



**Welcome to your  
CIBC Corporate Classic  
*Plus* Visa\* Card.**

# YOUR BENEFITS GUIDE

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# Welcome to your CIBC Corporate Classic *Plus* Visa\* Card.

Your new CIBC Corporate Classic *Plus* Visa\* Card gives your business the flexibility, convenience and control to manage your business expenses. No matter where in the world your business takes you, you'll have access to the service and support you need and the peace of mind that comes with our comprehensive suite of security and control features.

# Security and convenience.

Your new CIBC Corporate Classic *Plus Visa*\* Card comes equipped with a suite of security features to help make sure your business is covered, anywhere in the world.



## Chip technology

Added security for everyday business spending.

All CIBC business credit cards use an embedded microchip to encrypt information, making it more difficult for unauthorized users to copy or access card data. You can feel confident that your business information is safe and secure every time you make a transaction.

## Assistance when it's needed the most, up to \$5,000 emergency cash advance

Whether you're working at home or abroad, if a card is lost or stolen, or if you or a cardholder suspect someone is using your card or the card number, contact a CIBC Banking Centre, CIBC Telephone Banking representative, or CIBC Credit Card Services as soon as possible.<sup>1</sup>

You will have access to an emergency replacement card and up to \$5,000 in emergency cash advances.<sup>1</sup> Report a lost or stolen CIBC credit card immediately by calling 1 800 663-4575.

## Contactless payments

This convenient feature allows you to pay simply by waving the card or your eligible smartphone through the mobile payment solutions that CIBC supports over a secure contactless reader. It's a great alternative to using cash for purchases of up to \$100.<sup>2</sup> Just look for merchant terminals with the ))) contactless symbol.

For more information, including a list of mobile payment solutions that CIBC supports, visit [cibc.com/ways-to-pay](http://cibc.com/ways-to-pay).

**Visa Checkout\*** – Your card can be used to sign-up for Visa Checkout – an easier way to pay online. With Visa Checkout you don't need to enter payment and shipping information every time you make an online purchase. Just type your username and password, and you're done! To sign up for Visa Checkout, visit [cibc.com](http://cibc.com) or through CIBC Online Banking®.

# Manage your cash flow with ease.

The CIBC Corporate Classic *Plus* Visa Card comes with a number of value-added services and options, which give your business the power to customize your card to its needs.

## Have access to cash advances

Cardholders will have instant access up to \$1,000 daily in cash advances, subject to available credit and available cash.<sup>1</sup> Access it at any CIBC Automatic Teller Machine (ATM), or any of the nearly one million ATMs displaying the Visa, *Interac*® or Plus\* System symbols. All you need is your card and your PIN.

## Control your spending

Take advantage of the convenience of having up to 15 cards on your business card account, but maintain control by easily setting unique spending limits<sup>3</sup> for purchases and cash advances<sup>1</sup> on each card. Simply call us at any time to change the purchase or cash limits on any card. The new limits will take effect immediately.

## Organize your payments

Consolidate recurring payments on your CIBC Corporate Classic *Plus* Visa Card by setting up pre-authorized payments to make payment reconciliation easy.

## Stay on top of your business payments

Set up automatic payments from your CIBC business account so you never have to worry about missing a payment. Choose to pay either the minimum payment or the full balance shown on your statement on the payment due date.

## Bridge short-term cash flow needs with CIBC Convenience Cheques

You have the flexibility to use CIBC Convenience Cheques on your credit card account to pay off bills or transfer higher rate balances from other credit cards.<sup>4</sup>

# Optimize and control your business spending.

With your CIBC Corporate Classic *Plus* Visa Card you have access to powerful online tools that put your business in control of expenses.

## Visa Business Reporting<sup>5</sup>

Visa Business Reporting is an online tool that provides an efficient way to optimize your business spending. Easy-to-use dashboards provide valuable insights and grant you the ability to:

- View cardholder spending patterns and compare them across the business
- Track individual card usage
- Categorize expenses by merchant and expense type
- Add receipts, notes and other documentation to expenses
- Facilitate expense reconciliation and review
- Push transactions to accounting software like Intuit Quickbooks® and Xero™

## Visa Payment Controls<sup>6</sup>

Visa Payment Controls is an online tool that allows you to define spending controls on each card on your account and alert the card officer and the cardholder whenever a transaction is declined due to a preset payment control.<sup>6</sup>

Set controls individually on each card based on your business needs including:

**Time** – Block transactions on certain days or hours

**Location** – Limit transactions by country (e.g. Canada only)

**Category** – Prevent purchases at specific merchant types

**Spending** – Limit single-purchase amounts, ATM access, e-commerce activity and cash back transactions

If you wish to allow a blocked transaction, the card officer can easily remove the payment control in real time online or through their mobile device.

## Access to savings.

### Visa SavingsEdge\*

Visa SavingsEdge is an automated discount program for Visa\* Business cardholders. Unlock automatic savings<sup>7</sup> on business solutions, travel and entertainment, electronics and more with your CIBC Corporate Classic *Plus* Visa Card.

For full details or to enroll your card and start saving today, please visit [visasavingsedge.ca](https://visasavingsedge.ca).

### Save on car rentals<sup>8</sup>

Your business will receive car rental discounts of up to 25% at participating Avis® and Budget® locations worldwide when you pay with your CIBC Corporate Classic *Plus* Visa Card.

To access these discounts: Call Avis Worldwide Reservations at 1 800 879-2847 and quote Avis Worldwide Discount (AWD)# C277500 or call Budget Reservations at 1 800 268-8900 and quote Budget Corporate Discount (BCD) # A748700.

## Insurance benefits.<sup>9</sup>

### Common Carrier Accident Insurance

Whenever you travel for business by plane, ferry, train or bus, charge your full fare to your CIBC Corporate Classic *Plus* Visa Card and you will be automatically covered with up to \$100,000 Common Carrier Accident Insurance. The information provided in this section is intended as general information only. Please refer to the enclosed Insurance Certificate for the specific terms of your coverage, including the benefits, eligibility conditions, limitations and exclusions. For emergency assistance, claims or pre-trip information, call 1 866 363-3338 if you are in Canada or the Continental U.S., including Hawaii. From all other locations, including Mexico, call collect at 1 905 403-3338.


# Important contact information.

CIBC cibc.com  
Contactless Payments cibc.com/contactless

## CIBC Credit Card Services

In Canada and the U.S. 1 800 465-4653

Elsewhere<sup>‡</sup> 1 514 861-4653

 Telecommunications Device for the Deaf (TDD) (in North America) 1 877 331-3338

## CIBC Lost Or Stolen Card Replacement

In Canada and U.S. 1 800 663-4575

Elsewhere 1 514 861-9898

## Visa Lost or Stolen Card Replacement and Emergency Assistance (Available Outside Of Canada)

In the U.S. 1 800 VISA-911

Elsewhere<sup>‡</sup> 1 303 967-1096

## CIBC Travel Insurance Assistance

In Canada and Continental U.S. (and Hawaii) 1 866 363-3338

Elsewhere<sup>‡</sup> 1 905 403-3338

## Optional CIBC Travel Insurance

Anywhere in North America 1 800 898-0392

Elsewhere<sup>‡</sup> 1 416 340-8187

## Car Rental

Avis Worldwide Reservations 1 800 879-2847

Budget Reservations 1 800 268-8900

**You'll find many of these contact details on a wallet card located on the back pocket of this guide.**

<sup>‡</sup> These numbers can be called collect.



# Terms and conditions.

- <sup>1</sup> Cash advances bear interest from the date they are taken from your credit card account and are subject to your available credit and available cash.
- <sup>2</sup> Subject to merchant transaction limits.
- <sup>3</sup> The card officer assigned by the business may assign and change the Card Spending Limits on the credit card account for any cardholders by contacting CIBC. CIBC may make adjustments to the spending limits any time following a decrease in the credit limit or cash limit of the card. The spending limits for cardholders will be subject to the overall credit limit and cash limit on the credit card account, so the funds available to a cardholder may be less than the spending limit set. A Card Spending Limit will reset monthly, or earlier if requested by the cards officer or if a payment on the credit card account is made by the applicable cardholder. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.
- <sup>4</sup> CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC Convenience Cheques are subject to your available credit and available cash and bear interest from the date they are posted to your credit card account.
- <sup>5</sup> Visa Business Reporting and Visa Payment Controls are services provided by Visa Canada. You must enroll in these services to use them. Terms and conditions apply.
- <sup>6</sup> Visa Payment Controls only applies to transactions on enrolled cards that are processed through the VisaNet<sup>™</sup> transaction-processing system and will not block transactions that are processed through non-Visa networks or transactions that occur off-line. Transactions that exceed the cardholder's specified authorization parameters also may not be blocked due to incorrect or incomplete transaction data received by Visa or for other reasons. Cardholder is responsible for any text message, data or other wireless carrier charges incurred by the cardholder as a result of email or SMS text block notifications. The business remains liable for the entire balance on the credit card account, even if a particular transaction is not blocked.
- <sup>7</sup> Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.
- <sup>8</sup> Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.
- <sup>9</sup> Insurance coverage(s) included with CIBC credit cards is underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. Different cards may have different coverage(s). To learn about which coverage(s) are included with a specific card, and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see [cibc.com/ca/credit-card/agreements-insurance.html](http://cibc.com/ca/credit-card/agreements-insurance.html) and the insurance certificate(s) in your card package. Some insurance(s) require purchase(s), common carrier fares and other trip costs to be charged to the card to activate coverage (other conditions may also apply). Certain RSA coverage(s) are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available). For more information, call RSA toll-free at 1 866 363-3338 in Canada, Continental U.S. and Hawaii or collect from elsewhere at 1 905 403-3338.

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*Interac*® is a registered trademark of Interac Inc.; CIBC auth. user.

Avis® is a registered trademark licensed to Aviscar, Inc. for use in Canada.

Budget® is a registered trademark licensed to Budgetcar Inc. for use in Canada.

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