

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



# YOUR BENEFITS GUIDE

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

Your new CIBC U.S. Dollar Aventura® Gold Visa\* Card comes complete with our commitment to helping you get the very most out of your U.S. travel experiences. It's the ideal travel companion when you visit the U.S., whether it be for business or for pleasure. 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.<sup>1</sup> 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. What's more, you'll enjoy valuable added benefits such as AVIS® Car Rental Discounts and more.<sup>2</sup> Of course, 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 also get to enjoy travel flexibility and protection. Plus, earn one Aventura Point for every \$2 you spend on your card.<sup>3</sup> 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<sup>4</sup> and take advantage of travel rewards including unrestricted flights on hundreds of airlines worldwide, hotel stays and vacation packages. You can also choose from a wide selection of merchandise, gift card and lifestyle rewards.<sup>5</sup>

In addition to all of the above, your CIBC U.S. Dollar Aventura Gold Visa Card provides a variety of travel-related features and insurances. Relax knowing you have access to Travel Concierge<sup>6</sup>, Common Carrier Accident Insurance and Auto Rental Collision/Loss Damage coverage<sup>7</sup> throughout your travel experience.

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.

## Travel concierge

Your CIBC Travel Concierge is a full-service travel agency<sup>6</sup> that specializes in planning every aspect of your travel itinerary. Whether it's booking a condo rental in Hawaii or helping you plan a business trip in France, travel specialists can help customize your trip from start to finish. You can also book travel-related experiences to enhance your trip, such as local sight-seeing tours or amusement park passes. To simplify your travel experience, you can even request pre-trip assistance, including weather forecasts, customs information and other helpful advice.

For more information, please call the CIBC Rewards Centre at 1 888 232-5656 or visit [cibcrewards.com](http://cibcrewards.com).

## More Aventura Points. More Rewards.

### One Aventura Point for every \$2 spent

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

### 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.<sup>8</sup>

## Enjoy a world of Aventura Rewards

### Airline travel rewards

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.<sup>9</sup> With short-haul flights starting as low as 10,000 Aventura Points<sup>‡</sup>, you could be taking off sooner than you think.

Don't have enough Aventura Points for your desired flight? You may still be able to travel. With the Top-Up Purchase Option you can purchase up to 20% of the Aventura Points you require, at the time of booking.<sup>10</sup> For points required, see the following Aventura Airline Rewards Chart.

Round-trip Aventura flight destinations	Aventura Points	One economy class ticket on more than 100 airlines worldwide
Canada and U.S. (Short-Haul)	10,000–20,000	Travelling within a province, territory or U.S. state or to an adjoining province, territory or U.S. state. <b>Maximum ticket price \$400<sup>†</sup></b>
Canada and U.S. (Long-Haul)	25,000–35,000	Originating from any location in Canada/ U.S. to any location in Canada or the United States, except Hawaii and Alaska. <b>Maximum ticket price \$800<sup>†</sup></b>
Mexico, Alaska, Hawaii, Central America, Caribbean	40,000–60,000	Originating from any location in Canada/ U.S. to Mexico, Hawaii, Alaska, Bermuda, Central America or the Caribbean. <b>Maximum ticket price \$1,000<sup>†</sup></b>
Europe	50,000–70,000	Originating from a major gateway in Canada/ U.S. to select destinations in Europe. <b>Maximum ticket price \$1,300<sup>†</sup></b>
Rest of the World	75,000-125,000	Originating from a major gateway in Canada/U.S. to select destinations in Africa, Asia, Australia, New Zealand, South Pacific, the Middle East and South America. <b>Maximum ticket price \$2,000<sup>†</sup></b>

<sup>†</sup> Important Note: Chart applies to round-trip economy flights booked through the CIBC Rewards Centre at 1888 232-5656 or [cibcrewards.com](http://cibcrewards.com). The exact number of Aventura Points required to purchase a flight depends on ticket prices set by airlines. You must have at least 80% of the points required to obtain your desired flight (up to 20% of the points required can be purchased at a rate of 1 point = \$0.03 CAD). A maximum ticket price (before taxes and other charges) applies for each destination; any excess cost over the maximum ticket price, plus taxes and other charges, must either be charged to your card or paid for with Aventura Points at a rate of 100 points = \$1.00 CAD. Tickets are non-refundable. All taxes, fees and maximum ticket prices are in Canadian currency. Chart may be changed without notice at any time. For complete details, see Aventura Rewards Program Terms at [cibcrewards.com](http://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, travel, vacation packages, tours, hotels, activities and virtually anything else 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.

To order merchandise simply call 1 888 232-5656 or visit [cibcrewards.com](http://cibcrewards.com) to view the wide variety of products available, including electronics, kitchenware and more.

## Gift cards

Whether you want to reward yourself with a shopping spree at your favourite store, enjoy a much deserved dinner out or day at the spa, or give a gift to someone who's hard to please, 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.

To redeem or see a complete list of available gift cards, visit [cibcrewards.com](http://cibcrewards.com) or contact the CIBC Rewards Centre.

## Lifestyle rewards

A varied array of experiences are available to you through Aventura Lifestyle Rewards.<sup>11</sup> From perfecting your golf swing with a golf pro or being a pilot for a day, to hiring your own personal chef and more, the options are endless.

Visit [cibcrewards.com](http://cibcrewards.com) to view all of our exciting Aventura Rewards.

## Payment with Points

Use your CIBC Aventura Points to make payments towards your CIBC U.S. Dollar Aventura Gold Visa Card credit card balance.<sup>12</sup> Redemptions start at 4,000 points for a \$25 USD payment.

## Financial Products with Points

Reach your most important financial goals faster by using your CIBC Aventura Points to make payments or contributions towards the following CIBC financial products:<sup>12</sup>

- Make a Residential Mortgage Prepayment (Note: Cannot be used in lieu of regular payments)<sup>13</sup>
- Make a contribution to a CIBC Tax Advantage Savings Account (TFSA)<sup>14</sup>
- Make a contribution to a CIBC Daily Interest Savings Account (RRSP)<sup>14</sup>
- Make a payment towards a CIBC Personal Line of Credit (PLC)<sup>15</sup>
- Make an additional payment towards a CIBC Personal Loan<sup>15</sup>
- Make a deposit or contribution to your Self-Directed CIBC Investor's Edge brokerage account<sup>16</sup>

Redemptions start at 12,000 Aventura Points for a \$100 CAD payment or contribution to an existing CIBC financial product. Redeeming is easy. You'll be able to select from your existing products on CIBC Online Banking® and CIBC Mobile Banking®.

## Easy reward redemption

When you're ready to redeem your Aventura Points, simply visit [cibcrewards.com](http://cibcrewards.com) or call 1 888 232-5656 for complete service from one of the experienced CIBC Rewards Centre Counsellors.

## CIBC Rewards Centre

Your 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 Reward Centre Counsellors when planning and customizing your package.<sup>6</sup>

You can pay for your travel package by redeeming your Aventura Points, using your CIBC U.S. Dollar Aventura Gold Visa Card, or both!

How? Simply redeem the number of Aventura Points that you want and pay for the rest of the cost with your CIBC U.S. Dollar Aventura Gold Visa Card.

**For a free no-obligation travel quote from the CIBC Rewards Centre, call 1 888 232-5656.**

# Security and convenience.



## Chip technology


Added security for 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.

Chip enabled security is 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 [cibc.com/chipcard](http://cibc.com/chipcard) for more information.

## Contactless payments

This convenient feature allows you to pay simply by waving the card or your eligible smartphone through the mobile payment solutions that CIBC supports over a secure contactless reader. It's a great alternative to using cash for purchases of up to \$100.<sup>17</sup> Just look for merchant terminals with the  contactless symbol.

For more information, including a list of mobile payment solutions that CIBC supports, visit [cibc.com/ways-to-pay](http://cibc.com/ways-to-pay).

## eStatement offer ease and convenience

With your eStatement you can view a free electronic copy of your current or previously available credit card and bank account statements online anytime, any day and download an electronic file version to your computer. Signing up for eStatements allows you to be notified of account changes, saving paper and reducing clutter in the process. Simply sign in to CIBC Online Banking to get started.



## **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 1 800 465-4653.

## **Insurance and travel benefits.**

### **Purchase Security & Extended Protection Insurance<sup>7</sup>**

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 one 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.

For information, or to make a claim, please call 1 866 363-3338 (in Canada and Continental U.S., including Hawaii). From all other locations, including Mexico, call collect 1 905 403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

### **Auto Rental Collision/Loss Damage Insurance<sup>7</sup>**

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.

For information, please call 1 866 363-3338 or call collect 1 905 403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

### **Common Carrier Accident Insurance<sup>7</sup>**

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.

For information, please call 1 866 363-3338 or call collect 1 905 403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

## **Car rental discounts**

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

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

## **Financial benefits.**

### **Access to cash advances**

Get access to cash, wherever and whenever you need it. 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 Automatic Teller Machine (ATM) or any of the nearly one million bank machines displaying the Visa, *Interac*<sup>®</sup> or Plus<sup>+</sup> System symbols.<sup>18</sup> All you need is your card and your PIN. If you wish to change your PIN, you can do so at any CIBC ATM.<sup>19</sup>

### **Additional cards**

Organize your household spending like never before and earn Aventura Points while doing it. As a CIBC U.S. Dollar Aventura Gold Visa cardholder, you can receive up to three (3) additional cards at no annual fee. Give them to your spouse, other family members, or anyone else you wish and maximize the opportunities to earn Aventura Points. At the end of each month, all charges (and Aventura Points) will appear on the primary cardholder's monthly statement, which means you'll only have one payment to make.

To inquire about requesting additional cards, call 1 800 465-4653.

### **Authorized User Spending Limits**

Your card comes with a unique Authorized User Spending Limits feature – at no additional cost! You can manage authorized users' spending by assigning<sup>20</sup> specific spending limits for purchases and cash<sup>21</sup> to any authorized users. This way your authorized users will have access to funds they need while you

monitor their spending activity on your account! As the primary cardholder, you can contact us at any time to change any Authorized User Spending Limits. With this option, authorized users are able to make purchases and cash transactions each month up to the spending limits assigned to them. There is comfort and peace of mind in knowing that authorized users can only spend up to an allotted amount.

Call 1 800 465-4653 to add authorized users and assign spending limits. Or visit [cibc.com/spendinglimits](http://cibc.com/spendinglimits) to get more information.

## 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– 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 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.

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

It's a simple service designed 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, you should 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>18</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 U.S. Dollar Aventura Gold Visa Card.

# Aventura Rewards Program Terms.

Please go to [cibcrewards.com/terms](http://cibcrewards.com/terms) for the current Aventura Program terms and conditions.

- <sup>†</sup> Flight availability at this Aventura Point level depends on ticket prices set by airlines. Flights at this Aventura Point level will not be available to all destinations from all departure points and times.
- <sup>1</sup> Any purchases made outside of the U.S. are also posted to your account and appear on your statement in U.S. Dollars.
- <sup>2</sup> Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges or base rates only. Visit [cibc.com](http://cibc.com) for further details.
- <sup>3</sup> 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.
- <sup>4</sup> 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](http://cibcrewards.com) or the CIBC Rewards Centre at 1 888 232-5656. 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.
- <sup>5</sup> 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.
- <sup>6</sup> The CIBC Travel Concierge Service is operated by an independent travel service agency, Merit Travel Group Inc. Registration Numbers: ON. 50010422/4499356, BC. 34799, QC. 7002238
- <sup>7</sup> 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 [cibc.com/ca/credit-card/agreements-insurance.html](http://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). For more information, call RSA toll-free at 1 866 363-3338 in Canada, Continental U.S. and Hawaii or collect from elsewhere at 1 905 403-3338.
- <sup>8</sup> 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.
- <sup>9</sup> For full details see maximum ticket prices and Aventura Airline Rewards Chart at [cibcrewards.com](http://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.
- <sup>10</sup> The Top-Up Purchase Option is only available for flights on the Aventura Flight Reward Chart found at [cibcrewards.com](http://cibcrewards.com). At the time of booking, you may purchase up to 20% of the total

- Aventura Points required for your Aventura Airline Reward. The Top-Up Purchase must be charged to your CIBC U.S. Dollar Aventura Gold Visa Card, and does not earn Aventura Points.
- <sup>11</sup> 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.
- <sup>12</sup> 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 two 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>.
- <sup>13</sup> 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.
- <sup>14</sup> 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 3 business days.
- <sup>15</sup> 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.
- <sup>16</sup> 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 4 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.).
- <sup>17</sup> Subject to merchant transaction limits.
- <sup>18</sup> 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.
- <sup>19</sup> All cardholders (primary and authorized users) on the account will receive a PIN.
- <sup>20</sup> 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. For full details visit [cibc.com/spendinglimits](https://cibc.com/spendinglimits).
- <sup>21</sup> The cash spending limit is a limit for "cash" transactions that fall within the overall spending limit for an authorized user. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.

## Important contact information.

### CIBC Rewards Centre

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

### CIBC Credit Card Services

For current hours of business, please visit [cibc.com](http://cibc.com)  
In Canada and the U.S. 1 800 465-4653  
Elsewhere 1 514 861-4653



### 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 1 514 861-9898

### Emergency Assistance

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

### Visa Lost or Stolen Card Replacement and Emergency Assistance

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

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The Contactless Indicator is a trademark of EMVCo. LLC.

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### **OTHER SERVICES**

CIBC Travel Concierge  
In Canada and the U.S.  
Elsewhere

1 866 748-5204  
1 905 890-7326

### **INSURANCE CONTACT INFORMATION**

Auto Rental Collision/Loss Damage Insurance  
Common Carrier Accident Insurance  
Purchase Security & Extended Protection Insurance

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

1 866 363-3338  
1 905 403-3338

### **IMPORTANT WEBSITES**

CIBC  
CIBC Rewards Centre  
Authorized User Spending Limits  
CIBC Chip Technology

[cibc.com](http://cibc.com)  
[cibcrewards.com](http://cibcrewards.com)  
[cibc.com/spendinglimits](http://cibc.com/spendinglimits)  
[cibc.com/chipcard](http://cibc.com/chipcard)

**Make the most of your CIBC U.S.  
Dollar Aventura Gold Visa Card.**

**Visit [cibcrewards.com](https://cibcrewards.com) today.**

**Banking that fits your life.**

