

# Important update to your Benefits Guide: CIBC Pace It™ is now available to Quebec residents!

Thank you for being a valued client and trusting us with your business. Please take a moment to review an update to your CIBC Dividend® Visa\* Card Benefits Guide that is now in effect.

CIBC Pace It™ is now available to Quebec residents. The CIBC Pace It Installment Plans section of your Benefits Guide is replaced with the following:

## **CIBC Pace It Installment Plans<sup>7</sup>**

When you choose to make a big purchase—whether it's a planned renovation or vacation, or something unexpected like an appliance breakdown—you can use CIBC Pace It. Pace your payments with installment plans at lower interest rates on eligible card purchases over a fixed term. Some restrictions apply. Visit [cibc.com/Pacelt](http://cibc.com/Pacelt) to learn more.

<sup>7</sup> CIBC Pace It Installment Plans allow eligible cardholders to convert eligible card transaction(s) to monthly installment payments (including interest) over a fixed period of time. When you create an Installment Plan you will have the ability to choose the payment term (in months) with a corresponding annual interest rate. Once you accept the Installment Plan Terms and Conditions and the Installment Plan is created, you can cancel it at any time but you cannot change it. CIBC Pace It Installment Plans are only available: (a) on Accounts in good standing; and (b) for certain eligible Accounts and eligible Transactions. For complete Terms and Conditions, visit [cibc.com/Pacelt](http://cibc.com/Pacelt).