



Welcome to your CIBC Classic Visa^{*} Card



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

It starts with purchasing power for shopping and travel wherever Visa is accepted. In fact, did you know that your card is accepted at over 24 million establishments worldwide?

Even better, your CIBC Visa Card offers you a suite of credit management features—all at no additional cost to you. Take advantage of customized tools that allow you to better organize and manage your monthly spending. Discover innovative services that help you make credit decisions that are right for your life, including a suite of security and protection features for your peace of mind.

How you use all of your new card features and benefits is totally up to you. But one thing is certain: it's a different credit card experience. It's a credit card on your terms.[®] And it's only from CIBC.


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.**



Ways to pay

For more information visit cibc.com/ways-to-pay



Contactless and Mobile Wallet


Simply pay by tapping your card or eligible smartphone anywhere you see the  symbol on a merchant terminal.¹


Add your eligible CIBC card to a supported mobile wallet on your phone to make secure purchases in store, in app or online.

Plus, in the event your card is lost or stolen, you get access to your new credit card in your mobile wallet right away while you wait for a replacement card.

Click to Pay⁺

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

Manage your spending

CIBC Pace It™ Installment Plans²

When you choose to make a big purchase—whether it's a planned renovation or vacation, or something unexpected like an appliance breakdown—you can use CIBC Pace It. Pace your payments with installment plans at lower interest rates on eligible card purchases over a fixed term. Some restrictions apply. Visit cibc.com/Pacelt to learn more.

CIBC Insights

Use the Insights feature in the CIBC Mobile Banking® App to get tailored tips based on your credit card and deposit account activity to help you manage your day-to-day spending.

Track expenses: monitor where and how much you spend and set spending limits for different categories or merchants.

Avoid surprises: if a recurring payment on your credit card increases (e.g. phone bill or gym membership), we'll let you know so you can stay on top of your expenses.

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.³

Manage My Card

For more information visit cibc.com/managedmycard

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

Misplacing your credit card is stressful. With the Lock and Unlock feature, you can 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.

Credit report alerts will notify you of key changes to your personal credit report so you're aware of any unusual activity on your credit file.⁴

You also have access to other alerts and reminders such as your minimum payment is due and your eStatement is ready. Easily enroll or update your alert preferences via Manage My Alerts on the left navigation panel within CIBC Mobile & Online Banking.

Enhanced transaction details

Easily recognize your credit card transactions by clicking on transactions to see additional merchant details including merchant contact details and address.

Everyday management

Check your account balance, view recent transactions, pay your monthly bill or set up future payments. You can also request a credit limit increase, additional cards, and more.

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.

Insurance benefits

Purchase Security and Extended Protection Insurance⁵

Enjoy added security and protection on your purchases. Your CIBC Classic 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 you will be reimbursed if they are lost, stolen or damaged within 90 days of purchase.

Plus, with Extended Protection, you can actually double the period of a manufacturer's original Canadian or U.S. warranty up to one year on most purchases. That makes your CIBC Visa Card ideal for new purchases like electronic equipment and appliances. Purchase Security and Extended Protection Insurance are "excess insurance," meaning they cover you only to the extent your claim exceeds the coverage of other insurance or indemnity available to you. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

Common Carrier Accident Insurance⁵

Travel with your mind at ease. Flying or travelling by ferry, train or bus? Simply charge your fare to your CIBC Classic 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. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

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 or call toll-free 1 866 363-3338 (from Canada and continental U.S., including Hawaii). From all other locations, including Mexico, call collect 905 403-3338.

Bank your way

Instant cash advances

You have instant access to up to \$1,000 daily with your CIBC Visa Card, subject to your available credit and your available cash,⁶ at any CIBC ATM or any of the nearly one million bank machines displaying the Visa, *Interac*[®] or Plus⁺ System symbols. All you need is your card and your PIN. If you wish, you can even change your PIN at any CIBC ATM.⁷

Additional cards (authorized users)

As a CIBC Classic Visa Cardholder, you can request up to 3 additional cards with no annual fee. Give them to your spouse or anyone else you wish. At the end of each statement period, all charges will appear on the primary cardholder's monthly statement.

- **Authorized User Spending Limits:** If you have assigned any authorized users to your account, you can easily set monthly spending limits for purchases and cash withdrawals on those cards. As the primary cardholder, you're able to monitor their spending activity via CIBC Online or Mobile Banking and contact us at any time to change their limits.⁸

Personalized convenience cheques

Use CIBC Convenience Cheques to transfer higher-rate balances, consolidate bills or make purchases in places that don't otherwise accept credit cards. Use them just like any other cheque to a person or business, or to pay off a non-CIBC credit card, and the amount will appear on your statement. Cheques are subject to available credit and available cash and bear interest from the date they are posted to your credit card account.⁹

Call 1 800 465-4653 to order your free supply of personalized CIBC Convenience Cheques

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 bank account. Choose to pay either the Minimum Payment or the Amount Due by the payment due date for 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

Save on gas with CIBC and Journie Rewards

Link and use your eligible CIBC card with Journie Rewards to automatically save up to 10 cents per litre¹⁰ at participating Chevron, Ultramar and Pioneer gas stations¹¹. Visit cibc.com/journie to get started.

Car rental discounts

As a CIBC Classic Visa Cardholder, you can save up to 25% at participating Avis^{®1} locations and at participating Budget^{®2} locations in Canada and the U.S. when you pay with your CIBC Classic Visa Card.¹² Avis reservations may be made online at avis.ca/cibc or by calling 1 800 TRY-AVIS (879-2847). Please quote Avis worldwide discount number C277500. Budget reservations may be made online at budget.ca/cibc or by calling 1 800 268-8900. Please quote Budget Corporate Discount number #A748700.

Optional CIBC Travel Insurance¹³

(Available at an additional cost)

Your CIBC Classic Visa Card 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 at 1 800 281-9109 to enroll and charge the selected coverage to your CIBC Classic Visa Card.

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

If you're travelling and your card is lost or stolen, or if you suspect someone is using your card or card number, contact CIBC at 1 800 663-4575 as soon as possible. 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.⁶

CIBC Global Money Transfer™

Send money abroad with the CIBC Global Money Transfer service.¹⁴ There are no transaction fees and you won't incur

interest charges as long as you pay your Balance by the payment due date.¹⁵

Use your mobile device, sign on to CIBC Online Banking on your computer or visit a CIBC Banking Centre to send money at competitive exchange rates. It's easy and secure, and the money will arrive in as little as one business day.¹⁴

Important contact information

CIBC Credit Card Services

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



Telecommunications Device for the Deaf

(TDD) (in North America) 1 877 331-3338

CIBC lost or stolen card replacement

Submit a request on CIBC Online or Mobile Banking or call:
In Canada and the U.S. 1 800 663-4575
Elsewhere 514 861-9898

Emergency assistance

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

Visa lost or stolen card replacement

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

Other services

Purchase Security & Extended
Protection Insurance 1 866 363-3338
Common Carrier Accident Insurance:
In Canada and the U.S. 1 866 363-3338
Elsewhere (call collect) 905 403-3338
Avis Worldwide Reservations 1 800 879-2847
Budget Reservations 1 800 268-8900

Optional CIBC Travel Insurance

Anywhere in North America 1 800 281-9109
Outside North America (call collect) 416 340-8187

CIBC website

cibc.com

Notes, trademarks and disclaimers

¹ Subject to merchant transaction limits.

² CIBC Pace It Installment Plans allow eligible cardholders to convert eligible card transaction(s) to monthly installment payments (including interest) over a fixed period of time. When you create an Installment Plan you will have the ability to choose the payment term (in months) with a corresponding annual interest rate. Once you accept the Installment Plan Terms and Conditions and the Installment Plan is created, you can cancel it at any time but you cannot change it. CIBC Pace It Installment Plans are only available: (a) on Accounts in good standing; and (b) for certain eligible Accounts and eligible Transactions. For complete Terms and Conditions, visit cibc.com/Pacelt.

³ 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.

⁴ This service is provided by Equifax Canada, a leading credit bureau in Canada.

- ⁵ Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. You may contact RSA at **1 866 363-3338** in Canada and the U.S. or collect from elsewhere at **905 403-3338** or visit cibccentre.rsagroup.ca. Different cards will have different coverage(s). To learn about included insurance(s), and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see www.cibc.com/ca/credit-card/agreements-insurance.html and the insurance certificate(s) in your card package. Some insurance(s) require purchases, common carrier fares and other trip costs to be charged to the card to activate coverage (other conditions may also apply). Certain RSA coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before benefits are available).
- ⁶ We may decline a cash advance, Convenience Cheque or Balance Transfer if it would exceed your credit limit. We will decline it if it would exceed your cash limit. Your cash limit is initially set at 50% of your credit limit. The cash limit only applies to cash transactions (i.e. cash advances, Balance Transfers, and Convenience Cheques). Interest applies from the date advances are taken.
- ⁷ All cardholders (primary and authorized users) on the account will receive a PIN.
- ⁸ 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. The cash spending limit is a limit for "cash" transactions which falls within the overall spending limit for an authorized user. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers. For full details visit cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html.
- ⁹ Convenience Cheques are subject to your available credit and your available cash. Convenience Cheques will not be processed if your CIBC Classic Visa Account is not in good standing. Convenience Cheques cannot be used for payments on, or to transfer balances from, other CIBC credit cards, CIBC Personal Lines of Credit, Loans and Mortgages. Convenience Cheques cannot be certified and you cannot dispute a transaction for which you have used a Convenience Cheque.
- ¹⁰ 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 personal credit card issued by CIBC. All Simplici cards are excluded. Please see 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 30 days, up to a maximum of 100 litres. 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 for more details.
- ¹¹ Participating locations include select retail Chevron, Pioneer or Ultramar branded gas stations in Canada. For a full list of participating stations, visit journie.ca/destinations.
- ¹² Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only. Visit cibc.com for further details.
- ¹³ CIBC Travel Insurance plans are underwritten by Co-operators Life Insurance Company (accident and sickness benefits) and The Sovereign General Insurance Company (property and casualty benefits). CIBC Travel Insurance is administered by Allianz Global Assistance, which is a registered business name of AZGA Service Canada Inc. Allianz Global Assistance provides the CIBC travel assistance and claims services in respect of all insurance coverage under CIBC Travel Insurance plans. CIBC earns compensation from the insurer for the promotion of CIBC Travel Insurance plans. CIBC Travel Insurance is subject to eligibility conditions, limitations and exclusions (including pre-existing medical condition exclusions), which are contained in the Certificate of Insurance you receive following enrollment.
- ¹⁴ CIBC foreign exchange rates apply. Only primary cardholders can use their eligible credit card account to pay for CIBC Global Money Transfer service. Most CIBC Global Money Transfers are completed within 1-3 business days.
- ¹⁵ CIBC does not charge interest on Global Money Transfers appearing on your statement if we receive full payment of the Amount Due (or for Global Money Transfers that have been converted to an Installment Plan during that statement period, if we receive payment in full of the Balance) by the payment due date for that statement. Capitalized terms in this footnote have the meanings set out in the CIBC Cardholder Agreement.

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™ Ultramar is a registered trademark of Valero Energy Inc., used under license.

CHEVRON is a registered trademark of Chevron Intellectual Property LLC, used under license.

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