



# CIBC Dividend<sup>®</sup> Visa<sup>★</sup> Card

## Notice: Your Benefits Guide Changes

Effective December 1, 2020, Your Benefits Guide will change by replacing the Current provisions with the New provisions as follows:

	Current	New
Page 3	Your cash back is applied as an annual credit on the primary cardholder's December statement.	Your cash back is applied as an annual credit on the primary cardholder's January statement.
Page 5	Once this annual credit is applied to Kyle's December cardholder statement, he can use it however he chooses, including putting it towards Christmas shopping, an RESP or something else the family needs like a flat screen TV.	Once this annual credit is applied to Kyle's January cardholder statement, he can use it however he chooses, including putting it towards Christmas shopping, an RESP or something else the family needs like a flat screen TV.
Terms and Conditions, #2	The cash back is accumulated each month, beginning with the January Visa statement, and awarded at the end of the year as a credit on the December statement or, in limited circumstances, at such other time as may be permitted by CIBC. Credit card account must be open and in good standing at the time the cash back is awarded. Cash back will be credited to the primary cardholder's account.	Cash back is accumulated each month, beginning with the January statement and ending with the December statement. All accumulated cash back is automatically redeemed on the last day of the December statement, resulting in your cash back balance being reset to zero, and applied as a credit on your next statement or, in limited circumstances, at such other time as may be permitted by CIBC. Credit card account must be open and in good standing at the time the cash back is redeemed. Cash back will be credited to the primary cardholder's account.

All other terms and conditions in Your Benefits Guide remain unchanged. By continuing to use your credit card account after the changes take effect, you are accepting these changes. Of course, you have the option to cancel your credit card account without cost within 30 days of the changes taking effect by contacting us at 1 800 465-4653 in Canada and the U.S., or from elsewhere collect 514 861-4653. You remain responsible for repaying all amounts outstanding on your credit card account on the date of cancellation.

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