



Welcome to your
CIBC Dividend Unlimited™
World Mastercard® Card



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Welcome to your CIBC Dividend Unlimited World Mastercard Card

The CIBC Dividend Unlimited World Mastercard Card is a premium cash back card that offers you up to 2% cash back on all your credit card spending and no limit to what you can earn.

The CIBC Dividend Unlimited World Mastercard Card comes with a wide range of insurance coverages including Purchase Security & Extended Warranty Insurance and Out-of-Province Emergency Travel Medical Insurance.¹ Plus, enjoy exclusive experiences and offers available only to CIBC World Mastercard Cardholders.

Your CIBC credit card also includes contactless payment functionality, a no-fee, fast and convenient alternative to paying with cash—all you have to do is Tap & Go™.

Please take a moment to read through this guide and learn more about everything your new card has to offer you. We think you'll be impressed—and even more confident that you've made the right choice. **Enjoy.**

Earn rewards faster

Earn unlimited cash back

Earn up to 2% cash back on the first \$50,000 in credit card purchases.² Plus, enjoy 1% cash back on all purchases thereafter. Earn an additional \$25 in cash back rewards if your annual card spend is greater than \$45,000.²

You can redeem your cash back anytime you have a minimum cash back balance of \$10 by logging in to CIBC Online Banking® or through the CIBC Mobile Banking® App or by calling us at [1 800 465-4653](tel:18004654653).

You can set up an alert through CIBC Online or Mobile banking to inform you as soon as your cash back balance reaches an amount of your choosing, and receive an alert every 90 days if your cash back balance is at or above your chosen amount.³

Insurance coverages and travel benefits

Your CIBC Dividend Unlimited World Mastercard Card comes with insurance coverages to help protect you when you shop and travel.

The insurance coverage information provided in this section is intended as general information only. Please refer to the enclosed Certificates of Insurance for the specific terms of your coverage, including the benefits, eligibility conditions, limitations and exclusions.

For emergency assistance, claims or for pre-trip planning information, visit cibc.client.insure or call 1 866 363-3338 in Canada and the US or collect from elsewhere at 905 403-3338.

Out-of-Province Emergency Travel Medical Insurance¹

Provides coverage up to \$5 million (CAD) for eligible emergency travel medical expenses incurred by an insured person if age 64 or under while travelling outside your province or territory of residence for the first 15 days of your trip. You don't even have to charge your trip to your CIBC Dividend Unlimited World Elite Mastercard Card.

You must call Global Excel Management Inc., the claims and assistance provider, prior to receiving treatment, otherwise your claim may not be covered. An exclusion applies for any medical condition that was not stable before your trip. Refer to your Certificate of Insurance for details.

Car Rental Collision/Loss Damage Insurance¹

Simply charge the full cost of your car rental to your CIBC Dividend Unlimited World Mastercard Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You could be protected by Car 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 \$85,000 (CAD) and all other conditions of coverage are met. Refer to your Certificate of Insurance for details.

Flight Delay & Baggage Insurance¹

Charge at least 75% of your scheduled flight to your CIBC Dividend Unlimited World Mastercard Card and you could receive coverage up to a maximum of \$500 (CAD) for reasonable living expenses such as meals and accommodations, ground transportation and entertainment expenses when your flight is delayed for more than 4 hours. Coverage also includes up to \$500 (CAD) for purchases of minimum essential clothing and toiletries when your baggage is delayed by an airline for more than 6 hours.

Replacement items must be purchased within 4 days of the period of baggage delay. Plus, coverage includes up to \$500 (CAD) for loss, theft or damage of your checked baggage. Refer to your Certificate of Insurance for details.

Purchase Security & Extended Warranty Insurance¹

Most new items of personal property purchased with your CIBC Dividend Unlimited World Mastercard Card could be replaced, repaired, or you could be reimbursed if they are lost, stolen or damaged within 180 days of purchase. Plus, with Extended Warranty Insurance, you could triple the period of the original manufacturer's warranty up to two additional years on most purchases. Refer to your Certificate of Insurance for details.

Certain coverages are “excess insurance” meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before coverage is available.

Save on gas with CIBC and Journie Rewards

Link and use your eligible CIBC card with Journie Rewards to automatically save up to 10 cents per litre⁴ participating **Chevron, Ultramar** and **Pioneer** gas stations⁵. Visit cibc.com/journie to get started.

Car rental discounts

Take advantage of additional savings. As a CIBC credit cardholder, you can receive valuable car rental discounts at participating locations worldwide when you pay with your CIBC credit card.⁶

For more information on car rental discounts, please visit cibc.com

Manage your spending

CIBC Insights

Use the Insights feature in the CIBC Mobile Banking App to get tailored tips based on your credit card and deposit account activity to help you manage your day-to-day spending.

Track expenses: monitor where and how much you spend and set spending limits for different categories or merchants.

Avoid surprises: if a recurring payment on your credit card increases (e.g. phone bill or gym membership), we'll let you know so you can stay on top of your expenses.

Enhanced monthly statement

Track and manage your monthly and year-to-date spending organized in 10 common spend categories on your printed statement.

Spend alerts

Set up alerts through CIBC Online Banking and choose to be notified by phone, email or online message when you've exceeded your customized budget or are nearing your credit limit.⁷

Manage my card

For more information visit cibc.com/managemycard

CIBC offers a number of features to manage your credit card digitally. Modern, convenient and safe—banking on your terms, when and where you want. Simply sign in to CIBC Online or Mobile Banking to get started. Enjoy on-the-go banking with our award-winning CIBC Mobile Banking App for iPhone®, iPad® and Android™.

Activate card

Just received your card and ready to use it? Easily activate a new or replacement credit card online at any time.

Choose your PIN

Easily choose or change your PIN online, from anywhere in the world, at any time.⁸ For more information, visit cibc.com/managemycard.

Lock and unlock card

Misplacing your credit card is stressful. With the Lock and Unlock feature, you can instantly lock your credit card with a few quick taps and unlock it with ease when you find it.

Replace lost, stolen or damaged card

If your card is lost, stolen or damaged, you can request a replacement card digitally in a few simple steps. A new card will be sent to you in the mail. If you are an existing mobile wallet user, you will get instant access to your replacement card, in your mobile wallet.

Alerts and security

Credit card transaction alerts allow you to stay on top of your credit card activity and quickly identify unauthorized transactions without having to log in. Receive alerts in real time whenever a transaction occurs on your card. Choose to receive alerts for all transactions or specify a dollar threshold over which to be notified.

You also have access to other alerts and reminders such as your minimum payment is due and your eStatement is ready. Easily enroll or update your alert preferences via Manage My Alerts on the left navigation panel within CIBC Mobile & Online Banking.

Enhanced transaction details

Easily recognize your credit card transactions by clicking on transactions to see additional merchant details including merchant contact details and address.

Everyday management

Check your account balance, view recent transactions, pay your monthly bill or set up future payments. You can also request a credit limit increase, additional cards, and more.


eStatements offer ease and convenience

With eStatements, view up to 7 years of your credit card statements online and on your mobile device. Save and print your statements any time or download them to use with your personal finance software. Skip the paper trail and reduce clutter in the process.

Ways to pay

For more information visit cibc.com/ways-to-pay

Contactless and Mobile Wallet

Simply pay by tapping your card or eligible smartphone anywhere you see the  symbol on a merchant terminal.⁹

Add your eligible CIBC card to a supported mobile wallet on your phone to make secure purchases in store, in app or online. Plus, in the event your card is lost or stolen, you get instant access to your new credit card in your mobile wallet while you wait for a replacement.

Additional card features

Access to cash advances

Access to cash, wherever and whenever you need it. You have instant access to up to \$1,000 daily with your CIBC credit card at any CIBC ATM or any of the ATMs displaying the Mastercard®, Interac® or Cirrus® System symbols.¹⁰ All you need is your card and PIN. You can also change your PIN online, from anywhere in the world, at any time via CIBC Online Banking or CIBC Mobile Banking.⁸ For more information visit cibc.com/managemycard.

Additional cards

You can add up to 3 additional cardholders. Give the additional cards to your spouse, family members or anyone else you wish, and capitalize on more opportunities to earn cash back.

Auto Pay Service

Staying on top of your payments is now even easier. Sign up for CIBC Auto Pay Service—an automatic service that debits your card payment from your chosen bank account. Choose to pay either the Minimum Payment or the Amount Due by the payment due date for each month. Whichever option you choose, keep in mind that if your balance exceeds your credit limit on a statement date, the amount debited from your bank account on the payment due date will include the amount by which your balance exceeded your credit limit.

Personalized Convenience Cheques

Simplify your everyday spending. Want to transfer higher-rate balances, consolidate bills or make purchases in places that don't otherwise accept credit cards? It's simple, with CIBC Convenience Cheques. Write them 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 CIBC credit card statement, without being charged a fee.¹¹

To order your free supply of personalized Convenience Cheques, simply call [1 800 465-4653](tel:18004654653)

Card replacement and up to \$5,000 in emergency cash advances

If you're travelling and your card is lost or stolen, or if you suspect someone is using your card or card number, contact CIBC at [1 800 663-4575](tel:18006634575) as soon as possible. Remember, you can also receive an emergency cash advance of up to \$5,000, subject to your available credit and your available cash, if your card is lost or stolen.¹⁰

CIBC Global Money Transfer

Send money abroad with the CIBC Global Money Transfer service.¹² There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.¹³

Use your mobile device, sign on to CIBC Online Banking on your computer or visit a CIBC Banking Centre to send money at competitive exchange rates. It's easy and secure, and the money will arrive in as little as one business day.¹²

Keep your Benefits Guide

It's a good idea to keep your Benefits Guide for future reference. You never know when you may need important information or phone numbers for your CIBC Dividend Unlimited World Mastercard Card.

CIBC Dividend Unlimited World Mastercard Card Cash Back Program Terms

(These terms govern the CIBC Dividend Unlimited World Mastercard Card cash back program)

1. Who is eligible to participate in the program?

All CIBC Dividend Unlimited World Mastercard Card Cardholders ("Cardholders") are eligible.

2. How to earn cash back

Program Details:

- Cash Back of \$10 or more can be redeemed at any time during the year and only by the Primary Cardholder. Authorized Users are not eligible to redeem cash back dollars. Cash back will be credited to the Primary Cardholder's credit card account within 5 days of the date the redemption request is made. CIBC is not required to credit your cash back account with cash back earned during a monthly statement period if your credit card account is not open and in good standing at any time during a monthly statement period. Credit card account must also be open and in good standing at the time the cash back is redeemed. The minimum cash back redemption amount is \$10. You can redeem cash back of less than \$10 between December 1 and March 31 each year by calling the CIBC Credit Card Contact Centre.
- One Cash back account (a "Cash back Account") will be set up for each CIBC Dividend Unlimited World Mastercard account (a "Credit Card Account"). Cash back earned by the primary Cardholder and any authorized users of the same Credit Card Account will be credited to the same Cash back Account.
- Cash back is earned on CIBC Dividend Unlimited World Mastercard ("Card") purchases less returns ("Net Purchases"). Cash advances, CIBC Global Money Transfers™, Convenience Cheques, balance transfers, interest, Credit Card Account payments, and fees do not earn cash back.
- Each monthly statement will show cash back earnings for the period covered by that statement as well as total cash back earned as of the Statement Date.
- Cash back is calculated on a tiered basis (Refer to point 3 for details).
- The rate used for calculating cash back each year is based on your year to date Net Purchases beginning with your January statement period and ending with your December statement period each year.
- A \$25 cash back amount will be added to your cash back balance on your December monthly statement if your card spend reaches \$45,000 between your preceding January monthly statement and your following December monthly statement. This will only include purchases less returns and will not cover cash advances, Convenience Cheques, Balance Transfers, interest, or credit card account payments. A fraction of a cent will be rounded up to the nearest cent.
- The \$25 amount cannot be credited to accounts that are not in Good Standing or not open as of the December Statement Date.
- The \$45,000 of net spend will be calculated as one cash back account and will be set up for each CIBC Dividend Unlimited World Mastercard account. The net spend earned by the Primary Cardholder and any Authorized Users on the same Credit Card Account will be credited to the same Cash back account.
- The \$25 will be lost if an account transfers to any other product, but will remain if an account moves from a Dividend Unlimited World to Dividend Unlimited World Elite.
- Program terms are subject to change.

3. Rebate rates:

Cash back is earned on a tiered basis. The rate used to calculate cash back every year depends on your year-to-date Net Purchases beginning with your January statement period and ending with your December statement period. For example: If your year-to-date Net Purchases total \$1,000, and you make a purchase of \$100, you will earn cash back on that \$100 purchase at a rate of 0.5%. Each tier range must be completed before Net Purchases earn cash back at the next higher tier.

TIER 1: 0.5% cash back – on your first \$3,000 in annual Net Purchases

TIER 2: 1.0% cash back – on your next \$12,000 in annual Net Purchases (i.e. between \$3,000 and \$15,000)

TIER 3: 1.5% cash back – on your next \$20,000 in annual Net Purchases (i.e. between \$15,000 and \$35,000)

TIER 4: 2.0% cash back – on your next \$15,000 in annual Net Purchases (i.e. between \$35,000 and \$50,000)

TIER 5: 1.0% cash back – on any annual Net Purchases exceeding \$50,000.

Sample scenario:

YEAR-TO-DATE NET PURCHASES: \$0.00

First Purchase on Credit Card Account: \$500.00

$\$500 \times 0.5\%$ (TIER 1) = \$2.50 cash back Earned

YEAR-TO-DATE NET PURCHASES: \$500.00

Subsequent Net Purchases on Credit Card Account: \$54,500.00

$\$2,500 \times 0.50\%$ (TIER 1) = \$12.50 cash back Earned

$\$12,000 \times 1.0\%$ (TIER 2) = \$120.00 cash back Earned

$\$20,000 \times 1.5\%$ (TIER 3) = \$300.00 cash back Earned

$\$15,000 \times 2.0\%$ (TIER 4) = \$300.00 cash back Earned

$\$5,000 \times 1.0\%$ (TIER 5) = \$50.00 cash back Earned

Total cash back Earned On Subsequent Net Purchases \$782.50

YEAR-TO-DATE NET PURCHASES: \$55,000.00

All subsequent Net Purchases in the year earn cash back at a rate of 1.0%.

4. Further details on calculating cash back

Cash back cannot be earned, and will not be credited, on Credit Card Accounts not in good standing when Card purchases are made or when a monthly statement is issued. Cash back will not be credited to a Credit Card Account not open and in good standing.

Cash back will be based on the Canadian dollar amount of Net Purchases, and will be calculated and credited in Canadian dollars. A fraction of a cent will be rounded up to the nearest cent.

CIBC may choose not to credit Cash back on Net Purchases which are greater than the “available credit,” which means the remaining portion of the Credit Card Account credit limit, as originally established or later changed by CIBC. This means that if Credit Card Account payments are made which are greater than the outstanding balance on the Credit Card Account (whether or not this is done in order to increase the amount of credit available), no cash back may be credited on Net Purchases in excess of available Credit.

5. Discrepancies:

Unless a Cardholder advises CIBC Credit Card Services of any discrepancies in the Cash back Account no later than six months after the date of the purchase for which an adjustment is requested the Cash back Account balance (except for erroneous credits) shown on a monthly statement will be deemed to be correct. If the Cash back Account is credited in error or is otherwise credited with cash back that was not properly earned for any reason (including, without limitation, CIBC or any third party error in classifying non-qualifying Credit Card Account activity as Card purchases), CIBC is entitled to remove cash back from the Cash back Account without notice.

6. Miscellaneous:

From time to time it may be necessary for CIBC to restrict, suspend or otherwise alter aspects of this program, with or without notice to Cardholders. Only primary Cardholders may obtain information about the amount of cash back earned or credited. Cash back cannot be transferred between credit card accounts or otherwise, except as approved by CIBC.

Cash back has no cash value and cannot be attached, pledged or hypothecated in any way. Cash back cannot be transferred under a domestic contract or other legal process. If the primary Cardholder dies, any cash back earned on the Credit Card Account will be credited to the Credit Card Account on the statement issued after CIBC is made aware of the primary Cardholder's death, unless the surviving spouse is an authorized user of the Credit Card Account and he/she applies to become and qualifies under CIBC's standard credit criteria as the primary Cardholder within 60 days after CIBC is made aware of the primary Cardholder's death, in which case any cash back will remain on the cash back account to be redeemed by the new primary Cardholder.

Any abuse of the Program's privileges, failure to follow its terms or misrepresentation may result in CIBC ending a Credit Card Account's participation. CIBC may end this Program at any time, in whole or in part, with or without notice. If this Program is ended, cash back based on Net Purchases posted to statements up to the time of termination will be credited to the Credit Card Account, as long as the Credit Card Account is in good standing at that time (if it is not, all cash back will be cancelled).

Cardholders are solely responsible for any tax liability and tax reporting obligations arising from earning cash back.

Notes, trademarks and disclaimers

- ¹ Insurance coverage(s) included with CIBC credit cards are underwritten by **Belair Insurance Company Inc.** You may contact the insurer at 1 866 363-3338 in Canada and the US or collect from elsewhere at 905 403-3338 or visit cibc.client.insure. 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 www.cibc.com/ca/credit-card/agreements-insurance.html and the Certificate(s) of Insurance in your card package. Some insurance coverage(s) require purchase(s), car rentals, common carrier fares and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Car Rental Collision/Loss Damage Insurance (CLDI) is available for a rental period of up to 48 days for rental cars with a MSRP of up to 85,000 CAD and not otherwise excluded from coverage. 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 Certificate of Insurance. 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 Certificate of Insurance in your card package and any other insurance you own to decide which coverage best meets your protection needs. **Out-of-Province Emergency Travel Medical Insurance (TMI)** covers the primary cardholder if age 64 or under, and if so, it is also available to the primary cardholder's spouse, if age 64 or under, and their dependent children for the first 15 days of a trip (dependent children must be at least 15 days old and under 21 years of age or under 25 years of age if a full-time student, unless they have a permanent physical or mental impairment). TMI may not cover medical procedures performed without pre-approval and certain health/medical conditions that are not stable before your trip. Certain coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).
- ² Cash back is earned on card purchases less returns, and not on cash advances, CIBC Global Money Transfers™, Convenience Cheques, Balance Transfers, fees, interest, and payments. Credit card account must be open and in good standing at the time the cash back is redeemed. See Program Terms in this guide for full details.
- ³ It may take up to 2 business days after your cash back balance reaches your chosen amount for the cash back balance alert to be sent.
- ⁴ You will save three cents (\$0.03) per litre at the time of your purchase if you present your Journie Rewards card or app and use your linked CIBC card to pay. Available at participating locations on any grade of gasoline or diesel up to 100 litres per transaction. To get the discount, you must be enrolled in and use CIBC Online Banking or the CIBC Mobile Banking App to link your eligible CIBC card(s) to Journie Rewards. Card linking may take up to two (2) business days. To participate in this offer, you must have a CIBC debit card or personal credit card issued by CIBC. All Simplii cards are excluded. Please see cibc.com/journie for full program terms and conditions. Once your Journie Rewards account has reached three hundred (300) Journie Points, you will automatically save an additional seven cents (\$0.07) per litre on your next fuel purchase transaction made within 30 days, up to a maximum of 100 litres. Once you pass 300 points, your balance will reset and start counting toward 300 points and your next seven cents (\$0.07) fuel discount. See journie.ca for more details.
- ⁵ Participating locations include select retail Chevron, Pioneer or Ultramar branded gas stations in Canada. For a full list of participating stations, visit journie.ca/destinations.
- ⁶ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges or base rates only.
- ⁷ 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.
- ⁸ All Cardholders (Primary and Authorized Users) on the account may choose a PIN via CIBC Mobile or Online Banking. A PIN is required for ATM transactions and some in-store purchases.
- ⁹ Subject to merchant transaction limits.
- ¹⁰ Cash advances do not earn cash back. Interest accrues from the date advances are taken.

- ¹¹ Convenience cheques will not be processed if your CIBC Dividend Unlimited World Mastercard Card Account is not in good standing. Convenience cheques cannot be used for payments on, or to transfer balances from, other CIBC credit cards, CIBC Personal Lines of Credit, Loans and Mortgages. Convenience cheques do not earn cash back. Convenience cheques cannot be certified.
- ¹² CIBC foreign exchange rates apply. Only primary cardholders can use their eligible credit card account to pay for CIBC Global Money Transfer service. Most CIBC Global Money Transfers are completed within 1-3 business days.
- ¹³ CIBC does not charge interest on Global Money Transfers appearing on your statement if we receive full payment of the Amount Due (or for Global Money Transfers that have been converted to an Installment Plan during that statement period, if we receive payment in full of the Balance) by the payment due date for that statement. Capitalized terms in this footnote have the meanings set out in the CIBC Cardholder Agreement.

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The Contactless Indicator is a trademark of EMVCo, LLC.

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® The CIBC logo is a registered trademark of CIBC. All other trademarks are owned by CIBC or their respective owners.

All information is valid at the time of printing and is subject to change without notice.

Important contact information

CIBC Credit Card Services

For current hours of business, please visit cibc.com
In Canada and the US [1 800 465-4653](tel:18004654653)
Elsewhere [514 861-4653](tel:5148614653)



Telecommunications Device for the Deaf

(TDD) (in North America) [1 877 331-3338](tel:18773313338)

CIBC lost or stolen card replacement

Submit a request on CIBC Online or Mobile Banking or call:

In Canada and the US [1 800 663-4575](tel:18006634575)
Elsewhere [514 861-9898](tel:5148619898)

Emergency assistance

In Canada and the US [1 800 814-7442](tel:18008147442)
Elsewhere [416 784-5357](tel:4167845357)

Mastercard global service

(lost or stolen card replacement and emergency assistance)

In Canada [1 800 307-7309](tel:18003077309)
Elsewhere (call collect) [636 722-7111](tel:6367227111)

Make the most of your CIBC Dividend Unlimited World Mastercard Card

Download the CIBC Mobile Banking app today.



KT-25B-DUW-ENG Dividend Unlimited World Mastercard Kit (English)