



Notice of an upcoming change

Thank you for being a valued client and trusting us with your business. We are making a change to your **CIBC Gold Visa* Card** Benefits Guide effective **February 1, 2021**.

The first sentence of the Term and Condition #1 in your Benefits Guide will be deleted in its entirety and replaced as follows:

Current:

Gold Bonus Points are earned on card purchases less returns, and not on cash advances, regular Convenience Cheques, Balance Transfers, fees, interest or payments. One point is earned for every dollar spent on the card. All points are credited to the Primary Cardholder only.

Effective February 1, 2021:

Gold Bonus Points are earned on card purchases less returns, and not on cash advances, CIBC Global Money Transfers™, regular Convenience Cheques, Balance Transfers, fees, interest or payments. One point is earned for every dollar spent on the card. All points are credited to the Primary Cardholder only.

All other terms and conditions remain unchanged. By continuing to use your credit card account after the changes take effect, you are accepting these changes. Of course, you can contact us at 1 800 465-4653 to discuss other credit card options. If you'd like to cancel your credit card account without cost, please do so within 30 days of the changes taking effect (by March 3, 2021). We'd like to remind you that you would still need to repay all outstanding amounts on your credit card account on the date of cancellation.

Visit www.cibc.com for advice to help you get the most from your CIBC credit card. Plus, learn about the tools available to help you save money, make payments and manage your card.

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