



Shopping with Points

Terms & Conditions

1. Requested redemption amount must be equal to or less than the cardholder's available Points balance.
2. Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice.
3. Redemptions toward a recent purchase (Shopping with Points) are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise.
4. Only primary cardholders are permitted to perform a redemption toward a recent purchase (Shopping with Points). Authorized Users and Delegates are not eligible.
5. Redemptions toward a recent purchase (Shopping with Points) are eligible only for authorized transactions that are not posted to the card account.
6. The redemption of your 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.
7. Redemption will be reflected within 2-3 business days.