

# YOUR WELCOME KIT

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## Welcome to your CIBC PETRO-POINTS™ MasterCard® Card



## YOUR BENEFITS GUIDE

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## Welcome to your CIBC PETRO-POINTS MasterCard Card.

The CIBC PETRO-POINTS MasterCard Card is a no annual fee rewards card that lets you save 2 cents instantly on every litre of fuel at participating Petro-Canada™ stations across Canada. For even more fuel savings, redeem only 15,000 PETRO-POINTS for the Fuel Savings Reward card and get an additional 5 cents per litre savings on 200 litres of fuel! That's a total fuel savings of 7 cents per litre!

You earn valuable PETRO-POINTS on virtually all your card purchases, everywhere you shop?

You can also redeem instantly for other great rewards such as car washes, lottery tickets, coffee, gift cards, and much more at participating stations. The CIBC PETRO-POINTS MasterCard is the smart choice for fuel savings and more, everyday!

Take advantage of added benefits such as Purchase Security & Extended Warranty Insurance and car rental discounts.

That's not all. 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 will be impressed – and even more confident that you've made the right choice.



### Instant Fuel Savings and Great Rewards Saving 2¢ a litre is just the beginning

Earn PETRO-POINTS on virtually every purchase – everywhere MasterCard is accepted, in your neighbourhood and around the world – and have the potential to save even more on fuel at Petro-Canada! Here's how to do it.

#### Combine for 7¢ per litre total savings

When you redeem for a 5¢ per litre Fuel Savings Reward card<sup>1</sup> and use it with your CIBC PETRO-POINTS MasterCard Card, you can save a total of 7¢ per litre on 200L of fuel. You can also redeem for other rewards for as little as 1,000 points.

Pay with



Save

**2¢** per  
litre  
on every litre



Redeem for



Save

**5¢** per  
litre  
on 200L of fuel

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**7¢** per  
litre  
total savings!

Earning PETRO-POINTS is fast and easy with your CIBC PETRO-POINTS MasterCard Card

- Earn **10 points per dollar spent** on every Card purchase you make outside of Petro-Canada<sup>2</sup> – from restaurant meals to paying your utility bills, booking your next trip and more.
- Earn **15 points per dollar spent – 50% more points** – on all your Card purchases at grocery and pharmacy retailers with our Points Multiplier.<sup>®1</sup> For example, whether it's milk or a lawn chair, if you can buy it at a grocery store you will earn 15 PETRO-POINTS for every dollar you spend.<sup>3</sup>
- Plus, earn a CIBC PETRO-POINTS MasterCard Bonus of **5,000 PETRO-POINTS every month** you spend more than \$1,000 on your Card.<sup>2</sup>
- And earn **50% more PETRO-POINTS at Petro-Canada**. Use your CIBC PETRO-POINTS MasterCard Card for eligible purchases at Petro-Canada and collect an additional 50% more PETRO-POINTS.<sup>4</sup>

Earn even more PETRO-POINTS at Petro-Canada stations.

*Look for special bonus points offers on select products everyday.* And, for a further bonus of 2,500 points, simply register your PETRO-POINTS account online at [www.Petro-Canada.ca/register](http://www.Petro-Canada.ca/register).<sup>5</sup>

See how quickly your PETRO-POINTS add up

Your CIBC PETRO-POINTS MasterCard Card is the fastest way to earn PETRO-POINTS for instant fuel savings and rewards. Use it for every purchase and watch your PETRO-POINTS add faster!

Earn PETRO-POINTS quickly and easily	PETRO-POINTS earned monthly
Spend \$800 on your Card outside Petro-Canada	8,000
Spend \$250 on your Card at grocery stores and pharmacies	3,750
Buy 30 litres of SuperClean fuel per week at Petro-Canada*	1,800
Spend \$10/week on items like coffee, lottery or SuperWash car washes at Petro-Canada**	1,200
Monthly CIBC PETRO-POINTS Bonus!	5,000
<b>Total for the month</b>	<b>19,750</b>

\* Earn 10 PETRO-POINTS per litre on SuperClean gasoline. Plus earn 50% more on total purchase when charged to the Card. Calculation is based on 30 litres purchased on average for 4 weeks a month.

\*\* Eligible Convenience Store purchases and car washes earn 20 PETRO-POINTS per \$1.00. Plus earn 50% more on total purchase when charged to the Card. Calculation is based on \$10 charged on average for 4 weeks, for a total 1,200 points.

Reward yourself

Redeeming PETRO-POINTS instantly in-store for your choice of great rewards is fast and easy. To view the full range of rewards like car wash, lottery, exclusive partner offers and more, visit [www.PETRO-POINTS.com](http://www.PETRO-POINTS.com).

And don't forget, you can turn your PETRO-POINTS into even more fuel savings. Save up to 7¢ per litre on 200 litres of fuel when you combine your CIBC PETRO-POINTS MasterCard Card with a Fuel Savings Reward card. Get a Fuel Savings Reward Card at your favourite Petro-Canada location for 15,000 PETRO-POINTS and reload your card online for only 14,000 points.

For full program details, visit [www.PETRO-POINTS.com](http://www.PETRO-POINTS.com).



## 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).

## **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 PETRO-POINTS 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 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>6</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>7</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.

## **Insurance Benefits**

### **PURCHASE SECURITY & EXTENDED WARRANTY INSURANCE<sup>8</sup>**

**Enjoy added security and protection on your purchases.** Your CIBC PETRO-POINTS 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 90 days of purchase. Plus, with Extended Warranty Insurance, you can actually double the period of a manufacturer's original warranty up to one year on most purchases. That makes your CIBC PETRO-POINTS 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. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions. 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.

## Financial Benefits

### ACCESS TO CASH ADVANCES

**Access to cash whenever you need it.** You have instant access to up to \$1,000 daily with your CIBC Credit Card, subject to your available cash and available credit, at any CIBC Instant Teller® Machine or any of the bank machines displaying the MasterCard, *Interac*®<sup>1</sup> or Cirrus® System symbols.<sup>9</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>10</sup>

### ADDITIONAL CARDS

**Organize your household spending like never before.** As a CIBC PETRO-POINTS MasterCard Cardholder, you can receive up to three free additional pre-approved cards. Give them to your spouse, other family members, or anyone else you wish and maximize the opportunities to earn PETRO-POINTS and rewards. At the end of each statement period, all charges and Points earned will appear on the 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.

### 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.<sup>11</sup> Convenience Cheques are subject to your available credit and available cash. To order your free supply of personalized Convenience Cheques, simply call 1-800-465-4653.

### 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 quote the worldwide discount code at the time of booking and pay with your CIBC Credit Card. For more information on car rental discounts and the discount code please visit [www.cibc.com](http://www.cibc.com) or call 1-800-465-4653.

## Card Replacement and Emergency Cash Advances

### CARD REPLACEMENT AND UP TO \$1,000 IN EMERGENCY CASH ADVANCES

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 branch, 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 \$1,000, subject to your available credit and your available cash, if your card is lost or stolen.<sup>9</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 PETRO-POINTS MasterCard Card.



- 1 With your Fuel Savings Reward, you receive a 5¢ per litre savings on 200 litres of fuel. Valid only at participating Petro-Canada retail sites. Fuel Savings Reward card cannot be used in combination with a Preferred Price card. Offer not available where prohibited by law. Visit PETRO-POINTS.com for further details.
- 2 PETRO-POINTS, including the monthly 5,000 PETRO-POINTS bonus, are earned on Card purchases less returns. All Card purchases earn PETRO-POINTS, except ineligible purchases at Petro-Canada (see note 4 below, for details). Cash advances, regular Convenience Cheques, balance transfers, fees, interest, payments and PETRO-POINTS redemptions do not earn PETRO-POINTS. To earn the 5,000 PETRO-POINTS bonus for a month, total Card purchases (less returns) posted to that month's account statement must be more than \$1,000. PETRO-POINTS may not be credited if your MasterCard account is not in Good Standing or is overlimit; also, if your MasterCard account is not in Good Standing, previously credited PETRO-POINTS may be removed from your PETRO-POINTS account. PETRO-POINTS, its partners, Terms & Conditions are subject to change without notice. For more information please refer to [www.PETRO-POINTS.com](http://www.PETRO-POINTS.com)
- 3 The 50% more offer applies only to card purchases (less returns) at merchants classified by the MasterCard network as grocery stores or drug stores. Some merchants may sell these products/services, or are separate merchants who are located on the premises of these merchants, but are classified in another manner, in which case this added benefit would not apply. Any returns or other credits for card purchases at grocery or drug stores will be deducted from your PETRO-POINTS Account at the rate of 15 PETRO-POINTS for each dollar in returns/credits. Terms, conditions and eligible merchant categories may change without notice.
- 4 PETRO-POINTS will be awarded on all purchases made at participating stations, with the exception of tobacco, Petro-Canada Gift Cards, taxes on non-petroleum purchases, or any other items specified as exclusions from time to time. For full details, visit [www.PETRO-POINTS.com](http://www.PETRO-POINTS.com). When you use your CIBC PETRO-POINTS MasterCard for the purchase, you automatically earn PETRO-POINTS at the regular/base PETRO-POINTS members rate plus 50% more PETRO-POINTS for being a CIBC PETRO-POINTS MasterCard holder. The 50% bonus is calculated on the total (base/regular) PETRO-POINTS earned on your purchase (not per item or service included in the service). Also, when calculating the bonus, PETRO-POINTS are rounded down, as partial PETRO-POINTS are not awarded.
- 5 Membership numbers already registered online may not be eligible for the 2,500 bonus PETRO-POINTS.
- 6 This service is provided by Equifax Canada, a leading credit bureau in Canada.
- 7 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.
- 8 Insurance benefits included with your CIBC credit card are provided by Royal & Sun Alliance Insurance Company of Canada (RSA). Please refer to your enclosed Certificate(s) of Insurance for important details regarding your coverage, including benefits, limitations and exclusions.
- 9 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 and credit limit are noted on the Cardholder Disclosure Statement issued with the Card and on each Statement. The cash limit only applies to cash transactions (i.e. cash advances, Balance Transfers, and Convenience Cheques). Cash advances do not earn PETRO-POINTS. Interest applies from the date advances are taken.
- 10 All Cardholders (primary and authorized users) on the account will receive a PIN.
- 11 Convenience Cheques bear interest from the date they are posted to your CIBC PETRO-POINTS MasterCard Card Account. Convenience Cheques will not be processed if your CIBC PETRO-POINTS 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 PETRO-POINTS. Convenience Cheques cannot be certified.

*Petro-Canada is a Suncor business.*

<sup>TM</sup> Trademark of Suncor Energy Inc. Used under licence.

MasterCard® and Cirrus® are registered trademarks and Tap & Go™ is a trademark of MasterCard International Incorporated.

®<sup>1</sup> Registered Trademark of Interac Inc.; CIBC authorized user of the trademark.

The Contactless Indicator is a trademark of EMVCo. LLC.

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**IMPORTANT PHONE NUMBERS**

**CIBC CREDIT CARD SERVICES**

For Current Hours of Business, please visit  
In Canada and the U.S.  
Elsewhere

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

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)  
(available outside of Canada)**

In Canada  
Elsewhere (call collect)

1-800-307-7309  
1-636-722-7111

**PETRO-POINTS CUSTOMER SERVICE**

1-800-668-0220

**Insurance Contact Information**

**PURCHASE SECURITY & EXTENDED WARRANTY INSURANCE**

In Canada and Continental U.S.A., (incl. Hawaii) call toll free  
From all other locations, including Mexico, call collect

1-866-363-3338  
905-403-3338

**IMPORTANT WEBSITES**

CIBC  
CIBC CreditSmart  
CIBC Contactless Payments  
Petro-Canada  
PETRO-POINTS

[www.cibc.com](http://www.cibc.com)  
[www.cibccreditsmart.com](http://www.cibccreditsmart.com)  
[www.cibc.com/contactless](http://www.cibc.com/contactless)  
[www.petro-canada.ca](http://www.petro-canada.ca)  
[www.petro-points.com](http://www.petro-points.com)

**Make the most of your  
CIBC PETRO-POINTS MasterCard Card.**

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

