



Welcome to
your CIBC bizline[®]
Visa^{*} Card



Manage cash flow

Functionality of a line of credit with the convenience of a card

When you have bills to pay, are awaiting payment, or hold a credit card balance, CIBC bizline Visa Card provides attractive interest rates (as low as CIBC Prime + 1.5%).¹

Access to cash advances²

Cardholders can access 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*[®] or Plus^{*} System symbols. All you need is your card and your PIN.³

Cardholder Spending Limits⁴

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.

Organize your payments

Consolidate recurring payments on your CIBC bizline Visa Card by setting up pre-authorized payments to make payment reconciliation easy.

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.

Bridge short-term cash flow needs with CIBC Convenience Cheques⁵

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.

Card Replacement and up to \$5,000 emergency cash advance²

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.

Report a lost or stolen CIBC credit card immediately by calling [1 800 663-4575](tel:18006634575).

eStatements offer ease and convenience

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.

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.

Spend Alerts⁶

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.

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 Alerts⁷ will notify you of key changes to your personal credit report so you're aware of any unusual activity on your credit file.

Other alerts and reminders

You also have access to other alerts and reminders such as Real Time Fraud Alerts, your payment is due and your eStatement is ready. Visit cibc.com/alerts to learn more.

Enhanced transaction details


Easily recognize 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 apply for a credit limit increase, add a cardholder and more.

Pay with ease

Contactless payments⁸

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.


For more information, including a list of mobile payment solutions that that CIBC supports.

Visit cibc.com/ways-to-pay

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 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

Enjoy great savings

Visa SavingsEdge^{*9}

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 bizline Visa Card.

For full details or to enroll your card and start saving today, please visit visasavingsedge.ca

Save on gas¹⁰

Link and use your eligible CIBC card with Journie Rewards to automatically save up to 10 cents per litre¹⁰ at participating **Pioneer, Fas Gas, Ultramar** and **Chevron** gas stations.¹¹

Visit cibc.com/journie to get started.

Insurance protection¹²

Common Carrier Accident Insurance

Whenever you travel by plane, ferry, train or bus, simply charge your full fare to your CIBC bizline Visa Card and you, as the Primary Cardholder, your spouse and dependent children can be automatically covered with up to \$100,000 CAD Common Carrier Accident Insurance.

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 the insurance coverage listed above, please visit cibccentre.rsagroup.ca or call toll-free 1 866 363-3338 if you are in Canada or the United States. From anywhere else in the world, call collect at [905 403-3338](tel:9054033338).

Important contact information

CIBC Credit Card Services

For current hours of business, please visit: 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)

CIBC travel insurance assistance

In Canada and the US [1 866 363-3338](tel:18663633338)
Elsewhere [905 403-3338](tel:9054033338)

Notes, trademarks and disclaimers

- ¹ Interest rate and credit limit will depend on personal credit bureau information and interest rate will range between CIBC prime rate plus 1.5% and CIBC prime rate plus 13%. The card's interest rate is variable, meaning that it may change when CIBC's prime rate changes.
- ² Cash advances bear interest from the date they are taken from your credit card account and are subject to available credit and available cash.
- ³ All cardholders (primary and authorized users) on the account will receive a PIN.
- ⁴ 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 account. 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.
- ⁵ 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 the credit card account. Convenience Cheques will not be processed if the credit card 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.
- ⁶ 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.
- ⁷ This service is provided by Equifax Canada, a leading credit bureau in Canada.
- ⁸ Subject to merchant transaction limits.
- ⁹ Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.
- 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 eligible 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 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 for more details.
- ¹¹ 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.

¹² 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 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 insurances are included, and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see cibc.com/ca/credit-card/agreements-insurance.html and review the insurance certificate(s) in your card package. Some insurance coverage(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 coverage is available).

All information is valid at the time of printing and is subject to change without notice.

* Trademarks of Visa Int., used under license.

The Contactless Indicator is a trademark of EMVCo, LLC.

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

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

Google Pay™ and Android™ are trademarks of Google Inc.

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

Samsung® and Samsung Pay® are registered trademarks of Samsung Electronics Co., Ltd.

™ All JOURNIE Rewards, Pioneer and Fas Gas trademarks are owned by Parkland Corporation.

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

© 2022 Chevron Canada Limited. All rights reserved. CHEVRON and TECHRON are registered trademarks of Chevron Intellectual Property LLC.

The CIBC logo is a trademark of CIBC.

All other trademarks are owned by CIBC or their respective owners.

Download the CIBC Mobile Banking app today

