



Welcome to your CIBC U.S. Dollar Aventura[®] Gold Visa[®] Card



Your Benefits Guide

Welcome to your CIBC U.S. Dollar Aventura® Gold Visa* Card	1
Enhance your travel with card benefits	2
Spend and earn more points	2
Redeem your rewards your way	3
Manage your spending	4
Manage my card	5
Ways to pay	6
Insurance protection that travels well	7
Bank your way	8
Aventura terms and conditions	10
Notes, trademarks and disclaimers	10
Important contact information	12

Welcome to your CIBC U.S. Dollar Aventura® Gold Visa* Card

Say hello to a unique credit card experience

Your new CIBC U.S. Dollar Aventura Gold Visa Card can help you get the very most out of your U.S. travel experiences. When you use your CIBC U.S. Dollar Aventura Gold Visa Card, all your charges appear on your monthly statement at the price you paid in U.S. currency without the addition of foreign exchange fees.¹ By paying your bill with U.S. Dollars, you eliminate the need to convert from Canadian to U.S. currency, saving you time and money and avoiding the uncertainty of fluctuating exchange rates. Plus, you'll enjoy valuable added benefits such as Avis® Car Rental Discounts and more.² Your credit card is accepted at more than 24 million locations worldwide, so you're not limited to using it only in the U.S.

With the CIBC U.S. Dollar Aventura Gold Visa Card, you'll enjoy travel flexibility and protection. Plus, earn 1 Aventura Point for every \$2 you spend on your card.³ Redeem even faster with the ability to transfer Aventura Points between your U.S. Dollar Aventura Gold Visa Card and other Aventura personal and business products.⁴ Take advantage of unforgettable rewards including:

- truly flexible travel—fly any airline with points that don't expire⁵
- an exciting selection of gift card and lifestyle rewards⁶

You will also benefit from a variety of travel-related features and insurances. Relax, knowing you have access to CIBC Rewards Centre,⁷ Common Carrier Accident Insurance and Auto Rental Collision/Loss Damage coverage⁸ throughout your travel experience.

A world of possibilities awaits you.



Enhance your travel with card benefits

CIBC Rewards Centre

The CIBC Rewards Centre is a full-service travel agency that can build almost any type of travel experience or lifestyle reward package. You'll receive exceptional service from the CIBC Rewards Centre when planning and customizing your package.⁷

- You can purchase your travel by redeeming your Aventura Points, using your Aventura Card, or both!
- Simply redeem the number of Aventura Points you want and pay for the rest with your CIBC Aventura Card.

Visit cibcrewards.com or call the CIBC Rewards Centre at [1 888 232-5656](tel:18882325656)

Save on gas with CIBC and Journie Rewards

Link and use your eligible CIBC card with Journie Rewards to automatically save up to 10 cents per litre⁹ at participating **Chevron**, **Ultramar** and **Pioneer** gas stations¹⁰. Visit cibc.com/journie to get started.

Car rental discounts

Take advantage of additional savings. As a CIBC cardholder, you can receive valuable car rental discounts at participating locations worldwide when you pay with your CIBC credit card.²

Spend and earn more points

One Aventura Point for every \$2 spent

Earning Aventura Points is easy. You'll earn 1 Aventura Point for every \$2 you spend with your CIBC U.S. Dollar Aventura Gold Visa Card.³

Receive double Aventura Points

Plus, you'll earn double Aventura Points on any pre-tax travel purchases you make with your CIBC U.S. Dollar Aventura Gold Visa Card at the CIBC Rewards Centre.¹¹

Redeem your rewards your way

Aventura Airline Rewards Chart

When it comes to redeeming your Aventura Points for air travel, you have the option of choosing from hundreds of airlines. Plus, you'll enjoy the flexibility and value offered by our online booking tools, which make choosing the perfect flight even easier. What's more, there are no blackout periods or restrictions, and your points never expire.⁵ So whether you're planning a trip within Canada, to the U.S. or anywhere else in the world, your Aventura Points can help get you there.^{12,13}

For details on how far your Aventura Points will take you, check out our Aventura Airline Rewards Chart^{12,13} at [CIBC Rewards.com](https://www.cibcrewards.com)

Flexible travel

You can redeem your Aventura Points to create unique and personalized holiday experiences quickly and easily. With Aventura Flexible Travel, you can book flights, hotels, car rentals, activities, and more through the CIBC Rewards Centre. From a night at a downtown hotel to an exotic trip across the globe—the choice is yours!

Merchandise

Your Aventura Points can be redeemed at any time for merchandise.

Gift cards

Whether you want to reward yourself with a shopping spree at your favourite store, enjoy a much-deserved dinner out or a day at the spa, redeeming your Aventura Points for a gift card is just the answer. Choose from a vast selection that includes dining, entertainment and travel-related gift cards.

Lifestyle rewards

A varied array of experiences are available to you through Aventura Lifestyle Rewards,⁶ from perfecting your golf swing with a golf pro or being a pilot for a day to hiring your own personal chef and more.

To view all of our exciting Aventura Rewards and to redeem your Aventura Points, visit [cibcrewards.com](https://www.cibcrewards.com) or contact the CIBC Rewards Centre

Shopping with Points

Redeem your points to pay off eligible pending Aventura credit card transactions.¹⁴

Payment with Points

Use your Aventura Points to make payments towards your CIBC U.S. Dollar Aventura Gold Visa Card credit card balance.¹⁵

Financial products with Points

Reach your financial goals faster by using your Aventura Points to make payments or contributions towards the following CIBC financial products:¹⁵

- Make a Residential Mortgage Prepayment (Note: Cannot be used in lieu of regular payments)¹⁶
- Make a contribution to a CIBC TFSA Tax Advantage Savings Account^{®17}
- Make a contribution to a CIBC RRSP Daily Interest Savings Account¹⁷
- Make a payment towards a CIBC Personal Line of Credit¹⁸
- Make an additional payment towards a CIBC Personal Loan¹⁸
- Make a deposit or contribution to your Self-Directed CIBC Investor's Edge brokerage account¹⁹

Redeeming is easy. You'll be able to select from your existing products on CIBC Online Banking[®] and CIBC Mobile Banking[®].

Manage your spending

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.

Spend alerts

Set up alerts through CIBC Online Banking and choose to be notified by phone, email or online message when you've exceeded your customized budget or are nearing your credit limit.²⁰

Manage my card

For more information visit cibc.com/managemycard

CIBC offers a number of features to manage your credit card digitally. Modern, convenient and safe—banking on your terms, when and where you want. Simply sign in to CIBC Online or Mobile Banking to get started. Enjoy on-the-go banking with our award-winning CIBC Mobile Banking App for iPhone®, iPad® and Android™.

Activate card

Just received your card and ready to use it? Easily activate a new or replacement credit card online at any time.

Lock and unlock card

Misplacing your credit card is stressful. With the Lock and Unlock feature, you can instantly lock your credit card with a few quick taps and unlock it with ease when you find it.

Replace lost, stolen or damaged card

If your card is lost, stolen or damaged, you can request a replacement card digitally in a few simple steps. A new card will be sent to you in the mail.

Alerts and security

Credit card transaction alerts allow you to stay on top of your credit card activity and quickly identify unauthorized transactions without having to log in. Receive alerts in real time whenever a transaction occurs on your card. Choose to receive alerts for all transactions or specify a dollar threshold over which to be notified.

You also have access to other alerts and reminders such as your minimum payment is due and your eStatement is ready. Easily enroll or update your alert preferences via Manage My Alerts on the left navigation panel within CIBC Mobile & Online Banking.

Enhanced transaction details

Easily recognize your credit card transactions by clicking on transactions to see additional merchant details including merchant contact details and address.

Everyday management

Check your account balance, view recent transactions, pay your monthly bill or set up future payments. You can also request a credit limit increase, additional cards, and more.


eStatements offer ease and convenience

With eStatements, view up to 7 years of your credit card statements online and on your mobile device. Save and print your statements any time or download them to use with your personal finance software. Skip the paper trail and reduce clutter in the process.

Ways to pay



For more information visit cibc.com/ways-to-pay


Contactless and Mobile Wallet


Simply pay by tapping your card or eligible smartphone anywhere you see the  symbol on a merchant terminal.²¹

Add your eligible CIBC card to a supported mobile wallet on your phone to make secure purchases in store, in app or online. Plus, in the event your card is lost or stolen, you get access to your new credit card in your mobile wallet right away while you wait for a replacement card.

Click to Pay⁺

Your card can be used to click to pay with —an easier and more secure way to pay online. When you click to pay with  for online purchases, you don't need to enter 16-digit card numbers, look up passwords or fill out forms.

Enjoy easy, smart and secure online checkout with Click to Pay. Just look for this icon  when you check out at your favourite participating online retailers. You can sign up for Click to Pay:

1. At merchants that display this icon 
2. On Visa's Click to Pay enrollment page

Insurance protection that travels well

Purchase Security & Extended Protection Insurance⁸

Enjoy added security and protection on your purchases. Your CIBC U.S. Dollar Aventura 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 reimbursed if they are lost, stolen or damaged within 90 days of purchase. Plus, with Extended Protection Insurance, you can actually double the period of a manufacturer's original warranty up to 1 year on most purchases. That makes your CIBC U.S. Dollar Aventura Gold 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.

Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

Auto Rental Collision/Loss Damage Insurance⁸

As a CIBC U.S. Dollar Aventura Gold Visa cardholder, you can save up to \$25 CAD per day on car rental insurance. Simply charge the full cost of your car rental to your CIBC U.S. Dollar Aventura Gold Visa Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You'll then be protected by Auto Rental Collision/Loss Damage Insurance.

Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

Common Carrier Accident Insurance⁸

Travel with your mind at ease. Travelling by airline, train or bus? Simply charge your fare to your CIBC U.S. Dollar Aventura Gold Visa Card and you (the primary cardholder), as well as your spouse and dependent children are automatically covered with up to one hundred thousand dollars (\$100,000) Common Carrier Accident Insurance.

Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

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

Bank your way

To inquire about any of the features below, please call **1 800 465-4653**

Instant cash advances

With your CIBC U.S. Dollar Aventura Gold Visa Card, you have instant access to up to \$500 USD daily, subject to your available credit and your available cash, at any CIBC ATM or any of the nearly one million bank machines displaying the Visa, Interac® or Plus* System symbols.²² All you need is your card and your PIN.²³

Additional cards (authorized users)

Organize your household spending like never before and earn Aventura Points while doing it. You can add up to 3 additional cardholders. Give the additional cards to your spouse or anyone else you wish and maximize the opportunities to earn Aventura Points.

Authorized User Spending Limits

If you have assigned any authorized users to your account, you can easily set monthly spending limits for purchases and cash withdrawals on those cards. As the primary cardholder, you're able to monitor their spending activity via CIBC Online or Mobile Banking and contact us at any time to change their limits.²⁴

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 CIBC US\$ Personal Account. Choose to pay either the Minimum Payment or the Amount Due by the payment due date for each month. Whichever option you choose, keep in mind that if your balance exceeds your credit limit on a statement date, the amount debited from your bank account on the payment due date will include the amount by which your balance exceeded your credit limit.

Card replacement and up to \$1,000 in emergency cash advances

If you're travelling and your card is lost or stolen, or if you suspect someone is using your card or card number, contact CIBC at 1 800 663-4575 as soon as possible. Remember, you can also receive an emergency cash advance of up to \$1,000 (subject to your available credit and your available cash) if your card is lost or stolen.²²

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 U.S. Dollar Aventura Gold Visa Card.

Aventura terms and conditions

Please go to cibcrewards.com/terms for the current Aventura Program terms and conditions that apply to you.

Notes, trademarks and disclaimers

- ¹ Any purchases made outside of the U.S. are also posted to your account and appear on your statement in U.S. Dollars.
- ² Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges or base rates only. Visit cibc.com for further details.
- ³ Aventura Points are earned on card purchases less returns, and not on cash advances, interest, fees, balance transfers, payments, CIBC Convenience Cheques or Aventura Points redemptions. Aventura Rewards and Program Terms may change without notice. Taxes, fees and other charges may apply to Rewards. Aventura Points earned on purchases during a monthly statement period may not be credited to you if your card is not in good standing at any time during the monthly statement period.
- ⁴ CIBC Rewards Program clients may "transfer," which means move, the Aventura Points earned from eligible Aventura credit card accounts, where they are the primary cardholders. Transferring points can be done between Aventura credit cards through cibcrewards.com or the CIBC Rewards Centre at 1888 232-5656. Authorized Users and Delegates cannot perform points transfer transactions, but will be able to view any points transfer activity on the primary cardholder's account in their account history. Points entered must be positive and within the minimum of one and the maximum of total points available in the account at time of performing points transfers. The credit card accounts that you wish to transfer points between must be in good standing.
- ⁵ For full details see maximum ticket prices and Aventura Airline Rewards Chart at cibcrewards.com. Some airlines may impose fees, restrictions or other conditions on air travel. Aventura Points will be cancelled if they remain unredeemed for 60 days after you voluntarily close your Aventura credit card account or within 12 months of the primary cardholder's death.
- ⁶ CIBC Aventura Lifestyle Rewards include taxes. Any additional fees will be confirmed when a reward is redeemed. Due to the unique nature of Aventura Lifestyle Rewards, availability of space and/or dates may be limited.
- ⁷ CIBC is not a travel supplier or a travel agency. Independent third party service providers and suppliers may provide supplies and services for the Program, including the Centre and the Website. CIBCByExpedia.com website is operated by Expedia, Inc. All travel services are provided by Expedia, Inc., Tour East Holidays (Canada) Inc. (as air ticket fulfilment service provider for Expedia, Inc.) or Merit Travel Group, which are independent travel agencies. Merit Travel Group's Registration Numbers: ON-4499356 | BC-34799 | QC-703563.
- ⁸ Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. You may contact RSA at 1866 363-3338 in Canada and the U.S. or collect from elsewhere at 905 403-3338 or visit cibccentre.rsagroup.ca. Different cards will have different coverage(s). To learn about which coverage(s) are included with a specific card, and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see 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. Auto Rental Collision/Loss Damage Insurance (CLDI) is available for automobile rentals of up to 48 days for rental vehicles with a MSRP up to \$65,000. The full cost of the rental must be charged to the card and the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined. CLDI provides coverage up to the actual cash value (ACV) of the rental vehicle as defined in your insurance certificate. Note that some rental agencies may assess their damages at an amount greater than the ACV of the rental vehicle and you may be liable to them for the difference. Before declining the rental agency's CDW or LDW, you should read carefully and compare the terms of the rental agreement, the CLDI insurance certificate in your card package and any other insurance you own to decide which coverage best meets your protection needs. Certain RSA coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).
- ⁹ You will save three cents (\$0.03) per litre at the time of your purchase if you present your Journee Rewards card or app and use your linked CIBC card to pay. Available at participating locations on any grade of gasoline or diesel up to 100 litres per transaction. To get the discount, you must be enrolled in and use CIBC Online Banking or the CIBC Mobile Banking App to link your eligible CIBC card(s) to Journee Rewards. Card linking may take up to two (2) business days. To participate in this offer, you must have a CIBC debit card or personal credit card issued by CIBC. All Simplici cards are excluded. Please see cibc.com/journee for full program terms and conditions. Once your Journee Rewards account has reached three hundred (300) Journee Points, you will automatically save an additional seven cents (\$0.07) per litre on your next fuel purchase transaction made within 30 days, up to a maximum of 100 litres. Once you pass 300 points, your balance will reset and start counting toward 300 points and your next seven cents (\$0.07) fuel discount. See journee.ca for more details.
- ¹⁰ Participating locations include select retail Chevron, Pioneer or Ultramar branded gas stations in Canada. For a full list of participating stations, visit journee.ca/destinations.
- ¹¹ Bonus (double) points are earned at the same rate on CIBC Rewards Centre travel purchases charged to the card on the Canadian currency equivalent of the purchase other than taxes, insurance, service charges or similar items. Aventura Points are not earned on travel obtained by redeeming Aventura Points.
- ¹² Aventura Points can be redeemed for up to 100% of the cost of airfare as well as for taxes (if you have sufficient points) and other charges on airfare purchased through the CIBC Rewards Centre. You must book all flights through the CIBC Rewards Centre. Some taxes and other charges may be collected locally/when you are travelling, and cannot be prepaid. Please ask a CIBC Rewards Centre Counsellor for specific details.
- ¹³ To obtain an Airline Travel Reward using the Aventura Airline Rewards Chart, you must redeem at least 80% of the total number of Aventura Points required to purchase it. If you don't have enough Aventura Points to purchase an Airline Travel Reward in full (but have at least 80% of the required number of Aventura Points), you may have the Centre charge an amount to your Card to cover the Points Deficit, excluding

- Taxes and Other Charges. For a business class flight, you may have the Centre charge an amount to your Card to cover the Points Deficit for an economy class ticket in the same flight segment as the business class ticket you want, excluding Taxes and Other Charges. If you have the Centre charge an amount to your Card to cover the Points Deficit for an Airline Travel Reward and you are advised that the Aventura Travel Reward is refundable, then, in the event of a refund, the amount previously charged to your Card will not be refunded to your Credit Card Account and instead you will receive Aventura Points equal to the Points Deficit.
- ¹⁴ Requested redemption amount must be equal to or less than the cardholder's available Aventura Points balance. Aventura Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice. Shopping with Points redemptions are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. Only primary cardholders are permitted to perform a Shopping with Points redemption. Authorized Users and Delegates are not eligible. Shopping with Points redemptions are eligible only for authorized transactions that are not posted to the card account. The redemption of your Aventura Points will be treated as a payment to your account and not as a credit. Refer to the Consumer Cardholder Agreement to learn how payments are applied to your account.
 - ¹⁵ Only primary cardholders are permitted to perform a "Payment with Points" or "Financial Product with Points" redemption. Authorized Users and Delegates are not eligible. Redemptions are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. Requested redemption amount must be equal to or less than the cardholder's available points balance. Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice. Payment with Points redemption towards credit cards balances will be reflected within five business days. Using points towards outstanding principal and CIBC financial products, including registered savings accounts and Investor's Edge accounts, can be found at <https://www.cibc.com/en/personal-banking/ways-to-bank/ways-to-pay/payment-with-points.html>.
 - ¹⁶ Points can only be used to prepay outstanding principal. The prepayment cannot exceed the amount of your annual prepayment privilege. You can find this amount in your mortgage documents, or in Mortgage Loan-Details in the My Accounts section of CIBC Online Banking. A prepayment can only be made on a regular mortgage payment date. You must submit this request at least 5 business days before the regular payment date on which you want the prepayment applied. The prepayment will be visible through online banking within 5 business days after the regular payment date on which it is applied.
 - ¹⁷ Eligible registered savings accounts for contributions from Aventura/Gold points redemptions are: RRSP Daily Interest Savings Account (DISA); and TFSA Tax Advantage Savings Account (TASA). Cardholder is responsible for ensuring their contribution amount does not exceed their CRA-issued contribution limit. Points redemption contributions must be from the cardholder's existing Aventura/Gold product to their DISA or TASA. Posting of Aventura/Gold point redemption contributions to DISAs or TASAs can take up to 5 business days.
 - ¹⁸ Redemptions can only be applied towards existing personal lending accounts. Eligible personal lending products must have a balance owing. Posting of Aventura/Gold point based payments to the cardholder's respective personal lending account will be visible through online banking within 5 business days from the processing date.
 - ¹⁹ The following Investor's Edge accounts are eligible for Financial Products with Points: Registered Accounts (RRSP, RRIF, TFSA, RESP) and Investment Accounts (Cash, Margin, Options). Financial product rewards transferred to a Registered Account will be applied as a cash contribution by the cardholder. The cardholder is responsible for ensuring the amount does not exceed any contribution limit applicable to the Registered Account. Cardholders can contact CIBC Investor's Edge at 1 800 567-3343 in order to apply a Financial Product Reward into their existing CIBC Investor's Edge account, or to open a CIBC Investor's Edge account and then arrange for the financial product reward. Posting of cash credit to the Cardholder's CIBC Investor's Edge account can take upwards of 5 business days. Cash credit received in connection with a financial product reward can be used to purchase any available investment product (including stocks, mutual funds, GICs, precious metals, etc.).
 - ²⁰ Transactions must first be posted to your account before they can trigger a spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.
 - ²¹ Subject to merchant transaction limits.
 - ²² Cash advances do not earn Aventura Points. Cash advances bear interest from the date they are taken and are subject to available credit and available cash.
 - ²³ All cardholders (primary and authorized users) on the account will receive a PIN.
 - ²⁴ 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. An authorized user spending limit will reset monthly, or earlier if requested by the primary cardholder or if a payment on the credit card account is made by the applicable authorized user. "Cash" refers to cash advances, Convenience Cheques and balance transfers. For full details visit cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html.

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Android™ is a trademark of Google, Inc.

Interac® is a registered trademark of Interac Corp. Used under license.

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Avis is a registered trademark licensed to Aviscar, Inc. for use in Canada.

The CIBC logo is a trademark of CIBC. All other trademarks are owned by CIBC or their respective owners.

Important contact information

CIBC Rewards Centre	cibcrewards.com
In Canada and the U.S.	1 888 232-5656
Elsewhere (call collect)	905 696-4907

CIBC Credit Card Services

For current hours of business, please visit	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

Submit a request on CIBC Online or Mobile Banking or call:	
In Canada and the U.S.	1 800 663-4575
Elsewhere	514 861-9898

Emergency assistance

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

Visa lost or stolen card replacement and emergency assistance

(available outside of Canada)	
United States	1 800 VISA-911
Elsewhere	410 581-9994

Insurance contact information

Auto Rental Collision/Loss Damage Insurance⁸
Common Carrier Accident Insurance⁸
Purchase Security and Extended Protection Insurance⁸
In Canada and continental U.S. (incl. Hawaii),
call toll-free **1 866 363-3338**
From all other locations, including Mexico,
call collect **905 403-3338**

Important websites

CIBC **cibc.com**
CIBC Rewards Centre **cibcrewards.com**
Authorized User Spending Limits **cibc.com/spendinglimits**
CIBC Chip Technology **cibc.com/chipcard**

Make the most of your CIBC
U.S. Dollar Aventura Gold Visa Card
Visit cibcrewards.com today

Download the CIBC Mobile Banking app today.

