



Welcome to your CIBC Dividend[®] Visa[★] Card



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Earning cash back doesn't get much simpler than this

Thanks for choosing the **CIBC Dividend Visa Card**. You're now ready to earn cash back on all your everyday purchases.

Take a few minutes to review this guide and familiarize yourself with the card's features. We'll outline the smartest ways to maximize your cash back rewards, the other benefits that come with being a cardholder, and what to do if you ever run into challenges.



How to earn cash back rewards

Earning cash back rewards with the **CIBC Dividend Visa Card** is simple.

2% cash back

on eligible:



Grocery purchases¹

1% cash back

on eligible:



Gas purchases¹

0.5% cash back



On all other purchases¹



Electric vehicle
charging purchases¹



Transportation
purchases¹



Dining purchases¹



Recurring payments¹

Tips to maximize your cash back rewards

- **Shift your debit card spending** over to your credit card (as long as you pay your balance in full each month, you will pay no interest charges for credit purchases).
- **Consolidate spending** from other credit cards onto your new cash back card, and watch your cash back grow.
- **Set up pre-authorized monthly payments** (such as your mobile phone or internet bills) on your cash back credit card, and earn automatically each month.
- **Use additional cards** for family members or anyone else you wish. You can request up to 3 additional cards on your account, earning you additional cash back rewards.

How much cash back can you earn?

To get a better idea, here’s an example below:

Charge to credit card	Monthly spend	Cash back rate	Annual cash back earned
Groceries for the family (on eligible purchases)	\$500	2%	\$120
Gas or EV charging for one vehicle (on eligible purchases)	\$150	1%	\$18
Transportation purchases (on eligible public transit, rideshare)	\$100	1%	\$12
Dining purchases (on eligible eats and drinks)	\$100	1%	\$12
Recurring payments (on eligible subscriptions, cell phone bill, streaming services, etc.)	\$100	1%	\$12
All other credit card purchases	\$1,000	0.5%	\$60
Average monthly spend =	\$1,950		
Annual cash back received =			\$234

Example is for illustration purposes only. As a cardholder, your cash back reward may differ.

How to redeem your cash back

On Demand Redemption: You can redeem your cash back anytime you have a minimum cash back balance of \$25 by logging in to CIBC Online Banking® or through the CIBC Mobile Banking® App or by calling us at 1 800 465-4653.

Or, wait and receive an annual credit to your January statement for any cash back that hasn't been redeemed by your December statement.² Best of all—there's no limit on the total amount of cash back you can earn.^{1,2}

Redeem cash back

Cash back balance: \$234.00

How much do you want to redeem? (Minimum \$25)

\$25

\$50

\$100

Total balance

☐ Send me a confirmation email about my cash back redemption.

☐ I have read and agree to the On Demand Redemption [Terms and Conditions](#).

i

Your cash back balance will update immediately. It may take up to 5 days for the credit to be applied to your account.

✕

Cancel

Next

Example is for illustration purposes only. As a cardholder, your cash back reward may differ.

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Insurance and benefits³

Your card comes with insurances to help protect you. The information provided in this section is intended as general information only. Please refer to the enclosed Insurance Certificate for the specific terms of your coverage, including the benefits, eligibility conditions, limitations and exclusions.

Insurance	What is covered
Purchase Security & Extended Protection Insurance³	Most new items of personal property you purchase with your card can be replaced, repaired, or you can 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 the original manufacturer's warranty up to one additional year on most purchases. Purchase Security & Extended Protection are excess insurance, meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you.
Common Carrier Accident Insurance³	Whenever you travel by plane, ferry, train or bus, charge your fare to your CIBC Dividend Visa Card and you, as the primary cardholder, and your spouse and dependent children can be automatically covered with up to \$100,000 Common Carrier Accident Insurance.

Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada**. 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](tel:18663633338) (from Canada and continental US, including Hawaii). From all other locations, including Mexico, call collect [905 403-3338](tel:9054033338).

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 litre⁴ at participating **Chevron, Ultramar** and **Pioneer** gas stations⁵. Visit cibc.com/journie to get started.

Car rental discounts

As a CIBC Dividend Visa cardholder, you can receive valuable car rental discounts at participating locations worldwide when you pay with your CIBC Dividend Visa Card. Visit cibc.com for further details on participating rental agencies.⁶

Manage your spending

CIBC Pace It Installment Plans⁷

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/PaceIt 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.⁸

Manage my card

For more information visit [cibc.com/managemycard](https://www.cibc.com/managemycard)

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. If you are an existing mobile wallet user, you will get instant access to your replacement card, in your mobile wallet.

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.⁹

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

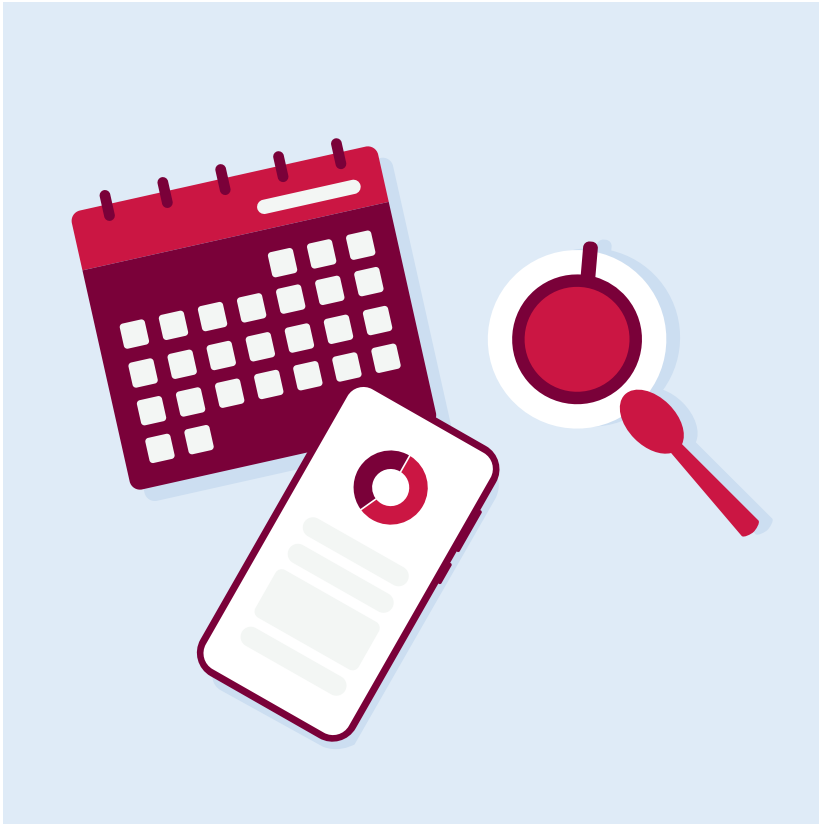
Easily recognize your credit card transactions by clicking on transactions to see additional merchant details including merchant contact details and address.

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.



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.¹⁰

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

Bank your way

Instant cash advances

Your CIBC Dividend Visa Card gives you instant access to up to \$1,000 daily in cash advances, subject to your available credit and your available cash, at any CIBC ATM or any of the nearly one million bank machines displaying the Visa, *Interac*® or Plus* System symbols.¹¹ All you need is your card and your PIN.¹²

Additional cards (authorized users)

You can add up to 3 additional cardholders. Give the additional cards to your spouse, family members or anyone else you wish, and capitalize on more opportunities to earn cash back.

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.¹³

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](tel:18004654653)

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.¹⁴

Card replacement and up to \$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 \$5,000, subject to your available credit and your available cash, if your card is lost or stolen.¹¹

A lost or stolen CIBC Visa Card should be reported immediately by calling 1 800 465-4653 (in Canada and the US) or 514 861-4653 (from elsewhere)

CIBC Global Money Transfer

Send money abroad with the CIBC Global Money Transfer service.¹⁵ There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.¹⁶

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.¹⁵

Notes, trademarks and disclaimers

- ¹ Earn 2% cash back on purchases (less returns) at merchants classified by the credit card network as grocery stores and supermarkets. Earn 1% cash back on purchases (less returns) at merchants classified by the credit card network as (i) gas service stations, automated fuel dispensers, and electric vehicle charging with a merchant category code of MCC 5552 (ii) local and suburban commuter transportation in Canada including subway, streetcar, taxi, limousine and ride sharing services (excludes merchants that may be classified as travel services or travel bookings such as air transport, car rentals and cruises), (iii) eating places and restaurants, drinking places and fast food restaurants, or (iv) recurring payments that are pre-authorized with a merchant to occur on a regular schedule (e.g. daily, monthly or annually) and classified by the merchant as recurring. All other purchases earn 0.5% cash back. The 2% and 1% cash offers are only available on the first \$80,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 on grocery stores, supermarkets, gas, service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas, service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 0.5%. The \$80,000 limit and the \$20,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchant categories may change without notice. Cash back is earned on card purchases less returns and not on cash advances, CIBC Global Money Transfers™, interest, fees, balance transfers, payments and regular CIBC Convenience Cheques. Credits for returns made on your account may result in a deduction of cash back at a higher earn rate, even though the return may relate to a purchase that earned cash back at a lower rate.
- ² The cash back is accumulated each month, beginning with the January statement and ending with the December statement. Only Primary Cardholders are permitted to make a cash back redemption. Authorized Users are not eligible to redeem cash back dollars. The Primary Cardholder may redeem cash back at any time during the year provided they have a minimum cash back balance of \$25 at the time the redemption request is made. The minimum cash back redemption amount is \$25. Cash back will be credited to the Primary Cardholder's account within 5 days of the date the redemption request is made. Any cash back amount that is not redeemed by the Primary Cardholder by the last day of the period covered by your December statement will be automatically redeemed, resulting in your cash back balance being reset to zero, and applied as a credit on your next statement, or, in limited circumstances, at such other time as may be permitted by CIBC. CIBC is not required to credit your account with cash back earned during a monthly statement period if your credit card account is not open and in good standing at any time during a monthly statement period. Credit card account must also be open and in good standing at the time the cash back is redeemed.
- ³ Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada**. You may contact the insurer at **1866 363-3338** in Canada and the US or collect from elsewhere at **905 403-3338** or visit cibccentre.rsagroup.ca. Different cards will have different coverage(s). To learn about which coverage(s) are included with a specific card, 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 coverage(s) require purchase(s), common carrier fares and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Certain coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).
- ⁴ 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 Simplii 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.

- ⁵ 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.
- ⁶ Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges or base rates only.
- ⁷ 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.
- ⁸ 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.
- ⁹ This service is provided by Equifax Canada.
- ¹⁰ Subject to merchant transaction limits.
- ¹¹ Cash advances do not earn cash back. Cash advances bear interest from the date they are taken from your credit card account and are subject to available credit and available cash.
- ¹² All cardholders (primary and authorized users) on the account will receive a PIN.
- ¹³ 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. "Cash" refers to cash advances, Convenience Cheques and balance transfers. For full details visit cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html.
- ¹⁴ Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC Convenience Cheques do not earn cash back.
- ¹⁵ 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.
- ¹⁶ 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.

* Trademark of Visa Int., used under license.

The Contactless Indicator is a trademark of EMVCo, LLC.

iPhone®, iPad® and the Apple logo are trademarks of Apple Inc., registered in the US and other countries.

Android™ is a trademark of Google, Inc.

Interac® is a registered trademark of Interac Corp. Used under license.

+ The Click to Pay icon is a trademark owned by and used with permission of EMVCo, LLC.

™ All of Journie Rewards trademarks are owned by Parkland Corporation.

™ All of Pioneer's trademarks are owned by Parkland Corporation.

™ 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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We're always here to help

If you have any questions regarding your CIBC Dividend Visa Card, please contact us at **1 800 465-4653**.

