Welcome to your
CIBC Dividend® Visa Infinite* Card

Your Benefits Guide
Table of Contents

How to earn cash back rewards ................................................................. 3
  Tips to maximize your cash back rewards

How much cash back can you earn? ............................................................ 5

CIBC Online Banking® ............................................................................. 7
  CIBC Mobile Banking®
eStatements

Chip Technology .......................................................................................... 8
  Contactless Payments
  Visa Checkout*

Manage your Spending ............................................................................... 9
  Alerts and Security

Visa Infinite Benefits .................................................................................. 11
  Travel Concierge
  Dining and Entertainment Benefits
  Hotel Benefits
  Sports Benefits

Additional Card Benefits ............................................................................. 13
  Car Rental Discounts
  Instant Cash Advances
  Additional Cards
  Authorized User Spending Limits
  Auto Pay Service
  Free Personalized Cheques
  Card replacement and emergency cash advance

Insurance Benefits ...................................................................................... 15
  Out-Of-Province Emergency Travel Medical
  Trip Interruption
  Flight Delay and Baggage
  Auto Rental Collision/Loss Damage
  Common Carrier Accident
  Purchase Security and Extended Protection

Terms and Conditions .................................................................................. 17
Earning cash back doesn’t get much simpler than this.

Thanks for choosing the CIBC Dividend® Visa Infinite* Card. You’re now ready to earn cash back on all your everyday purchases.

Take a few minutes to review this guide and familiarize yourself with the card’s features. We’ll outline the smartest ways to maximize your cash back rewards, the other benefits that come with being a cardholder, and what to do if you ever run into challenges.
Earning cash back rewards with the CIBC Dividend Visa Infinite Card is simple.

• **Earn up to 4% cash back** on all gas and grocery purchases¹
• **Earn up to 2% cash back** on TELUS® and Tim Hortons® purchases¹
• **Earn 1% cash back** on all other purchases

Your cash back is applied as an annual credit on the primary cardholder’s December statement². Best of all – there’s no limit on the total amount of cash back you can earn¹.
Tips to maximize your cash back rewards

• **Shift your debit card spending** over to your credit card (as long as you pay your balance in full each month, you will pay no interest charges for credit purchases). You can even **set alerts** to notify you when your monthly payment is due, helping you to avoid any accidental interest charges. See Pg. 9 for more information.

• **Consolidate spending** from other credit cards onto your new cash back card, and watch your cash back grow.

• **Set up pre-authorized monthly payments** (such as your mobile phone or internet bills) on your cash back credit card, and earn automatically each month.

• **Use additional cards** for family members or anyone else you wish. You can request up to three additional cards on your account, earning you additional cash back rewards. You can even **set spending limits** on additional cards, to stay in control. See Authorized User Spending Limits on Pg. 13 for more details.
How much cash back can you earn?

To get a better idea, let’s look at Kyle, a CIBC Dividend Visa Infinite cardholder and father in his late 30s. He’s got three kids at home, which means there’s a lot of lunches to pack and even more places to drive. Fortunately, he’s able to make the most of these expenses by earning 4% cash back on all gas and grocery purchases1.

He also earns 2% on his pre-authorized payments for his monthly mobile phone bill with TELUS, and the occasional cup of coffee at Tim Hortons1.

He also earns 1% on everything else he charges to his card.

<table>
<thead>
<tr>
<th>Charge to credit card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Groceries for the family</td>
</tr>
<tr>
<td>Gas for 1 mini-van</td>
</tr>
<tr>
<td>Monthly TELUS mobile phone bill</td>
</tr>
<tr>
<td>Weekly coffee and bagel from Tim Hortons</td>
</tr>
<tr>
<td>All other credit card purchases</td>
</tr>
</tbody>
</table>
### Monthly Spend

<table>
<thead>
<tr>
<th>Monthly Spend</th>
<th>Cash Back Rate</th>
<th>Annual Cash Back Earned</th>
</tr>
</thead>
<tbody>
<tr>
<td>$600</td>
<td>4%</td>
<td>$288</td>
</tr>
<tr>
<td>$200</td>
<td>4%</td>
<td>$96</td>
</tr>
<tr>
<td>$120</td>
<td>2%</td>
<td>$29</td>
</tr>
<tr>
<td>$16</td>
<td>2%</td>
<td>$4</td>
</tr>
<tr>
<td>$1,200</td>
<td>1%</td>
<td>$144</td>
</tr>
</tbody>
</table>

**Annual cash back received =** $561

Example is for illustration purposes only. As a cardholder, your cash back reward may differ.

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, the annual family vacation or something else the family needs like a flat screen TV.
CIBC Online Banking®

View electronic statements, make payments and transfers, increase credit limits, request additional cards, and more.

CIBC Mobile Banking®

On-the-go banking 24/7 with CIBC Mobile Banking Apps for iPhone®, iPad®, Android™ and Blackberry®.

eStatements

Sign on to CIBC Online Banking to view a free electronic copy of all your credit and bank account statements anytime, which you can also download to your computer.
Chip Technology
Added security for your everyday spending

Each CIBC credit card uses 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 information is safe and secure every time you make a transaction.

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. 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.

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 or through CIBC Online Banking.

CIBC is always working to bring you the latest payment options. Visit cibc.com to keep up-to-date on what’s new.
Manage your Spending

With added credit management features from CIBC, you can manage, track and organize your credit card activity, and also help protect yourself from fraud.

Organize your spending

Enhanced Monthly Statement – Track and manage your monthly and year-to-date spending, organized in 10 common spend categories such as Retail and Grocery, Transportation and Restaurants.

Understanding exactly where you spend your money is easy:

<table>
<thead>
<tr>
<th>Spend Categories</th>
<th>Transactions</th>
<th>Amount ($)</th>
<th>Budget ($)</th>
<th>Difference ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal and Household Expenses</td>
<td>3</td>
<td>299.45</td>
<td>200.00</td>
<td>99.45</td>
</tr>
<tr>
<td>Professional and Financial Services</td>
<td>2</td>
<td>169.99</td>
<td>450.00</td>
<td>280.01</td>
</tr>
<tr>
<td>Retail and Grocery</td>
<td>1</td>
<td>26.48</td>
<td>300.00</td>
<td>273.52</td>
</tr>
<tr>
<td>Transportation</td>
<td>0</td>
<td>0.00</td>
<td>80.00</td>
<td>80.00</td>
</tr>
<tr>
<td>Hotel, Entertainment and Recreation</td>
<td>1</td>
<td>101.12</td>
<td>80.00</td>
<td>21.12</td>
</tr>
</tbody>
</table>

Spend Report – The online spend report provides you with all of the information you need to track and manage your spending. You can access your daily transaction information, set budgets for each of the 10 spend categories, and compare your spending from month-to-month.

Organized information at your fingertips:
Spend Alerts – Set up alerts and choose to be notified by phone, email or online message when you’ve exceeded your budget or are nearing your credit limit.⁴

Personal Spend Manager – Create your own personal spending categories to help with personal budgeting.

Alerts and Security

Fraud Alerts – Get notified as soon as possible about potentially unauthorized usage of your credit card via custom email and online alerts.

Credit Report Alerts – Stay up-to-date on key changes to your personal credit report so you’re aware of any unusual activity.⁵

Identity Theft Assistance – Get quick assistance and clear instructions on what to do if you suspect you’re a victim of identity theft by calling 1 800 465-4653.
Benefits of your Visa Infinite Card

The Visa Infinite cardholders-only website, at visainfinite.ca, is your exclusive destination for information on concierge services, hotel perks, entertainment benefits and more – making it one of the most exciting benefits of being a CIBC Dividend Visa Infinite cardholder.

Visa Infinite Concierge

The complimentary Visa Infinite Concierge is on call, 24 hours a day, 7 days a week, to help you get the most from life. Consider the Concierge Service your own personal assistant, able to offer expert advice on everything from travel bookings to restaurant recommendations, and much more⁶.

To contact the Visa Concierge Service, call toll-free at 1 888 853-4458 (from Canada & U.S.) or 1 630 350-4545 (call collect from outside Canada and U.S.)
Dining and Entertainment Benefits

Take advantage of exclusive dining and entertainment experiences with Visa Infinite, including access to the Visa Infinite Dining Series and the Visa Infinite Music Series.

Hotel Benefits

As a CIBC Visa Infinite cardholder, you can enjoy exclusive access to the Visa Infinite Luxury Hotel Collection – a portfolio of over 900 of the world’s most intriguing properties hand selected for Visa Infinite cardholders.

Enjoy a distinctive and unique collection of benefits for an unparalleled experience at any of the Visa Infinite Luxury Hotel Collection properties when you book through the Visa Infinite Concierge at 1 888 853-4458 or online at visaluxuryhotelcollection.com.

Sports Benefits

Your Visa Infinite Card is your ticket to exclusive sports experiences.
Additional Card Benefits

Car Rental Discounts
As a CIBC Dividend Visa Infinite cardholder, you can receive valuable car rental discounts at participating locations worldwide when you pay with your CIBC Dividend Visa Infinite Card. Visit cibc.com for further details on participating rental agencies.

Instant Cash Advances
Your CIBC Dividend Visa Infinite Card gives you instant access to up to $1,000 daily in cash advances, subject to your available credit and your available cash, at any CIBC Automated Teller Machine (ATM) or any of the nearly one million bank machines displaying the Visa, Interac® or Plus® System symbols. All you need is your card and your PIN.

Additional Cards
You can receive up to three additional cards. Give them to your spouse, family members, or anyone else you wish and capitalize on more opportunities to earn cash back.

• Authorized User Spending Limits – If you have assigned any authorized users to your account, you can easily set monthly spending limits for purchases and cash. As the primary cardholder, you’re able to monitor their spending activity and contact us at any time to change their limits.

Auto Pay Service
Stay on top of your payments with CIBC Auto Pay Service. It automatically debits your card payment from your chosen bank account so you don’t have to worry about making the payments manually. You can choose to pay either the minimum payment or the total new balance on the due date for each month.
If you choose the minimum payment and your balance exceeds your credit limit on a statement date, on the payment due date, we will also debit from your bank account the amount by which your balance exceeds your credit limit. To request an Auto Pay Service Authorization Form, call 1 800 465-4653.

**Free Personalized Convenience Cheques**

Use CIBC Convenience Cheques to transfer higher rate balances, consolidate bills, or make purchases in places that don’t otherwise accept credit cards. Use them just like any other cheque to a person or business, or to pay off a non-CIBC credit card, and the amount will appear on your statement.

**Card replacement and up to $5,000 in emergency cash advance**

Whether you’re travelling or at home, if your card is lost or stolen, or if you suspect someone is using your card or the card number, all you have to do is contact a CIBC branch, CIBC Telephone Banking or CIBC Credit Card Services as soon as possible. We’ll take the necessary steps to recover your card, including reporting your lost or stolen card to the appropriate authorities.

A lost or stolen CIBC Visa Card should be reported immediately by calling 1 800 663-4575 (in Canada and the U.S.) or 514 861-9898 (from elsewhere).
Insurance Benefits

Your card comes with insurances to protect you when you shop and travel. 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 905 403-3338.

<table>
<thead>
<tr>
<th>Insurance</th>
<th>What is covered</th>
<th>Excess Insurance†</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Out-Of-Provincial Emergency</strong></td>
<td>You, your spouse and your dependent children are automatically insured for eligible emergency medical and dental expenses for up to $5 million per insured person whenever you leave the country or your province of residence for the first 15 days of a trip if the covered person is age 64 or under – you don’t even have to charge your trip to the card. The cardholder must call Global Excel Management Inc. prior to receiving treatment otherwise your claim may not be covered. A pre-existing exclusion applies to medical conditions and/or symptoms that existed prior to your trip. Refer to your Insurance Certificate for details.</td>
<td>No</td>
</tr>
<tr>
<td><strong>Travel Medical</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Trip Interruption</strong></td>
<td>You, your spouse and your dependent children automatically have Trip Interruption coverage for trips charged to your CIBC Dividend Visa Infinite Card. If your trip is interrupted due to an illness, injury or other insured risk, you’ll be covered for up to $2,000 per insured person for eligible trip expenses. The cardholder must call Royal &amp; Sun Alliance Insurance Company of Canada (RSA) on the day the insured risk occurs or as soon as reasonably possible to advise RSA of the interruption. A pre-existing exclusion applies to medical conditions and/or symptoms that existed prior to the date of purchase of your trip. Refer to your Insurance Certificate for details.</td>
<td>Yes</td>
</tr>
<tr>
<td>Insurance</td>
<td>What is covered</td>
<td>Excess Insurance†</td>
</tr>
<tr>
<td>----------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Flight Delay and Baggage</td>
<td>Charge your scheduled flight to your CIBC Dividend Visa Infinite Card and receive coverage up to an aggregate limit of $500 for reasonable and necessary expenses for meals and accommodations, up to $100 for ground transportation and up to $100 for entertainment expenses when your flight is delayed for more than four hours. Your insurance also includes up to $500 per insured person, up to an aggregate limit of $1,000, for emergency purchases for necessary clothing and personal hygiene articles when your baggage on your outbound trip is delayed more than six hours. Purchases may be made during a baggage delay period, but must be made within four days of occurrence. Plus, your insurance includes up to $500 per insured person ($1,000 aggregate limit) for loss or damage of your checked baggage.</td>
<td>Yes</td>
</tr>
<tr>
<td>Auto Rental Collision / Loss Damage</td>
<td>Charge the full cost of your car rental to your CIBC Dividend Visa Infinite Card and decline the rental agency’s Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You will be covered by Auto Rental Collision/Loss Damage Insurance up to the actual cash value of the rental vehicle, provided the value of the rental vehicle, in its model year, does not exceed the Manufacturer’s Suggested Retail Price (MSRP) of $65,000 and all other conditions of coverage are met – refer to your Insurance Certificate for details.</td>
<td>No</td>
</tr>
<tr>
<td>Common Carrier Accident</td>
<td>Whenever you travel by plane, ferry, train or bus, charge your fare to your CIBC Dividend Visa Infinite Card and you, as the primary cardholder, and your spouse and dependent children are automatically covered with up to $500,000 Common Carrier Accident Insurance.</td>
<td>No</td>
</tr>
<tr>
<td>Purchase Security and Extended Protection</td>
<td>Most new items of personal property you purchase with your card will be replaced, repaired, or you will be reimbursed if they are lost, stolen or damaged within 90 days of purchase. Plus, with Extended Protection Insurance, you can double the period of a manufacturer’s original warranty up to one year on most purchases.</td>
<td>Yes</td>
</tr>
</tbody>
</table>

† Excess insurance means all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you.
Earn 4% cash back on purchases (less returns) at merchants classified by the credit card network as grocery stores or service stations/automated gas dispensers. Earn 2% cash back on purchases (less returns) at merchants identified as TELUS or Tim Hortons merchants by the merchant payment terminal. Some TELUS and/or Tim Hortons locations may be identified as other merchants by the merchant payment terminal. All other purchases earn 1% cash back. The 4% and 2% cash back offers are only available on the first $80,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or $20,000 on gas, grocery, TELUS or Tim Hortons purchases on your account, whichever comes first; after that, net card purchases at all merchants, including grocery stores, service stations/automatic gas dispensers, TELUS or Tim Hortons will earn cash back at the regular rate of 1%. The $80,000 limit and the $20,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchant/merchant categories may change without notice.

Credits for returns made on your account may result in a deduction of cash back at a higher earn rate, even though the return may relate to a purchase that earned cash back at a lower rate.

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.

Subject to merchant transaction limits.

Transactions must first be posted to your account before they can trigger a spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.

This service is provided by Equifax Canada.

Cardholders are responsible for the cost of any goods or services purchased, or arranged on their behalf, by the concierge. This service is provided through Visa Canada.

Discounts are determined by the participating rental agency and apply to time and kilometer/mileage charges or base rates only.

Cash advances do not earn cash back. Cash advances bear interest from the date they are taken from your credit card account and are subject to available credit and available cash.

All cardholders (primary and authorized users) on the account will receive a PIN.

The primary cardholder may assign and change the authorized user spending limits on the credit card account for any authorized user(s) 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 authorized users will be subject to the overall credit limit and cash limit on the credit card account, so the funds available...
to an authorized user may be less than the spending limit set. An authorized user spending limit will reset monthly, or earlier if requested by the primary cardholder or if a payment on the credit card account is made by the applicable authorized user. "Cash" refers to cash advances, Convenience Cheques and balance transfers. For full details visit cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html.

Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. Convenience Cheques are subject to available credit and available cash and bear interest from the date they are posted to your credit card account. CIBC Convenience Cheques do not earn cash back.

Insurance coverage(s) included with CIBC credit cards are underwritten by Royal & Sun Alliance Insurance Company of Canada (RSA). Different cards will 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 and the insurance certificate(s) in your card package. Some insurance coverage(s) require purchase(s), auto rentals, common carrier fares, hotel/motel and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Auto Rental Collision/Loss Damage Insurance (CLDI) is available for automobile rentals of up to 48 days. The full cost of the rental must be charged to the card and the rental agency’s Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined. CLDI provides coverage up to the actual cash value (ACV) of the rental vehicle as defined in your insurance certificate. Note that some rental agencies may assess their damages at an amount greater than the ACV of the rental vehicle and you may be liable to them for the difference. Before declining the rental agency’s CDW or LDW, you should read carefully and compare the terms of the rental agreement, the CLDI insurance certificate in your card package and any other insurance you own to decide which coverage best meets your protection needs. Out-of-Provincé Emergency Travel Medical Insurance (TMI) covers the primary cardholder, their spouse and dependent children for the first 15 days of a trip if the primary cardholder and covered person is age 64 and under (for all cards that have TMI coverage dependent children must be age 20 or under, unless they have a permanent physical or mental deficiency); TMI may not cover medical procedures performed without pre-approval. TMI and Trip Interruption Insurance may not cover certain pre-existing health/medical conditions. Certain RSA coverages 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 905 403-3338.

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We’re always here to help.

If you have any questions regarding your CIBC Dividend Visa Infinite Card, please contact us at 1 800 465-4653.