



# Welcome to your CIBC Aventura<sup>®</sup> Visa<sup>®</sup> Card for Business



# Your Benefits Guide

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# Welcome to the CIBC Aventura<sup>®</sup> Visa<sup>★</sup> Card for Business

The CIBC Aventura Visa Card for Business gives your business the flexibility and convenience to manage your business expenses while enjoying the added value of the Aventura rewards program, comprehensive insurances and travel benefits, with the option to pool your points with your personal Aventura credit card.<sup>1</sup>

Your CIBC Aventura Visa Card for Business combines exceptional benefits with quick points accumulation and higher redemption rewards.

Earn rewards even faster with the Points Multiplier<sup>®</sup> feature and redeem your Aventura Points for a selection of unforgettable rewards including:

- truly flexible travel—fly any airline with points that don't expire<sup>2</sup>
- an exciting selection of merchandise, gift cards or pay down balances<sup>3</sup>

No matter where in the world your business takes you, you'll have access to the service and support you need.

**A world of possibilities awaits you.**



# Accelerate your earning<sup>4</sup>

## Earn 2x Aventura Points<sup>5</sup>

On net travel purchased through the CIBC Rewards Centre.

## Earn 1.5x more Aventura Points<sup>6</sup>

With the Points Multiplier feature, earn 1.5 Aventura Points for every \$1 spent on:

- Eligible gas and electric vehicle charging
- Travel: airlines, hotels, car rental agencies, cruise lines, travel agencies or tour operators, tour buses or bus lines
- Transportation: local and suburban commuter passenger transportation, ferries, local water transportation, railways, limousines or cabs
- More Transportation Services: parking, tolls and truck rentals

## Earn 1x Aventura Point<sup>4</sup>

For every \$1 spent on all other purchases.

# Redeem your rewards

## 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.<sup>2</sup> 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.<sup>7,8</sup>

**For details on how far your Aventura Points will take you, check out our Aventura Airline Rewards Chart<sup>7,8</sup> 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 and gift cards**

Aventura Points can be redeemed at any time for merchandise or a vast selection of shopping, dining, entertainment and travel-related gift cards.

## **Shopping with Points<sup>9</sup>**

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

## **Payment with Points<sup>3</sup>**

Use Aventura Points to make payments towards the CIBC Aventura Visa Card for Business credit card balance.

## **Financial products with Points**

Use Aventura Points to make payments or contributions towards the following CIBC financial products:

- Make a Residential Mortgage Prepayment (Note: Cannot be used in lieu of regular payments)<sup>10</sup>
- Make a contribution to a CIBC TFSA Tax Advantage Savings Account<sup>®11</sup>
- Make a contribution to a CIBC RRSP Daily Interest Savings Account<sup>11</sup>
- Make a payment towards a CIBC Personal Line of Credit<sup>12</sup>
- Make an additional payment towards a CIBC Personal Loan<sup>12</sup>
- Make a deposit or contribution to your Self-Directed CIBC Investor's Edge<sup>®</sup> brokerage account<sup>13</sup>

Redeeming is easy. You will be able to select from your existing products on CIBC Online Banking<sup>®</sup> and CIBC Mobile Banking<sup>®</sup>.

# **More to love**

## **Cover fees and taxes<sup>7</sup>**

Use Aventura Points to cover full airfare including taxes and fees.

## **Pool your points and redeem faster<sup>1</sup>**

Pool Aventura Points between your Aventura Visa Card for Business and eligible personal Aventura credit cards to quickly accumulate and redeem points towards your next flight.

## **Easy reward redemption**

When you're ready to redeem your Aventura Points, go online at [cibcrewards.com](https://cibcrewards.com) or call [1 888 232-5656](tel:18882325656) for complete service from the CIBC Rewards Centre.

## 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.<sup>14</sup>

- 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](https://cibcrewards.com) or call the CIBC Rewards Centre at **1 888 232-5656**

## Enjoy great savings

### Visa SavingsEdge\*<sup>15</sup>

Visa SavingsEdge is an automated discount program for Visa\* Business cardholders. Unlock automatic savings on business solutions, travel and entertainment, electronics and more with the CIBC Aventura Visa Card for Business.

For full details or to enroll your card and start saving today, please visit [visasavingsedge.ca](https://visasavingsedge.ca)

### Car rental discounts<sup>16</sup>

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

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

### Save on gas

Link and use your eligible CIBC card with Journie Rewards to automatically save up to 10 cents per litre<sup>17</sup> at participating **Pioneer, Fas Gas, Ultramar** and **Chevron** gas stations.<sup>18</sup> Visit [cibc.com/journie](https://cibc.com/journie) to get started.

# Optimize and control business 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.

## Enhanced monthly statement

Track and manage your monthly and year-to-date spending organized in 10 common spend categories on your printed statement.

## 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.<sup>19</sup>

## Fraud alerts

Set up alerts and choose to be notified as soon as possible about potential unauthorized use of your credit card through alerts by email or online message.



# Manage cash flow

## Access to cash advances<sup>20</sup>

Cardholders can access to up to \$1,000 daily in cash advances, subject to available credit and available cash, at any CIBC ATM or any of the nearly one million ATMs displaying the Visa, *Interac*<sup>®</sup> or Plus\* System symbols. All you need is your card and your PIN.<sup>21</sup>

## Card Replacement and up to \$5,000 emergency cash advance<sup>20</sup>

Whether you're working at home or abroad, if a card is lost or stolen, or if any cardholder suspects someone is using their card or card number, contact CIBC Telephone Banking, CIBC Credit Card Services, or a CIBC Banking Centre as soon as possible.

You will have access to an emergency replacement card and up to \$5,000 in emergency cash advances.

## Additional cards

Earn Aventura Points up to 9 times faster. As a CIBC Aventura Visa Card for Business cardholder, you have the online banking option to add up to 9 additional cards. Give them to your employees 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. Even better, with CIBC's added credit management features you'll be able to view all the card purchases organized into spend categories, set budgets and more.

## Cardholder Spending Limits<sup>22</sup>

Take advantage of the convenience of having up to 9 additional cards on your business card account, but maintain control by easily setting unique spending limits for purchases and cash advances on each card. As the Primary Cardholder, call us at any time to change the purchase or cash limits on any card. The new limits will take effect immediately.

**Call [1 800 465-4653](tel:18004654653) to inquire about requesting additional cards or to assign spending limits; or alternatively, use CIBC Online Banking to add a new cardholder**



## Auto Pay Service

Staying on top of your payments is now even easier. Set up automatic payments from your CIBC business account so you never have to worry about missing a payment. Choose to pay either the Minimum Payment or the Amount Due by the payment due date for each month.

**To request an Auto Pay Service Authorization Form, call [1 800 465-4653](tel:18004654653)**

## Bridge short-term cash flow needs with CIBC Convenience Cheques<sup>23</sup>

You have the flexibility to use CIBC Convenience Cheques on the credit card account to make bill payments or transfer higher-rate balances from other non-CIBC credit cards.

**To order your free supply of personalized CIBC Convenience Cheques, simply call [1 800 465-4653](tel:18004654653)**

## 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.

# Manage my card

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

Take the stress out of misplacing your card. 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 **payment is due** and your **eStatement is ready**.

## Enhanced transaction details


Take the guesswork out of your credit card transactions. Easily look up enhanced transaction details including an interactive map to show you where you last shopped, the merchant's phone number and transaction type.

## Everyday management

Check your account balance, view recent transactions, pay your monthly bill or set up future payments. You can apply for a credit limit increase, add a cardholder and more.

# Pay with ease

## Contactless payments<sup>24</sup>



Conveniently pay simply by waving the card or your eligible smartphone over a secure contactless reader. It's a great alternative to using cash for purchases. Just look for merchant terminals with the  contactless symbol.


## Mobile Wallet


Just use your CIBC card with any of these mobile wallets: Google Pay™ for Android™ devices; Apple Pay® for iPhone®, iPad® and Apple Watch®; or Samsung Pay® for compatible Samsung® devices.

Get the same rewards, security and protection as your physical card.

## Click to Pay<sup>+</sup>

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

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

# Insurance protection

CIBC Aventura Visa Card for Business comes with comprehensive insurance and travel benefits for when you are travelling.

The information provided in this section is intended as general information only. Please refer to the enclosed Insurance Certificates for the specific terms of your coverage, including the benefits, eligibility conditions, limitations and exclusions.

For emergency assistance, claims or pre-trip information, call [1 866 363-3338](tel:18663633338) if you are in Canada or the continental US, including Hawaii. From all other locations, including Mexico, call collect [905 403-3338](tel:9054033338).

Insurance	What is covered	Excess insurance <sup>†</sup>	Who is covered
<b>Common Carrier Accident Insurance</b> <sup>25</sup>	Whenever you travel by plane, ferry, train or bus, simply charge your full fare to your CIBC Aventura Visa Card for Business, and you, as the Primary Cardholder, your spouse and dependent children can be automatically covered with up to \$500,000 Common Carrier Accident Insurance.	No	Primary Cardholder, spouse, dependent children travelling together
<b>Auto Rental Collision/Loss Damage Insurance</b> <sup>25</sup>	As a CIBC Aventura Visa Card for Business cardholder, you can save up to \$25 a day on auto rental insurance. Simply charge the full cost of your auto rental to your CIBC Aventura Visa Card for Business and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You can be covered by Auto Rental Collision/Loss Damage Insurance, up to the actual cash value of the rental vehicle, provided the value of the rental vehicle, in its model year, does not exceed the Manufacturer's Suggested Retail Price (MSRP) of \$65,000 and all other conditions of coverage are met. Refer to your Insurance Certificate for details.	No	All Cardholders

Insurance	What is covered	Excess insurance <sup>†</sup>	Who is covered
<b>Trip Cancellation/ Trip Interruption Insurance<sup>25</sup></b>	<p>You, your spouse and your dependent children automatically have Trip Cancellation/Trip Interruption coverage for trips charged to your CIBC Aventura Visa Card for Business. You can be covered for up to \$1,000 of eligible trip cancellation expenses for each insured person on the same trip, up to a maximum of \$5,000. If your trip is interrupted due to an illness, injury or other insured risk, you can be covered for up to \$2,000 per insured person for eligible trip expenses.</p> <p>The cardholder must call Global Excel Management Inc. (1.866.363-3338 in Canada and continental US, including Hawaii; from all other locations, including Mexico, call collect 905.403-3338) on the day the insured risk occurs or as soon as reasonably possible to advise of the interruption. A pre-existing exclusion applies to medical conditions and/or symptoms that existed prior to the date of purchase of your trip.</p>	<p>Yes</p>	<p>Primary Cardholder, spouse, dependent children travelling together</p>
<b>Flight Delay and Baggage Insurance<sup>25</sup></b>	<p>Purchase any scheduled flight with your CIBC Aventura Visa Card for Business and receive coverage up to an aggregate limit of \$500 (CAD) for reasonable and necessary meals and accommodations expenses, up to \$100 (CAD) for ground transportation and up to \$100 (CAD) for entertainment expenses when your flight is delayed for more than 4 hours. Your insurance also includes up to \$500 (CAD) of minimum essential clothing and personal toiletries when your baggage is delayed by an airline for more than 6 hours.</p> <p>Purchases may be made during the baggage delay period, but must be made within 4 days of the occurrence. Plus, your insurance includes up to \$500 (CAD) for the loss or damage of your checked baggage when you charge the cost of the common carrier ticket to your card.</p> <p>Flight Delay and Baggage Insurance is “excess insurance” and covers you only to the extent your claim exceeds the coverage of other insurance or indemnity available to you. Please refer to your Insurance Certificate for more details, including eligibility conditions, policy limitations and exclusions.</p>	<p>Yes</p>	<p>All Cardholders, their spouse, their dependent children travelling together</p>

Insurance	What is covered	Excess insurance <sup>†</sup>	Who is covered
<b>Purchase Security and Extended Warranty Insurance<sup>25</sup></b>	<p>Most new items purchased with your card will be replaced, repaired, or you will be reimbursed if they are lost, stolen or damaged within 90 days of purchase. Plus, with Extended Protection Insurance, you can double the period of a manufacturer's original warranty up to 1 year on most purchases. That makes CIBC Aventura Visa Card for Business ideal for new purchases of electronic equipment and appliances.</p> <p>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 your Insurance Certificate for more details, including policy limitations and exclusions.</p>	Yes	All Cardholders

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](http://cibccentre.rsagroup.ca) or call toll-free **1 866 363-3338** (from Canada and continental US, including Hawaii). From all other locations, including Mexico, call collect **905 403-3338**.

<sup>†</sup> Excess Insurance means all other sources of recovery, indemnity, or insurance coverage must be exhausted before these insurances pay any benefits to you. Please refer to your Insurance Certificate for more details, including eligibility conditions, policy limitations and exclusions.

### Optional CIBC Travel Insurance<sup>26</sup> (available at an additional cost)

Take advantage of extra travel coverage when you need it. Your CIBC Aventura Visa Card for Business provides you with many travel benefits. However, 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 dependants 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 Aventura Visa Card for Business**

# 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 Aventura Visa Card for Business.

## Aventura terms and conditions

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

## Notes, trademarks and disclaimers

- <sup>1</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 Cardholder or Rewards Officer. Transferring Points can be done between Aventura credit cards through [cibcrewards.com](https://cibcrewards.com) or by calling 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 1 and the maximum of total points available in the account, at the time of performing points transfers. The Credit Card Accounts that you wish to transfer points between must be in good standing.
- <sup>2</sup> For full details review the maximum ticket prices and Aventura Flight Rewards Chart at [cibcrewards.com](https://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 twelve months of the Primary Cardholder’s death.
- <sup>3</sup> Only the Primary Cardholder is 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 card 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>4</sup> Aventura Points are earned on card purchases less returns, and not on Cash Advances, Balance Transfers, CIBC Convenience Cheques, interest, fees, payments 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>5</sup> Earn 2 Aventura Points on each \$1.00 in purchases (net of and/or less returns) on CIBC Rewards Centre travel, other than taxes, insurance, service charges or similar items. Aventura Points are not earned on travel obtained by redeeming Aventura Points.
- <sup>6</sup> Earn 1.5 Aventura Points on each \$1.00 in purchases (net of and/or less returns) at merchants classified in the credit card network as service stations/automated gas dispensers, electric vehicle charging with a merchant category code of MCC 5552, airlines, hotels, car rental agencies, cruise lines, travel agencies/tour operators, tour buses/bus lines, local/suburban commuter passenger transportation, ferries, local water transportation, railways, limousines/cabs and certain other transportation services (such as parking, tolls and truck rentals). The 1.5 bonus Aventura Points offer is only available on the first \$80,000 in net annual card purchases on the account (meaning all card purchases by all cardholders, at any type of merchant); after which, Aventura Points are earned at the regular rate on net card purchases. The \$80,000 annual limit will reset to zero on the day after the December statement is printed. Terms, conditions and eligible merchant categories may change at any time without notice.
- <sup>7</sup> Aventura Points can be redeemed for up to 100% of the cost of airfare, for taxes and other charges on airfare purchased through the CIBC Rewards Centre. 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 the card or paid for with Aventura Points. Tickets are non-refundable. Chart may be changed without notice at any time. For complete details, see Aventura Rewards Program Terms at [cibcrewards.com](https://cibcrewards.com). Some taxes and other charges may be collected locally or when travelling and cannot be prepaid; please contact CIBC Rewards Centre for details.

- <sup>8</sup> 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.
- <sup>9</sup> 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 Cardholder Agreement to learn how payments are applied to your account.
- <sup>10</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>11</sup> Eligible registered savings accounts for contributions from Aventura 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 product to their DISA or TASA. Posting of Aventura point redemption contributions to DISAs or TASAs can take up to 5 business days.
- <sup>12</sup> Redemptions can only be applied towards existing personal lending accounts. Eligible personal lending products must have a balance owing. Posting of Aventura 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>13</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 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.).
- <sup>14</sup> 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](http://CIBCByExpedia.com) website is operated by Expedia, Inc. All travel services are provided by Expedia, Inc., Tour East Holidays (Canada) Inc. (as air ticket fulfillment 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.
- <sup>15</sup> Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.
- <sup>16</sup> Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only. Visit [cibc.com](http://cibc.com) for further details.
- <sup>17</sup> You will save three cents (\$0.03) per litre at the time of your purchase if you present your Journie 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 Journie Rewards. Card linking may take up to two (2) business days. To participate in this offer, you must have a CIBC debit card or eligible credit card issued by CIBC. All Simplii cards are excluded. Please see [cibc.com/journie](http://cibc.com/journie) for full program terms and conditions.
- Once your Journie Rewards account has reached three hundred (300) Journie Points, you will automatically save an additional seven cents (\$0.07) per litre on your next fuel purchase transaction made within 60 days, up to a maximum of 100 litres, if you swipe your plastic Journie Card at the pump. If you begin by entering the 10-digit phone number associated with your Journie account at the pump, you will have the option to save seven cents (\$0.07) per litre on your next fuel purchase transaction made within 60 days, up to a maximum of 100 litres. This option is set to ON by default in your App. 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 [journie.ca/en-CA/terms-and-conditions](http://journie.ca/en-CA/terms-and-conditions) for more details.



- <sup>18</sup> Participating locations include select retail **Pioneer, Fas Gas, Ultramar** and **Chevron** branded gas stations in Canada. For a full list of participating stations, visit [journie.ca/destinations](http://journie.ca/destinations).
- <sup>19</sup> 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.
- <sup>20</sup> Cash advances do not earn Aventura Points. Cash advances bear interest from the date they are taken from your credit card account and are subject to your available credit and available cash.
- <sup>21</sup> All cardholders (primary and authorized users) on the account will receive a PIN.
- <sup>22</sup> The Primary Cardholder may assign and change the Authorized User Spending Limits on the credit card account for any authorized users 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, CIBC Convenience Cheques and balance transfers.
- <sup>23</sup> CIBC Convenience Cheques can be ordered by calling CIBC Card Services. CIBC Convenience Cheques are subject to your available credit and available cash and bear interest from the date they are posted to your credit card account. CIBC Convenience Cheques do not earn Aventura Points.
- <sup>24</sup> Subject to merchant transaction limits.
- <sup>25</sup> 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 US or collect from elsewhere at **905 403-3338** or visit [cibccentre.rsagroup.ca](http://cibccentre.rsagroup.ca). Different cards will have different coverage(s). To learn about which insurances are included, 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 review the insurance certificate(s) in your card package. Some insurance coverage(s) require purchases, auto rentals, common carrier fares, hotel or motel and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Auto Rental Collision and 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. Trip Cancellation and Trip Interruption Insurance may not cover certain pre-existing health and medical conditions. Certain RSA coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).
- <sup>26</sup> 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. All information is valid at the time of printing and is subject to change without notice.

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# Important contact information

**CIBC Rewards Centre** ..... [cibcrewards.com](http://cibcrewards.com)  
In Canada and the US ..... [1 888 232-5656](tel:18882325656)  
Elsewhere ..... [905 696-4907](tel:9056964907)

## CIBC Credit Card Services

For current hours of business, please visit ..... [cibc.com](http://cibc.com)  
In Canada and the US ..... [1 800 465-4653](tel:18004654653)  
Elsewhere ..... [514 861-4653](tel:5148614653)

 **Telecommunications Device for the Deaf**  
(TDD) (in North America) ..... [1 877 331-3338](tel:18773313338)

## CIBC lost or stolen card replacement

Submit a request on CIBC Online or Mobile Banking or call:  
In Canada and the US ..... [1 800 663-4575](tel:18006634575)  
Elsewhere ..... [514 861-9898](tel:5148619898)

## Emergency assistance

In Canada and the US ..... [1 800 814-7442](tel:18008147442)  
Elsewhere ..... [416 784-5357](tel:4167845357)

## Visa lost or stolen card replacement and emergency assistance

(available outside of Canada)  
In the US ..... [1 800 VISA-911](tel:1800VISA911)  
Elsewhere ..... [410 581-9994](tel:4105819994)

## Insurance contact information

Common Carrier Accident Insurance<sup>25</sup>

Auto Rental Collision/Loss Damage Insurance<sup>25</sup>

Trip Cancellation/Trip Interruption Insurance<sup>25</sup>

Flight Delay and Baggage Insurance<sup>25</sup>

Purchase Security and Extended Warranty Insurance<sup>25</sup>

In Canada and continental US (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**

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CIBC Aventura Visa Card for Business  
Visit [cibcrewards.com](https://cibcrewards.com) today

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