

YOUR WELCOME KIT

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Welcome to your  
CIBC Dividend Unlimited<sup>®</sup>  
World Elite MasterCard<sup>®</sup> Card



## YOUR BENEFITS GUIDE

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## 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. 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.

## Earn Rewards Faster

### EARN UNLIMITED CASH BACK

Earn up to 2% cash back on the first \$50,000 in credit card purchases.<sup>1</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.



### The Chip-enabled CIBC Credit Card Chip Technology

### ADDED SECURITY TO YOUR EVERYDAY SPENDING


CIBC is committed to providing you with a secure system against credit card fraud. To that end, CIBC Credit Cards use chip technology, which enhances the security of the magnetic stripe payment system. Each card uses an embedded microchip to encrypt information, making it more difficult for unauthorized users to copy or access card data. This technology is tested, proven and rapidly becoming the global standard for secure transactions. With this sophisticated technology, you can feel confident that your information is safe and secure with every transaction you make with your CIBC Credit Card.

**Convenient and easy to use.** Over time, retail terminals across the country will become chip-enabled. Wherever chip technology is available, a PIN (Personal Identification Number) will be required to authorize a transaction, much like a debit transaction. CIBC Credit Cards will still have the familiar magnetic stripe on the back for use at merchants that are not yet chip-enabled.

Visit [www.cibc.com/chipcard](http://www.cibc.com/chipcard) for more information.

## CIBC Contactless Payments

### YOUR CIBC CREDIT CARD INCLUDES CONTACTLESS PAYMENT FUNCTIONALITY

This no-fee feature provides you with a fast and convenient alternative to paying with cash. Simply look for merchant terminals with the  symbol, tap your CIBC Credit Card in front of the reader and you're on your way. It requires no PIN and in most cases no signature.

Contactless is the ideal way to speed through lines where you make everyday purchases like at fast food restaurants, gas stations, grocery stores and movie theatres.

For more information, visit [www.cibc.com/contactless](http://www.cibc.com/contactless).

## Insurance and Travel Benefits

### **PURCHASE SECURITY & EXTENDED WARRANTY INSURANCE<sup>2</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 will be replaced, repaired, or you will 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 a manufacturer's original 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.A., 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>2</sup>**

**Travel worry-free.** 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 are automatically insured for eligible emergency upfront hospital expenses up to \$5 million whenever you leave the country or your province of residence for the first 15 days of your trip, without 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.A., 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>2</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 will be covered by Auto Rental Collision/Loss Damage Insurance up to the actual cash value of the rental vehicle. For information, please call 1-866-363-3338 (in Canada and Continental U.S.A., 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>2</sup>**

**Travel with your mind at ease.** Flying or travelling by ferry, train or bus? Simply charge your fare to your CIBC Dividend Unlimited World Elite MasterCard Card and you, as the Primary Cardholder, and your spouse and dependent children are automatically covered with up to one million dollars (\$1,000,000) Common Carrier Accident Insurance. For information, please call 1-866-363-3338 (in Canada and Continental U.S.A., 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.

## **TRIP INTERRUPTION INSURANCE<sup>2</sup>**

Enjoy coverage for eligible out-of-pocket expenses when travelling by charging your trip to your Credit Card. As the Primary Cardholder of the CIBC Dividend Unlimited World Elite MasterCard Card, you, your spouse, your dependent children and up to two travelling companions automatically have trip interruption coverage for trips charged to your CIBC Dividend Unlimited World Elite MasterCard Card up to the maximum amount insured under this policy. Trip Interruption insurance on your CIBC Dividend Unlimited World Elite MasterCard Card provides coverage while travelling for eligible trip expenses charged to your card such as fares or accommodations when sickness, injury or death of a covered person or immediate family member disrupts travel plans while travelling. For information, or to make a claim, please call 1-866-363-3338 (in Canada and Continental U.S.A., 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>2</sup>**

Travel delays? Breathe easy. Purchase any scheduled flight with your CIBC Dividend Unlimited World Elite MasterCard Card and receive up to \$500 (CDN) coverage for reasonable and necessary hotel, motel or restaurant expenses, up to \$100 (CDN) for ground transportation and up to \$100 (CDN) for entertainment expenses when you are delayed boarding for more than four hours. Your insurance also includes up to \$500 (CDN) for immediate daily necessary and reasonable emergency purchases for essential clothing and sundry items when your baggage on your outbound trip 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 (CDN) 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.A., 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.

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

## **Exclusive Benefits of the CIBC Dividend Unlimited World Elite MasterCard Card**

### **MASTERCARD WORLD ELITE PERSONAL CONCIERGE**

The MasterCard World Elite concierges<sup>3</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. To review more terms and conditions for this service please review the product page on [www.cibc.com](http://www.cibc.com).

## CIBC CreditSmart – a suite of smart credit management features exclusively from CIBC.

With CIBC CreditSmart, you can manage, track and organize your credit card activity – plus help protect yourself from fraud. Here are just a few of the benefits CIBC CreditSmart offers with your CIBC Dividend Unlimited World Elite MasterCard Card.

**Online Spend Report:** get a more detailed view of your credit card spending and create customized monthly budgets.

**Personal Spend Manager:** create your own personal spend categories to track and manage what's important to you.

**Enhanced Monthly Statement:** track and manage your monthly and year-to-date spending organized in 10 common spend categories on your printed statement.

**Credit Report Alerts:** stay up-to-date on key changes to your personal credit report so you're aware of any unusual activity on your credit file.<sup>4</sup>

**Spend Alerts:** set up alerts through CIBC Online Banking® and choose to be notified by phone, e-mail or online message when you've exceeded your customized budget or are nearing your credit limit.<sup>5</sup>

**Fraud Alerts:** set up alerts and choose to be notified as soon as possible about potential unauthorized use of your CIBC Credit Card through alerts by e-mail or online message.

**Identity Theft Assistance:** get quick access to guidance and clear instructions on what to do if you suspect you're a victim of identity theft by calling CIBC Credit Card Services at 1-800-465-4653.

From ways to help manage spending to features that offer new levels of card security, your CIBC Credit Card is the card for the way you live life. On your terms.

### Financial Benefits

#### 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 bank machines displaying the MasterCard, *Interac*® or Cirrus® System symbols.<sup>6</sup> All you need is your card and PIN. If you wish, you can even change your PIN at any CIBC Instant Teller Machine.<sup>7</sup>

#### ADDITIONAL CARDS

**Organize your household spending like never before.** As a CIBC Dividend Unlimited World Elite MasterCard Cardholder, you can receive up to three additional pre-approved cards for only \$30 each annually. Give them to your spouse, other family members, or anyone else you wish and maximize the opportunities to earn cash back. At the end of each statement period, all charges and cash back earned will appear on the Primary Cardholder's monthly statement. Even better, with CIBC CreditSmart features you'll be able to view all the card purchases organized into spend categories, set budgets and more. To inquire about requesting additional cards, call 1-800-465-4653.

#### 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 – and take paying your CIBC Credit Card bill off your list of things to do. Choose to pay either the minimum payment or the total new balance on 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. To request an Auto Pay Service Authorization Form, call 1-800-465-4653.

## FREE 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, 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.<sup>8</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

**Simple services to ease your mind.** The last thing you should worry about, whether you're travelling or at home, is your credit card. That's why, 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 Banking Centre, CIBC Telephone Banking or CIBC Credit Card Services as soon as possible. We'll then take the steps necessary to recover your card for you, including reporting your lost or stolen card to the appropriate authorities. A lost or stolen CIBC Credit Card should be reported immediately by calling 1-800-663-4575. 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>6</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 credit card statement, and awarded at the end of the year as a credit on the December statement.
- 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, 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 awarded as a credit 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 credit will be made on your December monthly statement if your card spend reaches \$45,000 meaning that 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 only be credited to your December 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 X 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 X 0.50% (TIER 1) = \$12.50 cash back Earned

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

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

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

\$5,000 X 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. If a Credit Card Account is closed mid-year for any reason, all cash back in the Cash back Account at that time will be cancelled.

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 credited on the next December 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.

- 1 Cash back is earned on card purchases less returns, and not on cash advances, regular Convenience Cheques, Balance Transfers, fees, interest, and payments. Cash back is awarded into the card account when the December account statement is issued, if the account is then in good standing (otherwise, the cash back is cancelled). See Program Terms in this guide for full details.
- 2 Common carrier fares and other trip costs must be charged to the card prior to your departure to activate certain coverages. \$1,000,000 Common Carrier Accident Insurance is available only to the Primary Cardholder and his/her spouse and dependent children; the benefit amount is based on the type of loss suffered up to \$1,000,000. Auto Rental Collision/Loss Damage Insurance applies for rental periods up to 48 days, only; to activate coverage, the car rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined and the full cost of the rental must be charged to your card. Auto Rental Collision/Loss Damage Insurance provides coverage up to the actual cash value ("ACV") of the rental vehicle. Note that some rental car companies may assess their damages at an amount greater than ACV of the vehicle and you may be liable to the rental car company for the difference. Please read the terms of your rental car agreement carefully to ensure that you are fully insured. Out-of-Province Emergency Travel Medical Insurance is available only to the Primary Cardholder who must be age 64 or under, and if so, it is also available to his/her spouse, who must also be age 64 or under, and their dependent children for the first 15 days of the trip; this insurance does not cover expenses relating to any pre-existing conditions if in the 90 days before your departure, that or a related condition has not been stable or you have taken certain medication or treatment specified in the insurance certificate. Trip Interruption coverage is available only to Primary Cardholders, his/her spouse and dependent children travelling with Primary Cardholder or spouse, and up to two travelling companions and up to the maximum amount insured under this policy; coverage applies only while travelling and only to trips interrupted due to injury, illness or death of a covered person. The Purchase Security feature helps protect most new items of personal property when the purchase price is charged to your card by insuring the item for 90 days from purchase in the event of loss, theft or damage. The Extended Warranty Insurance feature doubles the term of your original manufacturer's warranty up to one year on most new items of personal property when the purchase price is charged to your card. Purchase Security & Extended Warranty Insurance and Baggage insurance are "excess insurance" (meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you). All insurances are underwritten by Royal & Sun Alliance Insurance Company of Canada and subject to limitations and exclusions contained in the insurance certificates distributed with the Card Package.
- 3 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.
- 4 This service is provided by Equifax Canada, a leading credit bureau in Canada.
- 5 Transactions must first be posted to your account before they can trigger a CIBC CreditSmart spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.
- 6 Cash advances do not earn cash back. Interest accrues from the date advances are taken.
- 7 All Cardholders (primary and authorized users) on the account will receive a PIN.
- 8 Convenience Cheques bear interest from the date they are posted to your CIBC Dividend Unlimited World Elite MasterCard Card Account. Convenience Cheques are subject to your available credit and your available cash. 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. MasterCard®, World Elite MasterCard® and Cirrus® are registered trademarks and Tap & Go™ are trademarks of MasterCard International Incorporated. *Interac®* is a registered trademark of *Interac Inc.*; CIBC authorized user of the marks. The Contactless Indicator is a trademark of EMV Co. LLC. All other trademarks are owned by CIBC or related entities. All information is valid at the time of printing and is subject to change without notice.

## Important Phone Numbers

### **CIBC CREDIT CARD SERVICES**

For Current Hours of Business, please visit

In Canada and the U.S.

Elsewhere



Telecommunications Device for the Deaf  
(TDD) (in North America)

[www.cibc.com](http://www.cibc.com)

1-800-465-4653

514-861-4653

1-877-331-3338

### **CIBC LOST OR STOLEN CARD REPLACEMENT**

In Canada and the U.S.

Elsewhere

#### **Emergency Assistance**

In Canada and the U.S.

Elsewhere

1-800-663-4575

514-861-9898

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

1-636-722-7111

**Make the most of your  
CIBC Dividend Unlimited World Elite MasterCard Card.**

**Visit [www.cibc.com](http://www.cibc.com) today.**

