

YOUR BENEFITS GUIDE

Welcome to your
**CIBC Gold
Visa* Card**



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Welcome to the CIBC Gold Visa Card. And a completely different credit card experience.

Your new CIBC Gold Visa Card comes with our promise to help you get the very most out of your credit card.

It starts with earning Gold Bonus Points on each and every card purchase you make.¹ Because your new card is accepted at more than 24 million locations worldwide, you have countless ways to accumulate points. And when it comes time to redeem them, your options are almost as limitless. There's travel. Electronics. Gift certificates. One-of-a-kind experiences – and the list goes on.

Even better, your CIBC Visa Card is the only card in Canada to offer you CIBC CreditSmart® – a revolutionary array of smart credit management features – all at no additional cost to you. Take advantage of customized tools that allow you to better organize and manage your monthly spending. Discover innovative services that help you make credit decisions that are right for your life. There's even a suite of security and protection features that is simply unparalleled in Canada.

How you use all your new card features and benefits is totally up to you. But one thing is certain. It's a completely different credit card experience. It's **a credit card on your terms.**® And it's only from CIBC.

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.

THE GOLD BONUS POINTS PROGRAM

Turn your everyday purchases into great rewards. Not only does your CIBC Gold Visa Card offer all the exclusive benefits of a premium credit card, but each dollar of net retail purchases charged to your card earns one Gold Bonus Point. Points are accumulated from month to month, with the ongoing total reported on your monthly statement. Even better, you'll earn Double Gold Bonus Points when you make a travel purchase on your CIBC Gold Visa Card through the CIBC Gold Travel Service. Double Gold Bonus Points are points you receive on all net travel purchased with your card from the CIBC Gold Travel Service (excluding taxes, service charges and any insurance premiums or personal expenses) in addition to the regular Gold Bonus Points you earn when you use your card to make the purchase.

FREE MERCHANDISE

You've earned it, now enjoy it. Your Gold Bonus Points can be redeemed at any time for merchandise from the CIBC World of Gold Rewards catalogue. To request a copy of our catalogue, call CIBC Credit Card Services at 1-800-465-4653 or visit us online at www.cibcgoldvisa.com to view the wide variety of merchandise, including gift certificates, electronics, kitchenware and more.

TRAVEL REWARDS

Travel without limits. You can redeem your accumulated Gold Bonus Points for travel rewards with no blackout periods – the only limitation is your own imagination. From family vacations to golf packages, cruises to flights and much more, all you have to do is book your travel through the CIBC Gold Travel Service. You can redeem as many points as you need to cover as much of the travel costs as you want. You can even pay 100% of your trip cost – flights, accommodation, taxes, service charges, tours and so on – with your accumulated Gold Bonus Points. Every increment of 500 points can be redeemed for \$5 in travel redemptions. Simply call the CIBC Gold Travel Service at 1-800-306-2433 when you're ready to redeem and they'll take care of everything for you.



The Chip-enabled CIBC Visa 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 Visa 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 Visa 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 Visa 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 for more information.

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

Enhanced Monthly Statement

Understanding exactly where you spend your money is easy. In addition to all of the information that you expect on your credit card statement, you now have access to a CIBC CreditSmart spend report. You'll be able to see, at a glance, where you're spending your money – both on a monthly and year-to-date basis – by automatically tracking your spending in 10 common spend categories such as "Retail and Grocery," "Transportation" and "Restaurants."

CIBC CreditSmart Spend Report

Organized information at your fingertips. The CIBC CreditSmart spend report, summarized on your monthly statement, is also available through CIBC Online Banking. With the online spend report, you can access your daily transaction information, see more details behind the 10 spend categories, and compare your spending from month-to-month. Best of all, you can set budgets in each category for the total amount you want to spend each month. The online spend report will provide you with all of the information you need to track and manage your spending in the ways that are right for you.

CIBC CreditSmart Spend Alerts

Monthly budgeting made simple. Once you've used your CIBC CreditSmart spend report online to set up monthly budgets, you can choose to be notified with CIBC CreditSmart spend alerts when your spending exceeds your budget. You can also choose to have an alert sent to you when you're approaching your credit limit, which can help avoid fees or inconvenience.² You can even let us know how you would like to be notified – by e-mail, phone or through your Online Banking Message Centre. If you decide not to receive spend alerts, you can simply track your budget on the spend report section of your monthly statement. How you manage your budget is up to you.

CIBC CreditSmart Personal Spend Manager

Track your credit card spending in customized categories that are personal to you. With the CIBC CreditSmart personal spend manager – available through CIBC Online Banking – you can create and manage your own personal spending categories (such as "Wedding," "Basement Renovation" or "Spring Wardrobe"). Once your categories are created, it's easy to track and manage your personal budgets. Simply assign transactions to categories as you see fit, and print a personalized summary report. Best of all, as your needs change you can change your categories along with them.

CIBC CreditSmart Fraud Alerts

Security measures with you in mind. It is important that you feel protected from fraudulent activity on your credit card. With CIBC CreditSmart fraud alerts, you can be notified as soon as there are any signs of unusual activity on your card. In addition to receiving a fraud alert call at home, you can also choose to receive fraud alerts by e-mail or through your Online Banking Message Centre. These additional notification channels will

help us reach you as quickly as possible so that you can take immediate action if unauthorized use is suspected.

CIBC CreditSmart Credit Report Alerts

Stay on top of changes to your credit report. It's important that you be aware of activity on your credit report so you can respond immediately to suspicious activity. CIBC CreditSmart credit report alerts are a CIBC Online Banking tool that will help protect your credit report and your financial well-being. Equifax Canada will inform you of key changes³ to your personal Equifax credit report, such as new activity, inquiries and new credit applications. You can even choose how you'd like to be notified – by phone, e-mail or through your Online Banking Message Centre.

CIBC CreditSmart Identity Theft Assistance

Helping you protect your identity. CIBC CreditSmart identity theft assistance provides you with information and assistance when you suspect identity theft. One simple call to CIBC Credit Card Services (1-800-465-4653) will ensure you receive guidance and clear instructions about how to proceed with your inquiry – giving you confidence to take action as needed.

Insurance and Travel Benefits

OUT-OF-PROVINCE TRAVEL MEDICAL INSURANCE⁴

Travel worry-free. If you, as the Primary Cardholder, are age 64 or under, you, your spouse (if under age 65) and dependent children are automatically insured for eligible emergency upfront hospital expenses of up to \$5 million whenever you leave the country or your province for the first 31 days, without having to pay for the coverage – you don't even have to charge your trip to the card.

Your Out-of-Province Travel Medical Insurance is a comprehensive protection plan, which provides up to \$5 million in automatic protection for the first 31 days of your trip. If you are travelling for more than 31 days in length, or are 65 or greater, you must purchase coverage separately for your entire trip (if 65 or over) or the balance of your trip (if under 65).

For emergency assistance, claims, or pre-trip information call the CIBC Travel Assistance Line at 1-877-350-6970. Outside North America, call collect at 905-816-2571. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

CIBC VISA AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE⁴

Smart savings opportunity. As a CIBC Gold Visa 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 Gold Visa Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You'll then be protected by CIBC Visa Auto Rental Collision/Loss Damage Insurance. For information, please call 1-866-363-3338 or call collect 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

PURCHASE SECURITY AND EXTENDED PROTECTION INSURANCE⁴

Enjoy added security and protection on your purchases. Your CIBC Gold Visa 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 90 days of purchase.

Plus, with Extended Protection, you can actually double the period of a manufacturer's original Canadian or U.S. warranty up to one year on most purchases. That makes your CIBC Visa Card ideal for new purchases like electronic equipment and appliances. Purchase Security and Extended Protection Insurance are "excess insurance," meaning they cover you only to the extent your claim exceeds the coverage of other insurance or indemnity available to you. For information or to make a claim please call 1-866-363-3338 or call collect 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

TRIP INTERRUPTION INSURANCE⁴

Enjoy coverage for eligible out-of-pocket expenses when travelling by charging your trip to your Visa Card. As the Primary Cardholder of the CIBC Gold Visa Card, you, your spouse, your dependent children and one or two travelling companions automatically have trip interruption coverage for trips charged to your CIBC Visa Card. Trip Interruption Insurance on your CIBC Visa 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 family member disrupt travel plans while travelling. For information or to make a claim please call 1-866-363-3338 or call collect 905-403-3338. Before you travel, refer to your Certificate of Insurance for full details, including policy limitations and exclusions.

COMMON CARRIER ACCIDENT INSURANCE⁴

Travel with your mind at ease. Flying or travelling by ferry, train or bus? Simply charge your fare to your CIBC Gold Visa Card and you, as the Primary Cardholder, will automatically be covered with up to five hundred thousand dollars (\$500,000) common carrier accident insurance. For information, please call 1-866-363-3338 or call collect 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

CIBC GOLD TRAVEL SERVICE

A full-service, 24/7 travel agency at your service. When you're ready to travel, simply call the CIBC Gold Travel Service.⁵ Their friendly travel counsellors will be happy to help you choose from exotic getaways, family vacations, cruises, flights, golf packages and more! Don't forget you'll earn Double Gold Bonus Points when you make a travel purchase on your CIBC Gold Visa Card through the CIBC Gold Travel Service. And for your convenience, the CIBC Gold Travel Service is open seven days a week, with a 24-hour travel emergency service. For more information, call 1-800-306-2433, or in Toronto 905-712-2433.

Free Ticket Delivery

The CIBC Gold Travel Service will deliver your tickets and confirmations to your door, free of charge, within three business days. If you need your tickets delivered in less than three business days, a service fee will apply.

AVIS DISCOUNTS

Take advantage of additional savings. As a CIBC Gold Visa Cardholder, you can save between 5% and 20% at participating AVIS locations worldwide when you pay with your CIBC Gold Visa Card.⁶ Reservations may be made online at www.avis.ca or by calling 1-800-TRY AVIS (879-2847). Please quote AVIS worldwide discount number C277502.

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 Visa Card, subject to your available credit and your available cash,⁷ at any CIBC ATM or any of the nearly one million bank machines displaying the Visa, Interac[®] or Plus[™] System symbols. All you need is your card and your PIN. If you wish, you can even change your PIN at any CIBC Instant Teller Machine.⁸

ADDITIONAL CARDS

Organize your household spending like never before and earn points while doing it. As a CIBC Gold Visa Cardholder, you can request 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 points. At the end of each month, all charges will appear on the Primary Cardholder's monthly statement, which means you'll only have one payment to make. 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 Visa 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. 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 Visa Cards? It's simple, with 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 Visa Statement, without being charged a fee.⁹ Convenience Cheques are subject to your available credit and available cash. Call 1-800-465-4653 to order your free supply of personalized Convenience Cheques.

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 Visa 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.⁸

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 Gold Visa Card.


To make the most of your new CIBC Gold Visa Card, visit www.cibc.com and register for CIBC Online Banking.

- 1 Gold Bonus Points are earned on card purchases less returns, and not on cash advances, regular Convenience Cheques, Balance Transfers, fees, interest or payments. One point is earned for every dollar spent on the card. All points are credited to the Primary Cardholder only.
 - 2 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.
 - 3 This service is provided by Equifax Canada, a leading credit bureau in Canada.
 - 4 Common carrier fares and other trip costs must be charged to the card prior to your departure to activate certain coverages. \$500,000 Common Carrier Accident Insurance is available only to the Primary Cardholder and his/her spouse and dependent children; coverage is up to \$500,000 Visa 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. Out-Of-Province 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 31 days of the trip; this insurance does not cover expenses relating to any pre-existing condition if in the 90 days before your departure, that or a related condition has not been stable. Trip Interruption coverage is available only to Primary Cardholders, his/her spouse and dependent children traveling with Primary Cardholder or spouse, and up to two traveling companions; 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 Protection feature doubles the term of your original Canadian or U.S. 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 Protection Insurance and Baggage Insurance are "excess insurance" (meaning it covers you only to the extent your claim exceeds any other collectible insurance that would apply without this insurance). All Insurances are underwritten by Royal & Sun Alliance Insurance Company of Canada and are subject to limitations and exclusions outlined in the insurance certificates distributed with the Card Package.
 - 5 All payments must be made in full using your CIBC Gold Visa Card, Gold Bonus Points or a combination of your card and Gold Bonus Points. Quebec residents may pay by cheque if their CIBC Gold Visa Card is in good standing; travel cannot be confirmed until cheque is honoured; please allow four weeks for ticketing.
 - 6 Avis rental car discounts are available at participating Avis locations provided you charge the rental to your card. (Quebec residents may obtain the discount without using their card, provided they show the card when paying by an alternative payment option acceptable to Avis.)
 - 7 We may decline a cash advance, Convenience Cheque or Balance Transfer if it would exceed your credit limit. We will decline it if it would exceed your cash limit. Your cash limit is initially set at 50% of your credit limit. The cash limit only applies to cash transactions (i.e. cash advances, Balance Transfers, and Convenience Cheques). Cash advances do not earn Gold Bonus Points. Interest applies from the date advances are taken.
 - 8 All cardholders (primary and authorized users) on the account will receive a PIN.
 - 9 Convenience Cheques bear interest from the date they are posted to your CIBC Gold Visa Account. Convenience Cheques are subject to your available credit and your available cash. Convenience Cheques will not be processed if your CIBC Gold Visa 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 Gold Bonus Points. Convenience Cheques cannot be certified.
- * Trademarks of Visa Int., used under license.
- ® Registered trademark of CIBC.
- Interac*® is a registered trademark of *Interac* Inc.; CIBC authorized user of the marks.
- The Contactless Indicator is a trademark of EMV Co. LLC.
- Avis*® is a registered trademark licensed to Aviscar Inc. for use in Canada.
- 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: www.cibc.com
In Canada and the U.S. 1-800-465-4653
Elsewhere 514-861-4653

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

CIBC LOST OR STOLEN CARD REPLACEMENT

In Canada and the U.S. 1-800-663-4575
Elsewhere 514-861-9898

VISA* LOST OR STOLEN CARD REPLACEMENT (available outside of Canada)

United States 1-800-Visa-911
Elsewhere 410-581-9994

OTHER SERVICES

Emergency Assistance

In Canada and the U.S. 1-800-814-7442
Elsewhere 416-784-5357

Out-of-Province Travel Medical Insurance

In Canada and the U.S. (incl. Hawaii) 1-877-350-6970
Elsewhere (call collect) 905-816-2571

CIBC Visa Auto Rental Collision/ Loss Damage Insurance

In Canada and the U.S. 1-866-363-3338
Elsewhere (call collect) 905-403-3338

Purchase Security and Extended Protection Insurance

Anywhere in North America 1-866-363-3338
Elsewhere (call collect) 905-403-3338

Trip Interruption Insurance

In Canada and the U.S. 1-866-363-3338
Elsewhere (call collect) 905-403-3338

Common Carrier Accident Insurance

In Canada and the U.S. 1-866-363-3338
Elsewhere (call collect) 905-403-3338

AVIS Worldwide Reservations

1-800-879-2847

IMPORTANT WEBSITES

CIBC www.cibc.com
CIBC CreditSmart www.cibccreditsmart.com
CIBC Gold Visa Rewards www.cibcgoldvisa.com
CIBC Gold Visa Travel Rewards www.cibcgoldtravel.com

**Make the most of your
CIBC Gold Visa Card.**

**Visit www.cibc.com and register for
CIBC Online Banking today.**

