

CIBC Business *Plus* Visa^{*} Card Reference Guide



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Welcome!

Thank you for choosing CIBC Visa* for Business *Plus* credit cards.

This Reference Guide provides information to help you get started. You can also learn more about the features of your cards and your potential future needs in the Benefits Guide. These guides will help you manage your cards while taking advantage of the many useful benefits.

If you have any further questions, or need to make any changes to your cards, please contact your Relationship Manager, Banking Centre or call us at 1 800 465-4653 in Canada and the U.S., or 514 861-4653 outside Canada and the U.S.

Please keep this guide handy for quick reference in the future.

Online Banking Enrollment

To access your Business *Plus* account information securely using CIBC Online or Mobile Banking, you will need to register with your Business *Plus* credit card number at cibc.com. This will allow you to better manage your CIBC personal and business products separately, at your convenience.

You only need to register your Business *Plus* credit card(s) once to bank on all your devices. Once registered, you can sign-in with your Business *Plus* credit card to activate the card and access your account details. If you are a Card Officer or Rewards Officer, you will continue seeing all transactions for all cards linked to the account.

To learn more about how to register your Business *Plus* products through CIBC Online or Mobile banking, visit cibc.com/HowToRegister.

Card delivery

- All cards have been packaged together. Please have the Key Contact Person distribute the credit cards to each cardholder.
- If your company has chosen to enroll in Visa Spend Clarity for Business, please ensure your designated Rewards Officer or Card Officer registers all card numbers into the online portal of Visa tool(s) before distributing the cards

Billing inquiries

- To address any questions about your statement or account, please have the Rewards Officer or Card Officer call the phone number on the back of their card (1 800 465-4653 in Canada and the U.S., or 514 861-4653 outside Canada and the U.S.)
- The Rewards Officer or Card Officer can also view account level transactions for all cardholders, statement balance and due date by signing into Online Banking at cibc.com

Statements

- A monthly paper statement will be sent to your business address, to the attention of the Key Contact Person

Lost/Stolen cards

- Please have the cardholder call 1 800 663-4575 immediately if their card or card details are lost or stolen or if they suspect someone else knows their PIN
- Alternatively the cardholder can log into online banking, and Lock/Unlock their cards as part of the Manage My Card features
- If your company has chosen to enroll in Visa Spend Clarity for Business, please ensure that the cardholder notifies the Visa Spend Clarity for Business Company Administrator and/or the Visa Payment Controls Company Administrator to register the new card number in the Visa tool(s)

The following changes can either be completed in real-time on the phone or submitted in writing through Form 12482

Adding an Employee card to the account

- In addition to a call or using Form 12482, the Rewards Officer or Card Officer can also add an employee through Online Banking at cibc.com. However, as employee cardholders that are added through Online Banking automatically receive the spend limit of the entire account, the spend limit of these newly added employee cardholders may be adjusted as indicated below.
- New card(s) will be mailed to the business address to the attention of the Key Contact Person and will arrive within 9-13 business days from the time we receive your call or signed Form 12482 (this includes mailing time)
 - Please ensure that the Rewards Officer or Card Officer has the employee's name, date of birth, home address, home phone number and email address so we can fulfill their request immediately (this information is a regulatory requirement)
 - Spending limits on any new card(s) must be less than or equal to the overall account limit that appears on your statement

Removing an Employee card from your account

- The Rewards Officer or Card Officer cannot cancel their own card, the Rewards Officer's card, or another Card Officer's card over the phone. This request needs to be submitted in writing. To make this change, please ask your Relationship Manager or Banking Centre for Form 12481 and return it to them after it has been signed by the authorized signatory for your company.

Managing spending limits on individual cards

- Please ensure the Rewards Officer or Card Officer has the card number of the card whose limit is being added/changed so the request can be fulfilled
- Spending limits on employee cards must be less than or equal to the overall account limit that appears on your statement
- Please allow 2-3 business days to complete this request if submitted in writing
- Cash limit of a cardholder cannot be more than 50% of their purchase spending limit. You can assign a lower limit or no cash limit.

Changing printed business name on card

- The business name that is printed on the card (up to 26 characters) can be changed as long as it is a derivative of the legal Business Name or Trade Name

Requesting statement copies

- Copies of past statements can be requested. Statement copies will be mailed to the business address to the attention of the Key Contact Person and will arrive within 7-10 business days from the time we receive your request over the phone. Requests made in writing will take 2-3 business days more.
- There is a \$10 fee per statement copy

Changing payment due date

- You can choose a payment due date that best meets your company's needs
- The exact day of the month that you choose may not be available, however our service representative will advise you of available dates closest to your preferred day of the month

Important: Only the Rewards Officer or Card Officer can make these requests.

Phone: Call the phone number on the back of their card (1 800 465-4653 in Canada and the U.S., or 514 861-4653 outside Canada and the U.S.).

In writing: Ask your Relationship Manager or Banking Centre for Form 12482.

The following changes must be submitted in writing through Form 12481:

- Changing the Rewards Officer
- Changing the Key Contact Person
- Adding a Card Officer
- Removing a Card Officer
- Switching the credit card type

Important: Only the authorized signatory for the company can make these requests. These changes cannot be completed over the phone.

Contact your Relationship Manager or Banking Centre to request a copy of the form 12481

The following changes must be submitted in writing through Form 12480:

- Increasing or decreasing credit card limit
- Reallocating credit card limits (applicable only if your company has more than one Business *Plus* account)
- Closing the credit card account

Important: Only the authorized signatory for the company can make these requests. These changes cannot be completed over the phone.

Contact your Relationship Manager or Banking Centre to request a copy of the form 12480

Setting up automatic payment to your Business *Plus* credit card account through Form 9380

- The Rewards Officer or Card Officer must request the automatic payment authorization form 9380 by:
 - Calling the phone number on the back of their card (1 800 465-4653 in Canada and the U.S., or 514 861-4653 outside Canada and the U.S.) to have the form mailed to your company or
 - Contacting your Relationship Manager or Banking Centre
- You have the option to automatically pay either the Minimum Payment Due or the Full Balance based on the payment due date shown on the account statement
- Complete the form and have it signed by the authorized signatory of your company and return with a "VOID" personalized business cheque via fax or mail as indicated on the form

Enrolling in Visa Business Solutions

- To register with Visa Spend Clarity for Business, please have the Rewards Officer or Card Officer visit <https://register.businesssolutions.visa.com/cibc/vbr> to enroll the company and become the Company Administrator
- Please ensure the Company Administrator has all card numbers available to complete the enrollment for this service
- For existing users, Visa Spend Clarity for Business can be accessed at <https://commercial.visaonline.com/>
- For assistance with Visa Spend Clarity for Business, please have the Company Administrator call the phone number on the back of their card (1 800 465-4653 in Canada and the U.S., or 514 861-4653 outside Canada and the U.S.).
- Visa Spend Clarity for Business Getting Started Guide is available at https://www.cibc.com/content/dam/small_business/credit-cards/bc-visa-spend-clarity-business-user-guide-en.pdf

If any cardholder has a question or concern about their credit card, please have them call the number on the back of their card (1 800 465-4653 in Canada and the U.S., or 514 861-4653 outside Canada and the U.S.).

We are available 24 hours a day, 7 days a week, 365 days a year to meet your needs.

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