Welcome to your CIBC U.S. Dollar Visa^{*} Card



Welcome to your CIBC U.S. Dollar Visa Card. And a completely different credit card experience.



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

It is the ideal travel companion when you visit the U.S. When you use your CIBC U.S. Dollar Visa Card, all your charges appear on your monthly statement at the price you paid in the U.S.¹ By paying your bill with U.S. funds, 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 benefits such as AVIS Rental Car Discounts and more. Of course, your card is accepted at more than 24 million locations worldwide, so you're not limited to using it only in the U.S.

Please take a moment to read through this guide and learn more about everything your new card has to offer you. We think you'll be impressed – and even more confident that you've made the right choice. Enjoy.

Insurance Benefits

COMMON CARRIER ACCIDENT INSURANCE²

Travel with your mind at ease. Flying or travelling by ferry, train or bus? Simply charge your fare to your CIBC U.S. Dollar Visa Card and you as the Primary Cardholder, and 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 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

OPTIONAL CIBC TRAVEL INSURANCE³ (Available at an additional cost)

Get the benefit of extra travel coverage when you need it. You may require additional coverage that is not available on your card. With CIBC Travel Insurance, you can purchase other coverage for you, your spouse and dependents when travelling outside your province of residence.

We offer a number of products that are designed to help protect you against the unexpected costs associated with emergencies that can occur before or while travelling.

Call us today at 1-800-898-0392 to enroll and charge the selected coverage to your CIBC U.S. Dollar Visa Card.

Travel Benefits

AVIS DISCOUNTS

Take advantage of additional savings. As a CIBC U.S. Dollar Visa Cardholder, you can save between 5% and 20% at participating AVIS locations worldwide when you pay with your CIBC U.S. Dollar Visa Card⁴ Reservations may be made online at www.avis.ca or by calling 1-800-TRY AVIS (879-2847). Please quote AVIS worldwide discount number C2775005.

Financial Benefits

CIBC CREDITSMART® IDENTITY THEFT ASSISTANCE

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

ACCESS TO CASH ADVANCES

Access to cash, wherever and whenever you need it. You have instant access to up to \$1,000 daily with your CIBC Visa Card, subject to your available credit and your available cash,⁵ at any CIBC Instant Teller[®] Machine or any of the nearly one million bank machines displaying the Visa, *Interac*^{®1} or Plus[™] System symbols. All you need is your card and your PIN.⁶

FREE ADDITIONAL CARDS

Organize your household spending like never before. As a CIBC U.S. Dollar Visa Cardholder, you can request up to three free additional pre-approved cards for your spouse, other family members, or anyone else you wish. At the end of each statement period, all charges will appear on the Primary Cardholder's monthly statement. 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 U.S. dollar bank account – and take paying your CIBC U.S. Dollar Visa bill off your list of things to do.

Choose to pay either the minimum payment or the total new balance on the payment due date for each month. To request an Auto Pay Service Authorization Form, call 1-800-465-4653.

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

Simple services to ease your mind. The last thing you should worry about, whether you're travelling or at home, is your credit card. That's why, if your card is lost or stolen, or if you suspect someone is using your card or the card number, all you have to do is contact a CIBC 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 Visa 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 stolen⁵

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 Visa Card.

IMPORTANT PHONE N	UMBERS
CIBC CREDIT CARD SERVICES	
For current Hours of Business, please visit: In Canada and the U.S. Elsewhere	www.cibc.com 1-800-465-4653 514-861-4653
Telecommunications Device for the (TDD) (in North America)	Deaf 1-877-331-3338
CIBC LOST OR STOLEN CARD RE	PLACEMENT
In Canada and the U.S. Elsewhere	1-800-663-4575 514-861-9898
CIBC EMERGENCY ASSIST	ANCE
In Canada and the U.S. Elsewhere	1-800-814-7442 416-784-5357
VISA LOST OR STOLEN CARD RE	
& EMERGENCY ASSISTA (available outside of Can	
United States Elsewhere	1-800-Visa-911 410-581-9994
OTHER SERVICES	
Common Carrier Accident Insurance	
In Canada and the U.S. Elsewhere (call collect)	1-866-363-3338 905-403-3338
AVIS Worldwide Reservations	1-800-879-2847
Optional CIBC Travel Insurance Anywhere in North America Outside North America (call collect)	1-800-898-0392 416-340-8187
CIBC website	www.cibc.com

- Any purchases made outside the U.S. are also posted to your account and appear on your statement in U.S. dollars.
- 2 Common carrier fares must be charged to the card prior to your departure to activate coverage. \$100,000 Common Carrier Accident Insurance is available only to the Primary Cardholder and his/her spouse and dependent children; coverage is up to \$100,000. All Insurances are underwritten by Royal & Sun Alliance Insurance Company of Canada and are subject to limitations and exclusions outlined in the insurance certificates distributed with the Card Package.
- 3 CIBC Travel Insurance is underwritten by member companies of The Co-operators, and is administered by TIC Travel Insurance Coordinators Ltd. No insurance is payable for any pre-existing condition unless you have applied and qualified for pre-existing condition coverage and received a Guarantee of Coverage from the insurer. A detailed summary of the terms, conditions, limitations, exclusions and other provisions are contained in the Certificate of Insurance, which you receive upon purchase.
- 4 Avis rental car discounts are available at participating Avis locations provided you charge the rental to your card. (Quebec residents may obtain the discount without using their card, provided they show the card when paying by an alternative payment option acceptable to Avis.)
- 5 Interest applies from the date advances are taken.
- 6 Only the Primary Cardholder receives a PIN by mail. Authorized users cannot take Visa cash advances through ATMs.

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- Registered trademark of CIBC.
- ®¹ Trademark of Interac Inc.; CIBC auth. user.

All information is valid at the time of printing and is subject to change without notice.

Helping you make smart credit decisions that are right for your life.

