



## Credit Card Terms and Conditions

Last updated: October 2016, V2.1

The following terms and conditions apply to your Credit Limit increase request on your credit card account with CIBC.

1. Your CIBC credit card account must be in Good Standing to qualify for a Credit Limit increase.
2. This request can take up to five business days to complete processing.
3. Your request may not be processed if you converted to a different CIBC credit card within the last two days. You will contact CIBC Credit Card Services at 1-800-465-4653 to submit your request.
4. If an increase is approved for the amount you request, or a lower amount, the new limit will be reflected in your Available Credit on CIBC Online Banking, and you will see the new Credit Limit and a confirmation of this change on your next statement.
5. This request applies to the Credit Card Account(s) you select, and any replacement Credit Card Account that may be opened such as when your credit card is lost or stolen or converted to a different CIBC credit card.
6. We will make your status update notification available through a secure alert in My Message Centre in CIBC Online Banking. Status update notifications are accessible for 13 calendar months after they are posted, unless you delete them.
7. E-mail Address for Non-Secure Alerts: In addition to the Online Banking notification, you may choose to be sent or given Non-Secure Alerts to notify you when a request is completed. These Non-Secure Alerts will be sent to the e-mail address you provide. Due to their nature, Non-Secure Alerts may be lost, intercepted, reviewed or altered by others. You agree that your alerts may be delayed, not delivered or inaccurate due to a variety of factors, including technical problems.

8. Content of Alerts: We may include specific, confidential personal information in both Secure Alerts and Non-Secure Alerts.

9. You are responsible for printing or downloading a copy of these Terms and Conditions, and confirmation for your records.

10. Other Agreements: These Terms and Conditions apply in addition to your Electronic Access Agreement and your Cardholder Agreement.