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## Shopping with Points - Terms & Conditions

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