



# Welcome to your CIBC Dividend Unlimited™ World Elite® Mastercard® Card



# Your Benefits Guide

<b>Welcome to your CIBC Dividend Unlimited World Elite Mastercard Card</b>	<b>1</b>
<b>Earn rewards faster</b>	<b>1</b>
<b>Insurance and travel benefits</b>	<b>1</b>
Purchase Security & Extended Warranty Insurance	
Out-of-Province Emergency Travel Medical Insurance	
Auto Rental Collision/Loss Damage Insurance	
Common Carrier Accident Insurance	
Trip Interruption Insurance	
Flight Delay and Baggage Insurance	
Save on gas with CIBC and Journie Rewards	
Car rental discounts	
<b>Exclusive benefits</b>	<b>4</b>
<b>Manage your spending</b>	<b>4</b>
CIBC Insights	
Enhanced monthly statement	
Spend alerts	
<b>Manage My Card</b>	<b>4</b>
Activate card	
Lock and unlock card	
Replace lost, stolen or damaged card	
Alerts and security	
Enhanced transaction details	
Everyday management	
eStatements	
<b>Ways to pay</b>	<b>6</b>
Contactless and Mobile Wallet	
<b>Additional card features</b>	<b>6</b>
Access to cash advances	
Additional cards	
Auto Pay Service	
Personalized Convenience Cheques	
Card replacement and up to \$5,000 in emergency cash advances	
CIBC Global Money Transfer™	
<b>CIBC Dividend Unlimited World Elite Mastercard Card Cash Back Program Terms</b>	<b>8</b>

# Welcome to your CIBC Dividend Unlimited World Elite Mastercard Card

The CIBC Dividend Unlimited World Elite 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 Elite Mastercard Card comes with comprehensive insurances including Purchase Security & Extended Warranty Insurance and Emergency Travel Medical Insurance.<sup>1</sup> Plus, enjoy exclusive experiences and offers available only to CIBC World Elite 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.<sup>2</sup> Plus, enjoy 1% cash back on all purchases thereafter. At the end of every calendar year, we'll credit your CIBC Dividend Unlimited World Elite Mastercard Card Account with the cash back you've earned over the year. Earn an additional \$25 in cash back rewards if your annual card spend is greater than \$45,000.<sup>2</sup>

You can redeem your cash back anytime by logging in to CIBC Online Banking® or through the CIBC Mobile Banking® App or by calling us at 1 800 465-4653.

## Insurance and travel benefits

### Purchase Security & Extended Warranty Insurance<sup>1</sup>

Enjoy added security and protection on your purchases. Your CIBC Dividend Unlimited World Elite Mastercard Card comes with Purchase Security at no additional cost to you. This means that most new items of personal property you purchase with your card can be replaced, repaired, or you can be reimbursed if they are lost, stolen or damaged within 180 days of purchase. Plus, with Extended Warranty Insurance, you can actually double the period of the original manufacturer's warranty up to two years on most purchases. That makes your CIBC Dividend Unlimited World Elite Mastercard Card ideal for new purchases like electronic equipment and appliances. This is "excess insurance" meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before

this insurance pays any benefits to you. For information, or to make a claim, please call 1 866 363-3338 (in Canada and continental U.S., including Hawaii). From all other locations, including Mexico, call collect 905 403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

### **Out-of Province Emergency Travel Medical Insurance<sup>1</sup>**

Travel with confidence. Your Out-of-Province Emergency Travel Medical Insurance is a comprehensive protection plan. If you, as the primary cardholder, are age 64 or under, you, your spouse (if age 64 or under) and dependent children can be insured for eligible emergency medical expenses for up to \$5 million per insured person whenever you leave your province or territory of permanent residence for the first 15 days of your trip, without even having to pay for the coverage—you don't even have to charge your trip to the card. If you are travelling for more than 15 days in length, or are age 65 or over, you must purchase coverage separately for your entire trip (if age 65 or over) or the balance of your trip (if age 64 or under). For emergency assistance, claims, or pre-trip information call the Travel Assistance Line toll-free at 1 877 350-6970 (in Canada and continental U.S., including Hawaii). From all other locations, including Mexico, call collect 905 816-2571. You must call the Travel Assistance Line at the first available opportunity when you need emergency medical services. If you do not call, the medical treatment you receive may not be covered by this insurance. Before you travel, please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions. A pre-existing condition exclusion may apply to medical conditions and/or symptoms that existed prior to your trip; refer to your certificate for details.

### **Auto Rental Collision/Loss Damage Insurance<sup>1</sup>**

Smart savings opportunity. As a CIBC Dividend Unlimited World Elite Mastercard Cardholder, you can save up to \$25 a day on car rental insurance. Simply charge the full cost of your car rental to your CIBC Dividend Unlimited World Elite Mastercard Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You can 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. For information, please call 1 866 363-3338 (in Canada and continental U.S., including Hawaii). From all other locations, including Mexico, call collect 905 403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

### **Common Carrier Accident Insurance<sup>1</sup>**

Whenever you travel by plane, ferry, train or bus, charge your fare to your CIBC Dividend Unlimited World Elite Mastercard Card and you, as the primary cardholder, and your spouse and dependent children can be automatically covered with up to one million dollars (\$1,000,000) Common Carrier Accident Insurance. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

## Trip Interruption Insurance<sup>1</sup>

When you charge your travel arrangements to your CIBC Dividend Unlimited World Elite Mastercard Card, you, as the primary cardholder, your spouse, your dependent children and up to two travelling companions can be covered for the non-refundable unused portion of your prepaid travel arrangements, such as fares and accommodations should your trip be interrupted or delayed as a result of an insured risk. You can be covered for up to \$2,000 per insured person per trip. For information, or to make a claim, please call 1 866 363-3338 (in Canada and continental U.S., including Hawaii). From all other locations, including Mexico, call collect 905 403-3338. Before you travel, please refer to your Certificate of Insurance for full details, including policy limitations and exclusions.

## Flight Delay and Baggage Insurance<sup>1</sup>

Purchase any scheduled flight with your CIBC Dividend Unlimited World Elite Mastercard Card and receive up to \$500 (CAD) coverage for reasonable and necessary meals and accommodation expenses, up to \$100 (CAD) for ground transportation and up to \$100 (CAD) for entertainment expenses when you are delayed boarding for more than four hours. Your insurance also includes up to \$500 (CAD) for the purchase of necessary clothing and personal hygiene articles when your baggage is delayed more than six hours. Purchases may be made during the baggage delay period, but must be made within four days of the occurrence. Plus, your insurance includes up to \$500 (CAD) for the loss or damage of your checked baggage. Baggage Insurance is “excess insurance” meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you. For information, or to make a claim, please call 1 866 363-3338 (in Canada and continental U.S., including Hawaii). From all other locations, including Mexico, call collect 905 403-3338. Before you travel, please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada**. For information, or to make a claim under any of the insurance coverages listed above, please visit [cibccentre.rsagroup.ca](http://cibccentre.rsagroup.ca) or call toll-free 1 866 363-3338 (from Canada and continental U.S., including Hawaii). From all other locations, including Mexico, call collect 905 403-3338.

## 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 litre<sup>3</sup> at participating **Chevron, Ultramar and Pioneer** gas stations<sup>4</sup>. Visit [cibc.com/journie](http://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.<sup>5</sup>

For more information on car rental discounts, please visit [cibc.com](https://www.cibc.com)

# Exclusive benefits

## Mastercard World Elite personal concierge

The Mastercard World Elite concierges<sup>6</sup> are there to support Mastercard World Elite Cardholders like personal assistants, addressing their every request no matter how big or small with responsibility, creativity and just a touch of magic to go above and beyond cardholders' every expectation and make their dreams come true. To access your concierge today, call 1 888 531-3924.

# 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.<sup>7</sup>

# Manage My Card

For more information visit [cibc.com/managemycard](https://www.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.

## 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.

**Credit report alerts** will notify you of key changes to your personal credit report so you're aware of any unusual activity on your credit file.<sup>8</sup>

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](https://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.<sup>9</sup>

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 card.

## 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.<sup>10</sup> All you need is your card and PIN. If you wish, you can even change your PIN at any CIBC ATM.<sup>11</sup>

### 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. Cheques are subject to available credit and available cash and bear interest from the date they are posted to your credit card account.<sup>12</sup>

**To order your free supply of personalized Convenience Cheques, simply call 1 800 465-4653**

## 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 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.<sup>10</sup>

## CIBC Global Money Transfer

Send money abroad with the CIBC Global Money Transfer service.<sup>13</sup> There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.<sup>14</sup>

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.<sup>13</sup>

## 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 Elite Mastercard Card.

# CIBC Dividend Unlimited World Elite Mastercard Card Cash Back Program Terms

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

## 1. Who is eligible to participate in the program?

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

## 2. How to earn cash back

Program Details:

- The CIBC Dividend Unlimited World Elite Mastercard Card Program (the "Program") is an annual program, meaning that cash back is accumulated each month, beginning with the January statement, and ending with the December statement. Only Primary Cardholders are permitted to make a cash back redemption. Authorized Users are not eligible to redeem cash back dollars. The Primary Cardholder may redeem cash back at any time during the year provided they have a minimum cash back balance of \$25 at the time the redemption request is made. The minimum cash back redemption amount is \$25. Cash back will be credited to the Primary Cardholder's account within 5 days of the date the redemption request is made. Any cash back amount that is not redeemed by the Primary Cardholder by the last day of the period covered by your December statement will be automatically redeemed, 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 also be open and in good standing at the time the cash back is redeemed.
- One Cash back account (a "Cash back Account") will be set up for each CIBC Dividend Unlimited World Elite 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 Elite Mastercard ("Card") purchases less returns ("Net Purchases"). Cash advances, CIBC Global Money Transfers™, Convenience Cheques, balances 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 over the year-to-date.
- Cash back is calculated on a tiered basis (Refer to point 3 for details).
- The rate used for calculating cash back is based on Net Purchases over the course of the year to date.
- After cash back is redeemed on the December statement, the Cash back Account will be reset to \$0.00 and the program will begin again with the January statement period (which starts immediately after the December statement is issued).
- 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, Balances Transfers, interest, or credit card account payments. A fraction of a cent will be rounded up to the nearest cent.
- The \$25 amount will be included in the cash back credited to your January monthly statement and cannot be credited to accounts that are not in Good Standing or not open on the date the December monthly statement is produced.
- 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 Elite 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 depends on your year-to-date Net Purchases. 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 in good standing or not open when the December statement is issued.

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. Requests for early payment of cash back will not be considered. Cash back cannot be transferred between credit card accounts or otherwise, with two exceptions:

(i) if the primary Cardholder chooses to cancel his/her Card and become a regular CIBC Dividend Card® cardholder, any cash back accumulated up to the date the Card is cancelled will be transferred to the regular CIBC Dividend Card's Dividend Dollars account as Dividend Dollars® and any purchases and returns made before but not posted until after the transfer will be calculated at the CIBC Dividend Card rebate rate (which is lower). After the conversion to a Dividend Card, Net Purchases on the Dividend Card will earn Dividend Dollars beginning at the Dividend Card Tier 1 rate.

(ii) if the primary Cardholder chooses to cancel his/her Card and become a CIBC Dividend Visa Infinite™ cardholder, any cash back accumulated up to the date the Card is cancelled will be transferred to the CIBC Dividend Visa Infinite Card's Dividend Dollars account as Dividend Dollars, and any purchases and returns made before but not posted until after the transfer will be calculated at the CIBC Dividend Visa Infinite rebate rate (which is the same as for this Card with the exception of the Tier 5 rebate rate). After the conversion to a Dividend Visa Infinite Card, Net Purchases on the Dividend Visa Infinite Card will earn Dividend Dollars beginning at the tier corresponding to the year-to-date Net Purchases that were made on the CIBC Dividend Unlimited World Elite Mastercard® Card. Annual Net Purchases on a CIBC Dividend Visa Infinite account over \$50,000 do not earn Dividend Dollars.

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 be redeemed on the next December statement and credited on the next statement, as usual.

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 from and including January in the year of termination until the final statement period before 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

<sup>1</sup> Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada**. You may contact the insurer at **1866 363-3338** in Canada and the U.S. or collect from elsewhere at **905 403-3338** or visit [cibcentre.rsagroup.ca](http://cibcentre.rsagroup.ca). 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](http://www.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, accommodations 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 a rental period of up to 48 days for rental cars with a MSRP of up to \$65,000 CAD. 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-Province Emergency Travel Medical Insurance (TMI) covers the primary cardholder, their spouse and dependent children for the first 15 days of a trip if the insured person is age 64 or under. For all cards that have TMI coverage, dependent children must be 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. TMI and Trip Interruption Insurance may not cover certain pre-existing health/medical conditions. Certain coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).

<sup>2</sup> Cash back is earned on card purchases less returns, and not on cash advances, CIBC Global Money Transfers™, regular Convenience Cheques, Balance Transfers, fees, interest, and payments. Cash back is automatically redeemed on the December statement and applied as a credit on the next statement. 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.

- <sup>3</sup> 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](http://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](http://journie.ca) for more details.
- <sup>4</sup> 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](http://journie.ca/destinations).
- <sup>5</sup> Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges or base rates only.
- <sup>6</sup> Cardholders are responsible for the cost of any goods or services purchased, or arranged on their behalf, by this concierge. This service is provided by Mastercard® International Inc.
- <sup>7</sup> 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.
- <sup>8</sup> This service is provided by Equifax Canada, a leading credit bureau in Canada.
- <sup>9</sup> Subject to merchant transaction limits.
- <sup>10</sup> Cash advances do not earn cash back. Interest accrues from the date advances are taken.
- <sup>11</sup> All Cardholders (primary and authorized users) on the account will receive a PIN.
- <sup>12</sup> Convenience cheques will not be processed if your CIBC Dividend Unlimited World Elite 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.
- <sup>13</sup> 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.
- <sup>14</sup> 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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# Important contact information

## **CIBC Credit Card Services**

For current hours of business, please visit  
In Canada and the U.S.  
Elsewhere

cibc.com  
1 800 465-4653  
514 861-4653



## **Telecommunications Device for the Deaf**

(TDD) (in North America)

1 877 331-3338

## **CIBC lost or stolen card replacement**

Submit a request on CIBC Online or Mobile Banking or call:  
In Canada and the U.S.  
Elsewhere

1 800 663-4575  
514 861-9898

## **Emergency assistance**

In Canada and the U.S.  
Elsewhere

1 800 814-7442  
416 784-5357

## **Mastercard global service**

### **(lost or stolen card replacement and emergency assistance)**

In Canada  
Elsewhere (call collect)

1 800 307-7309  
636 722-7111

# Make the most of your CIBC Dividend Unlimited World Elite Mastercard Card

Download the CIBC Mobile Banking app today

