

Welcome to your  
**CIBC TELUS Rewards<sup>®</sup>**  
**Visa<sup>\*</sup> Card**



# YOUR BENEFITS GUIDE

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## **THANK YOU FOR CHOOSING THE CIBC TELUS REWARDS VISA CARD.**

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The CIBC TELUS Rewards® Visa\* Card is an exciting way to get the most out of TELUS services. Earn TELUS Rewards points for every dollar you spend on your card and redeem for a selection of TELUS products and services,<sup>1</sup> including the latest and greatest smartphones and tablets.<sup>2</sup> Plus, you'll get to enjoy all of this without an annual fee.

Please take a moment to read through your Benefits Guide and learn more about everything your new card has to offer. We hope you enjoy your new card.

## HOW TO EARN

### EARNING TELUS REWARDS POINTS IS EASY

- You'll earn one TELUS Rewards point for every dollar you spend using your CIBC TELUS Rewards Visa Card<sup>3</sup>
- Earn 50% more points on all your credit card purchases at grocery and gas retailers.<sup>4</sup> For example, whether it's milk or a household product, if you buy it at a grocery store, you'll earn 1.5 TELUS Rewards points for every dollar you spend.
- You'll also earn 50% more points on any TELUS purchases. Whether it's paying a TELUS bill, buying accessories for your device, or purchasing your next device at participating TELUS stores.<sup>5</sup>

Plus, if you have a TELUS service, sign up for TELUS pre-authorized payments and never worry about missing a payment. Sign up at [telus.com/myaccount](https://telus.com/myaccount).

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Visit [telus.com/rewards](https://telus.com/rewards) for details on how to earn more points through your TELUS Rewards account.

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### FIND OUT HOW MANY TELUS REWARDS POINTS YOU COULD BE EARNING

	Annual Spend	Annual Points
Gas and grocery purchases:	\$3,600	5,400
TELUS purchases:	\$720	1,080
Other purchases:	\$4,200	4,200
<b>Annual Total:</b>	<b>\$8,520</b>	<b>10,680</b>

Savings towards your next TELUS purchase: **\$106**


## HOW TO REDEEM

You can redeem your TELUS Rewards points for a selection of qualifying TELUS products and services. To learn more about TELUS Rewards, how to redeem your points or for any other questions, visit [telus.com/rewards](https://telus.com/rewards). You can also speak directly to a TELUS representative by calling 1 866 558-2273 or \*611 from your TELUS mobile phone.

## GO PAPERLESS

With eStatements, view a free electronic copy of your current or previous available credit card and bank account statements anytime, and download them to your computer. Sign on to CIBC Online Banking® to get started.

## VISA PAYWAVE\*

Available on your Visa payWave enabled CIBC TELUS Rewards Visa Card and eligible registered smartphones through the CIBC Mobile Payment App. This no-fee payment feature is a great alternative to using cash for purchases up to \$100. Simply look for merchant terminals with the symbol , hold your CIBC TELUS Rewards Visa Card or smartphone in front of the merchant terminal and you're on your way.<sup>6</sup>

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For more information, including where to find Visa payWave accepting merchants, **visit [www.cibc.com/paywave](http://www.cibc.com/paywave)**

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## INSURANCE BENEFITS

### COMPLIMENTARY PURCHASE SECURITY AND EXTENDED PROTECTION INSURANCE<sup>7</sup>

Most new items of personal property you purchase with your CIBC TELUS Rewards Visa Card will be replaced or repaired, or you will be reimbursed if they are lost, stolen or damaged within 90 days of purchase with Purchase Security. Plus, with Extended Protection Insurance, you can double the period of a manufacturer's original warranty up to one year on most purchases. That makes your CIBC TELUS Rewards Visa 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. See the enclosed Insurance Certificate for more details.

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For further information or to make a claim, 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**.

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### CIBC TRAVEL INSURANCE

Take advantage of extra travel coverage when you need it. CIBC TELUS Rewards Visa Card with CIBC Travel Insurance is available at an additional cost and allows you to purchase coverage for you, your spouse and dependants when travelling outside your province of residence. We also offer a number of products that can help protect you against unexpected costs that can occur before or while travelling.

## FINANCIAL BENEFITS

### ACCESS TO CASH ADVANCES WHEREVER & WHENEVER YOU NEED

You have access to up to \$1,000 daily with your CIBC TELUS Rewards Visa Card, subject to your available cash and available credit, at any CIBC Instant Teller® Machine or any of the nearly one million bank machines displaying the Visa, Interac® or Plus® System symbols.<sup>8</sup> All you need is your card and PIN.<sup>9</sup> If you wish, you can even change your PIN at any CIBC Instant Teller® Machine.

### ACCELERATE REWARD EARNINGS WITH FREE ADDITIONAL CARDS

As a CIBC TELUS Rewards Visa Cardholder, you can receive up to three additional cards with no annual fee. Give them to your spouse, or other family members, or anyone else you wish and capitalize on more opportunities to earn TELUS Rewards points.

You can also manage Authorized Users spending by assigning specific spending limits<sup>10</sup> for purchases and cash<sup>8</sup> to each Authorized User(s). With comfort and peace of mind in knowing that Authorized Users can only spend up to an allotted amount.

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Call **1 800 465-4653** to designate Authorized Users, get additional Cards issued, and set Authorized User spending limits.

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### COMPLIMENTARY PERSONALIZED CONVENIENCE CHEQUES

Transfer higher-rate balances, consolidate bills, or make purchases in places that don't otherwise accept credit cards with CIBC Convenience Cheques.<sup>11</sup> 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. Call 1 800 465-4653 to receive your complimentary personalized convenience cheques.

### PAY YOUR CREDIT CARD BILL AUTOMATICALLY EACH MONTH

Sign up for CIBC Auto Pay Service to automatically pay your card bill from your chosen bank account. You can pay either the minimum payment or the total new balance on the payment due date for each month. If you choose the minimum payment, and your balance exceeds your credit limit on a monthly statement date, on the payment due date we will also debit from your bank account the amount by which your balance exceeded your credit limit.

## TAKE ADVANTAGE OF WORLDWIDE CAR RENTAL DISCOUNTS

As a CIBC TELUS Rewards Visa Cardholder, you can receive car rental discounts<sup>12</sup> at participating locations worldwide when you quote the discount code at the time of booking and pay with your CIBC Credit Card.

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For more information on the financial benefits of your card, call **1 800 465-4653** or visit **www.cibc.com**

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## WORRY-FREE CARD REPLACEMENT AND UP TO \$1,000 IN EMERGENCY CASH ADVANCES.

Whether you're travelling or at home, the last thing you should worry about 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.

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Report a lost or stolen CIBC credit card immediately by calling **1 800 663-4575**.

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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>8</sup>

## COMPLIMENTARY CREDIT MANAGEMENT FEATURES ARE AVAILABLE TO YOU

With CIBC CreditSmart®, you can manage, track and organize your credit card activity — and get access to enhanced security features. Here are just a few of the benefits:

**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 monthly 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>13</sup>

**Spend Alerts:** set up alerts through CIBC Online Banking to be notified by phone, e-mail or online message when nearing your credit limit or exceeding your customized budget.<sup>14</sup>

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

**Identity Theft Assistance:** get quick access to information and assistance 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.

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## 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 TELUS Rewards Visa Card.

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## TERMS & CONDITIONS

TELUS Communications Company is the operator of the TELUS Rewards Program. The TELUS Rewards Program User Terms sets out all of the terms and conditions which govern your earning, use and redemption and expiry of TELUS Rewards points. Please refer to [www.telus.com/rewardsterms](http://www.telus.com/rewardsterms) for more details.

Capitalized terms that are used and not defined in the CIBC Credit Card Terms will have the following meanings:

- a) Authorized User has the meaning set out in your Credit Card Agreement.
- b) Card means the CIBC TELUS Rewards Visa Credit Card.
- c) Cardholder means any CIBC TELUS Rewards Visa Cardholder.
- d) CIBC Website means the website operated by CIBC which is located at [www.cibc.com](http://www.cibc.com) or such other website which replaces it.
- e) Credit Card Account means your credit card account with CIBC established in connection with your Card.
- f) Credit Card Agreement means the cardholder agreement governing your Credit Card Account, as amended and replaced from time to time.
- g) Good Standing has the meaning set out in your Credit Card Agreement.
- h) Including means "including, but not limited to."
- i) Monthly Statement means the monthly statement sent to the Primary Cardholder with respect to the Credit Card Account.
- j) Primary Cardholder has the meaning set out in your Credit Card Agreement.
- k) Program means the TELUS Rewards Program.
- l) You means a Primary Cardholder, or Authorized User, as applicable.

Please note that these terms and conditions are effective as of October 1, 2015. To view the current terms and conditions, please go to [www.CIBC.com](http://www.CIBC.com).

1. These CIBC Credit Card Terms govern your rights, responsibilities and obligations as a CIBC TELUS Rewards Visa Card cardholder and replace all prior terms. These CIBC Credit Card Terms apply to the Primary Cardholder, any Authorized User, and any delegate.
2. Your Credit Card Agreement also applies and if there is a conflict between these CIBC Credit Card Terms and your Credit Card Agreement, your Credit Card Agreement will govern to the extent necessary to resolve the conflict.
3. Cardholders are automatically enrolled in the TELUS Rewards Program.
4. TELUS Rewards points are earned on Card purchases less returns, and not on cash advances, CIBC Convenience Cheques, balance transfers, banking fees (including interest, Pay Pro insurance and My Identity Assist fees), payments, or TELUS Rewards points redemptions.
5. We have the right to make any other adjustments to your TELUS Rewards Account in accordance with your Credit Card Agreement.
  - Each Monthly Statement sent to the Primary Cardholder will show the total number of TELUS Rewards points earned or deducted during the statement period. Your monthly statement may not reflect very recent transactions (including credit card purchases or returns or redemptions of TELUS Rewards points) that were not posted to your Credit Card Account when your CIBC Monthly Statement was prepared.
  - We are not required to credit your TELUS Rewards account with the TELUS Rewards points earned in respect of net Card purchases during a Monthly Statement period if your Credit Card Account is not open and/or in Good Standing at any time during a Monthly Statement period. If your TELUS Rewards account is credited in error or is otherwise credited with TELUS Rewards points that were not properly earned for any reason, we are entitled to remove such TELUS Rewards points from the TELUS Rewards account without notice and at any time.

### 6. DISCREPANCIES:

You must notify us in writing of any errors, omissions, or objections in respect of the TELUS Rewards points shown (or not appearing) on a Monthly Statement within six months from the date of the Monthly Statement on which the TELUS Rewards points appear (or should have appeared). If you do not, we are entitled to treat the Monthly Statement as correct, except for improper credits.

Your accumulation of TELUS Rewards points does not entitle you to any vested rights. TELUS Rewards points have no monetary value and cannot be exchanged for cash or credit against your Credit Card Account balance. TELUS Rewards points cannot form the basis of a monetary claim against CIBC or TELUS. TELUS Rewards points are not transferable, including with respect to any other TELUS Rewards Account, and cannot be assigned or divided in the event of separation, divorce, bankruptcy or otherwise unless TELUS consents. Rules regarding the transferability or assignment of TELUS Rewards points are governed by the TELUS Rewards Program User Terms.

### 7. MISCELLANEOUS:

- CIBC may disclose information about a TELUS Rewards account to the Primary Cardholder, an Authorized User or any delegate.
- CIBC and its agents are not liable or responsible for any loss, injury, death, cost, damage, liability or expense you or your family members or guests may suffer or incur, and you release and discharge CIBC and its agents from any claims, demands, causes of action and actions which may arise, in connection with any
  - a) error or omission on the CIBC Website, or other sources of information about the Program and any TELUS Rewards points;
  - b) error or delay in crediting or debiting your TELUS Rewards account;
- The Program may be amended, suspended or terminated at any time. CIBC will notify you of any changes by sending the Primary Cardholder a notice (written or electronic) or posting a notice on [CIBC.com](http://CIBC.com), which will be effective when posted. If we make a change to these CIBC Credit Card Terms that is nonmaterial or to your benefit, we will notify you by posting a notice on the [CIBC.com](http://CIBC.com) website, where you can always locate the most up to date version. Any changes to these CIBC Credit Card Terms or the Program may affect TELUS Rewards points which you may have already accumulated and/or any future accumulations.

- If the entire Program is to be terminated, we will send 30 days prior notice to the Primary Cardholder, which may be included with or on a Monthly Statement. Any notice will also be notice to any Authorized Users and delegates.
- The Primary Cardholder may terminate this Credit Card Agreement at any time by telling CIBC in writing or by calling CIBC. All Cards on the Credit Card Account will be cancelled upon our receipt of a termination request but the termination of this Agreement will take effect only when we have received the full Balance. Once the Credit Card Agreement is terminated, you will cease to earn TELUS Rewards points associated with your Card.
- These CIBC Credit Card Terms will be governed by and interpreted in accordance with Canadian law. The courts in the Canadian province or territory in which the Primary Cardholder resides (or of Ontario, if he/she resides outside Canada) will have exclusive jurisdiction over any disputes arising in connection with these CIBC Credit Card Terms.

#### 8. PRIVACY DISCLOSURE:

You consent to the collection, use and sharing of your personal information as described in CIBC's privacy policy Your Privacy is Protected. This includes collecting, during the course of your relationship with Canadian Imperial Bank of Commerce ("CIBC", "we" or "us"), information about you from, and sharing it with, the CIBC Group, credit bureaus, government institutions or registries, mutual fund companies and other issuers, regulators and self-regulatory organizations, other financial institutions, applicable program partners, any references you give us, and other such parties as may reasonably be required for the purposes of: (i) identifying you; (ii) qualifying you for products and services; (iii) verifying information you give us; (iv) protecting you and CIBC from error and criminal activity; (v) facilitating tax and other reporting; (vi) complying with legal and regulatory obligations; or (vii) telling you about other products and services of the CIBC Group or promoting any applicable CIBC partner program including marketing any services or products of program partners or other third parties. If you wish to withdraw your consent to (vii) you may contact CIBC at 1 800 465-CIBC (2422) at any time.

CIBC's privacy policy is available at any branch or [www.cibc.com](http://www.cibc.com). This policy may be amended, replaced or supplemented from time to time. The CIBC Group includes CIBC and its Canadian affiliates that offer deposits, loans, mutual funds, securities trading, portfolio management, investment counselling, mortgages, credit cards, trust services, insurance, and other products and services.

If you provide us with your Social Insurance Number (SIN) we may share it with a credit bureau as an aid to identify you as this is the best way to make sure the information accurately refers to you. However, this is completely voluntary and if you choose not to provide your SIN, this by itself will not prevent you from qualifying for products and services.

#### TELUS PARTNER PROGRAM ONLY:

You are giving the following information on your application to both CIBC and TELUS Communications Company ("TELUS"): your name, mailing and e-mail address, phone number, and, if available, your TELUS account billing number, and TELUS Rewards membership number. CIBC will tell TELUS whether your application has been approved or declined. If your application is declined, TELUS may use your name, mailing and e-mail address, and phone number for purposes related to offering or providing customer service gestures, maintaining TELUS do not market lists, and improving customer retention.

If your application is approved, TELUS may use your name, mailing and e-mail address, phone number, TELUS account billing number, and TELUS Rewards membership number from time to time for the purposes of enrolling, establishing and administering your TELUS Rewards account or such other purposes as set out in TELUS' Privacy Commitment. In addition, CIBC will share with TELUS on an ongoing basis transaction information (merchant name, transaction date and amount) to be used by TELUS for the purposes of: (i) administering, marketing and promoting the TELUS Rewards Program; (ii) marketing and promoting TELUS products and services or products and services from third parties; (iii) organizing, analyzing and storing this transaction information to better understand your needs and interests, in order to market and promote TELUS products and services or products and services from third parties that TELUS believes may be of interest to you; and (iv) organizing, analyzing and storing this transaction information to personalize and improve your experience with TELUS, and to develop and enhance TELUS products and services. TELUS may also combine this transaction information with other information TELUS may already have about you for the purposes specified in (i) – (iv) above.

For more information about TELUS' Privacy Commitment, and information about how TELUS may collect, use or share your information or your right to opt out of receiving marketing communications from TELUS, please contact TELUS directly by calling 1 800 567 0000 or go to [about.telus.com/community/english/privacy](http://about.telus.com/community/english/privacy).

## NOTES

1. For a list of qualifying TELUS products & services see [telus.com/rewards](https://telus.com/rewards).
2. Available for new and existing TELUS Mobility customers on a qualifying plan. For more details, please see [telus.com/rewards](https://telus.com/rewards).
3. TELUS Rewards points are earned on purchases less returns. Returns on purchases that earned 50% bonus points will reduce your TELUS Reward account by 1.5 points for each dollar in returns. Cash advances, Convenience Cheques, balance transfers, banking fees (including interest, Pay Pro insurance and My Identity Assist fees), payments and TELUS Rewards points redemptions do not earn TELUS Rewards points. TELUS Rewards points earned while your Visa account is not in good standing will only be credited once the account is returned to good standing. For complete terms and conditions, please refer to [telus.com/rewardsterms](https://telus.com/rewardsterms).
4. Qualifying gas stations and grocery stores are determined by Visa and may change from time to time without notice. Separate merchants within a qualifying gas station or grocery store may not themselves qualify.
5. Participating TELUS stores may change from time to time without notice. Please refer to [telus.com/rewards](https://telus.com/rewards) for the current list. Not all stores selling qualifying TELUS products and services participate in the program.
6. Subject to merchant transaction limits.
7. Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. 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](https://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 and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Certain RSA coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available). For more information, call RSA toll-free at 1 866 363-3338 in Canada, continental U.S and Hawaii or collect from elsewhere at 905 403-3338.
8. Cash advances do not earn TELUS Rewards points. Cash advances bear interest from the date they are taken.
9. All cardholders (Primary and Authorized Users) on the account will receive a PIN.
10. The Primary Cardholder may assign and change the Authorized User Spending Limits on the credit card account for any Authorized User(s) by contacting CIBC. CIBC may make adjustments to the spending limits any time following a decrease in the credit limit or cash limit of the card. The spending limits for Authorized Users will be subject to the overall credit limit and cash limit on the credit card account, so the funds available to an Authorized User may be less than the spending limit set. The Authorized User Spending Limit and the CIBC Mobile Payment App features cannot be used on the same credit card account. For full details visit [www.cibc.com/spendinglimits](https://www.cibc.com/spendinglimits). The cash spending limit is a limit for "cash" transactions which falls within the overall spending limit for an Authorized User. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.
11. Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC Convenience Cheques are subject to your available credit and available cash and bear interest from the date they are posted to your credit card account. CIBC Convenience Cheques do not earn TELUS Rewards points. We may decline a cash advance, Convenience Cheque or Balance Transfer if it would exceed your credit limit. Your cash limit and credit limit are noted on the Cardholder Disclosure Statement issued with the Card and on each Statement.
12. Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.
13. This service is provided by Equifax Canada, a leading credit bureau in Canada.
14. 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.

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