

A dark blue world map is centered on the page. The text "Your journey begins" is written in a white, sans-serif font, centered horizontally and vertically over the map. The map shows the outlines of continents in a slightly lighter shade of blue against the darker background.

Your journey begins

Congratulations, you've arrived!

Your elevated CIBC Aventura® Visa Infinite Privilege* Card redefines the travel rewards experience—combining exceptional benefits with fast rewards accumulation and personalized, authentic travel experiences. You now belong to an elite group of CIBC cardholders who have access to exceptional benefits including:

- An annual \$200 travel credit to use at the CIBC Rewards Centre¹
- Elevate your airport experience with 6 complimentary visits at 1,200+ lounges globally through the Visa Airport Companion Program²
- Access to redeem your Aventura® Points for Business Class seats on any airline^{3,4}
- Full rebate for up to 2 NEXUS⁵ fees every 4 years⁵
- Access to an Aventura Travel Assistant who can book personalized travel for you and your family⁶
- Mobile Device Insurance for accidental damage or loss⁷
- A wide range of hotel benefits⁸, travel insurances⁷ and more

This card is your VIP passport to a truly exceptional, personalized experience at home and around the world.

To unlock your rewards and benefits, there are two simple steps:

1. Complete the registration at cibcrewards.com/registration
2. Register with Visa Infinite Privilege at visainfinite.ca/privilege

We hope you enjoy your new world of premium travel experiences!

Megan Jones

A handwritten signature in black ink that reads "m. jones". The signature is written in a cursive, lowercase style.

VP, Cards Product Strategy and Benefits

Your quick reference guide:

1. **Activate your card:**

Activate your card through CIBC Online Banking® or CIBC Mobile Banking® or by calling CIBC at [1 800 465-4653](tel:18004654653) (Canada and the US) or [514 861-4653](tel:5148614653) (from elsewhere). If your card is a replacement from another product, you can also activate by making a purchase with your existing PIN.

2. **Register to unlock the world of CIBC Rewards:**

Go to cibcrewards.com/registration to create a CIBC Rewards profile for a world of wonderfully rewarding travel experiences, merchandise, gift cards, and exclusive offers and promotions. (Pg 5)

3. **Register to get your Visa Infinite Privilege benefits:**

Go to visainfinite.ca/privilege to create a Visa Infinite Privilege profile for your CIBC Aventura Visa Infinite Privilege Card and view the collection of unique dining, travel and lifestyle benefits. (Pg 8)

4. **Enroll for Visa Airport Companion Program²:**

Enroll now by downloading the Visa Airport Companion App for free or visiting visaairportcompanion.ca. (Pg 7)

5. **Register for CIBC Online Banking and download the CIBC Mobile Banking App**

to help stay on top of your spending. Also, set up your mobile wallet for easier ways to pay. (Pg 16)





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Earn faster, travel sooner

Earn more points on a wider variety of everyday purchases.

- 2 points per \$1 spent on eligible Dining and Entertainment⁹
- 2 points per \$1 spent on eligible Transportation, Gas and Groceries⁹
- 3 points for every \$1 on travel purchased through the CIBC Rewards Centre¹⁰
- 1.25 points for every \$1 on all other purchases¹¹

Your Aventura Points don't expire, so they're available when you're ready to travel.³

For more information on Aventura Points, please visit [cibcrewards.com](https://www.cibcrewards.com).

Order additional cards: You can receive up to 9 additional cards. Give them to your spouse, other family members, or anyone else you wish, to help maximize your opportunities to earn Aventura Points. There is a \$99 annual fee per additional card.





Flexible travel

When it comes to redeeming your Aventura Points for air travel, you have the option of choosing from hundreds of airlines. Plus, you'll enjoy the flexibility and value offered by our online booking tools, which make choosing the perfect flight even easier.

What's more, there are no blackout periods or restrictions, and your points never expire.³ With short-haul flights starting as low as 10,000 Aventura Points,⁴ you could be taking off sooner than you think.

You'll also gain exclusive access to the Aventura Business Class Airline Rewards Chart, which offers great value on business class bookings.¹²

Aventura Airline Rewards Chart

Round-trip Aventura flight destinations	Aventura Points to redeem: One (1) economy class ticket	Aventura Points to redeem: One (1) business class ticket
Canada and US (Short-Haul) Travelling within a province, territory or US state or to an adjoining province, territory or US state.	10,000–20,000 Maximum ticket price \$400 [‡]	40,000 Maximum ticket price \$1,000 [‡]
Canada and US (Long-Haul) Originating from any location in Canada/US to any location in Canada or the US, except Hawaii and Alaska.	25,000–35,000 Maximum ticket price \$800 [‡]	70,000 Maximum ticket price \$1,750 [‡]
Mexico, Alaska, Hawaii, Central America, Caribbean Originating from any location in Canada/US to Mexico, Hawaii, Alaska, Bermuda, Central America or the Caribbean.	40,000–60,000 Maximum ticket price \$1,000 [‡]	80,000 Maximum ticket price \$2,000 [‡]
Europe Originating from a major gateway in Canada/US to select destinations in Europe.	50,000–70,000 Maximum ticket price \$1,300 [‡]	150,000 Maximum ticket price \$3,000 [‡]
Rest of the World Originating from a major gateway in Canada/US to select destinations in Africa, Asia, Australia, New Zealand, South Pacific, the Middle East and South America.	75,000–125,000 Maximum ticket price \$2,000 [‡]	250,000 Maximum ticket price \$5,000 [‡]

[‡] Important Note: Chart applies to round-trip economy flights or business class flights booked through the CIBC Rewards Centre at 1888-317-7728 or cibcrewards.com. The exact number of Aventura Points required to purchase a flight depends on ticket prices set by airlines. You must have at least 80% of the points required to obtain your desired flight (up to 20% of the points required can be purchased). The maximum ticket price for each class (before taxes and other charges) applies for each destination; any excess cost over the maximum ticket price, plus taxes and other charges, must either be charged to your card or paid for with Aventura Points. Tickets are non-refundable. All taxes, fees and maximum ticket prices are in Canadian currency.

Chart may be changed without notice at any time. For complete details, see Aventura Rewards Program Terms at cibcrewards.com.

Personalized travel

You can redeem your Aventura Points to create unique and personalized holiday experiences quickly and easily. With Aventura Flexible Travel, you can book flights, tours, hotels, vacation packages, activities and virtually anything else through the CIBC Rewards Centre. From a night at a downtown hotel to an exotic trip across the globe—the choice is yours!

Merchandise, gift cards and more

Whether you want to reward yourself with a new gadget, a shopping spree at your favourite store, or participate in an exciting experience available to you through Aventura Lifestyle Rewards,¹³ redeeming your Aventura Points is the answer.

Visit [cibcrewards.com](https://www.cibcrewards.com) or call the CIBC Rewards Centre at [1 888 317-7728](tel:18883177728) to view all of our exciting Aventura Rewards.

Shopping with Points

Redeem your points to pay off eligible pending Aventura credit card transactions.¹⁴

Pay with Points

Use your CIBC Aventura Points to make payments towards your CIBC Aventura Visa Infinite Privilege Card balance.¹⁵

Financial products with Points

Reach your most important financial goals faster by using your CIBC Aventura Points to make payments or contributions towards the following CIBC financial products:¹⁵

Make a Residential Mortgage Prepayment¹⁶

Make a contribution to a CIBC Tax Advantage Savings Account (TFSA)¹⁷

Make a contribution to a CIBC Daily Interest Savings Account (RRSP)¹⁷

Make a payment towards a CIBC Personal Line of Credit (PLC)¹⁸

Make an additional payment towards a CIBC Personal Loan¹⁸

Make a deposit or contribution to your Self-Directed CIBC Investor's Edge brokerage account¹⁹

Redeeming is easy. You'll be able to select from your existing products on CIBC Online Banking and CIBC Mobile Banking.

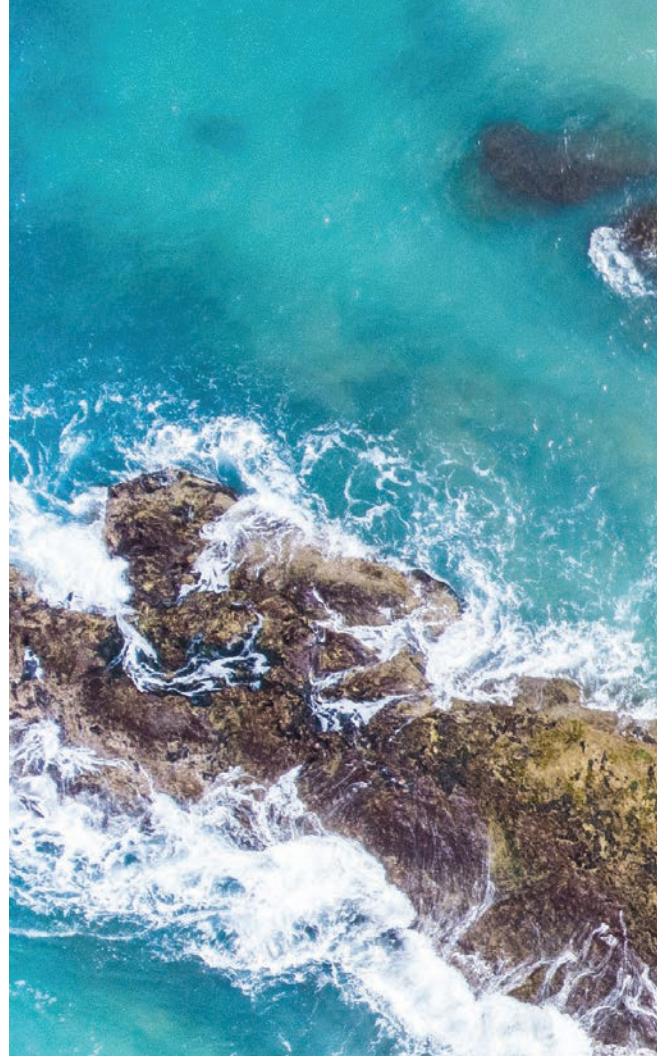
To learn more about redemption, visit [cibcrewards.com](https://www.cibcrewards.com) or call the CIBC Rewards Centre at [1 888 317-7728](tel:18883177728). To call from international destinations, see page 17.

CIBC Rewards Centre

The CIBC Rewards Centre is a full-service travel agency that can build almost any type of travel experience or lifestyle reward package. You'll receive exceptional service from the Aventura Travel Assistants when planning and customizing your package.⁶

- You can purchase your travel package by redeeming your Aventura Points, using your CIBC Aventura Visa Infinite Privilege Card, or both!
- Simply redeem the number of Aventura Points you want and pay for the rest with your CIBC Aventura Visa Infinite Privilege Card.

Visit [cibcrewards.com](https://www.cibcrewards.com) or call the CIBC Rewards Centre at **1 888 317-7728**.





Enhance your travel with exceptional benefits

Indulge with an annual \$200 travel credit¹

Once every calendar year, you will be eligible for one annual \$200 travel credit when you book travel through the CIBC Rewards Centre at [1 888 317-7728](tel:18883177728).

Elevate your airport experience with global lounge access



Need a place to work, relax or recharge before taking off? As a CIBC Aventura Visa Infinite Privilege Cardholder, your premium benefits include the Visa Airport Companion Program, providing you with access to more than 1,200 airport lounges worldwide (including across Canada)². Enroll now to enjoy 6 complimentary lounge visits per membership year for you or your accompanying guests. Simply show your membership within the Visa Airport Companion App or Website, or use your CIBC Aventura Visa Infinite Privilege Card²⁰ to gain access to lounges after enrolling. You and your authorized users must enroll for this benefit separately. Enrollment is quick and easy, available both online and through the App. Enroll now by downloading the Visa Airport Companion App for free or visiting visaairportcompanion.ca.

Ease border crossings with NEXUS⁵



Some great news for frequent travellers to the US—receive a rebate for up to 2 NEXUS application fees once every 4 years. NEXUS is designed to speed up border crossings for low-risk, pre-approved travellers into Canada and the United States (US).

The Visa Infinite Privilege Concierge at your convenience^{8,21}

Twenty-four hours a day, 7 days a week, from virtually anywhere in the world, you have access to the Visa Infinite Privilege Concierge. Now, you can get the most out of every day whenever you travel, shop and use your card. Consider the Concierge your own personal assistant, able to offer expert insights and helpful advice on everything from travel bookings and tickets to restaurant recommendations and much more.

Exclusive access to Visa Infinite Privilege Benefits^{2,8,21}

Your Visa Infinite Privilege card gives you access to the following benefits:

- Global airport lounge access through Visa Airport Companion Program²
- Visa Infinite Luxury Hotel Collection
- Visa RSVP Rewards™ Benefit for Diamond Status
- Visa Infinite Dining Series
- Visa Infinite Wine Country Program
- Airport Benefits & Services—Toronto, Montreal, Vancouver & Ottawa
- Visa Infinite Privilege Concierge
- Visa Infinite Privilege Troon® Golf Benefit
- Exclusive Limited-Time Offers

Enroll today for the Visa Airport Companion Program and visit visainfinite.ca/privilege to learn more about all your Visa Infinite Privilege benefits. Be sure to subscribe for Visa Infinite Privilege emails, to be amongst the first to be notified of new offers and events.

Once you have set up your Visa Infinite Privilege profile at visainfinite.ca/privilege, you can send a request by email to requests@VisaVIPConcierge.ca. **Call the Visa Infinite Privilege Concierge toll-free at 1 855 822-1240 (from Canada & US) or call collect at 303 967-1036 (from outside Canada & US).**

Save on gas with CIBC and Journie Rewards

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 litre²² at participating **Pioneer, Fas Gas, Ultramar and Chevron** gas stations.²³ Visit cibc.com/journie to get started.

Save on car rentals

Receive car rental discounts of up to 25% at participating Avis® and Budget® locations worldwide when you pay with your CIBC Aventura Visa Infinite Privilege Card.²⁴

To access these discounts: Call Avis Worldwide Reservations at 1 800 879-2847 and quote Avis Worldwide Discount (AWD) # C277500, or call Budget Reservations at 1 800 268-8900 and quote Budget Corporate Discount (BCD) # A748700.





Insurance protection that travels well

Relax with insurance coverages that not only help protect you when travelling, but also the items you purchase, whether home or abroad.

Your CIBC Aventura Visa Infinite Privilege Card comes with a range of insurance benefits to help you and your family.

The information provided in this section is intended as general information only. Please refer to the enclosed CIBC Aventura Visa Infinite Privilege Certificate of Insurance for the specific terms of your coverage, including the benefits, eligibility conditions, limitations, and exclusions.

For emergency assistance, claims, or pre-trip information, call [1 855 845-0999](tel:18558450999) if you are in Canada or the United States (US). From anywhere else in the world, call collect at [905 412-1102](tel:9054121102).

INSURANCE	WHAT IS COVERED	EXCESS INSURANCE ⁺
Out-of-Province Emergency Travel Medical ⁷	<p>Provides coverage up to a maximum of \$5 million for eligible emergency travel medical expenses incurred by an insured person under age 65 while travelling outside your Canadian province or territory of residence for the first 31 days of a trip, or the first 10 days of a trip if the insured person is age 65 or over. You don't even have to charge your trip to the card.</p> <p>You must call Global Excel Management Inc. prior to receiving treatment otherwise your claim may not be covered. A pre-existing medical condition exclusion applies to medical conditions and/or symptoms that existed prior to your trip. Refer to your Certificate of Insurance for details.</p>	Yes
Trip Cancellation / Trip Interruption ⁷	<p>Provides reimbursement of eligible prepaid travel arrangements charged to your CIBC Aventura Visa Infinite Privilege Card before your departure date in the event of cancellation, interruption or delay of your trip for a covered reason.</p> <p>You can be covered for eligible trip cancellation expenses up to \$2,500 per insured person, per trip, up to a maximum of \$10,000 for all insured persons combined.</p> <p>You can be covered for eligible trip interruption/trip delay expenses up to \$5,000 per insured person, per trip, up to a maximum of \$25,000 for all insured persons combined.</p> <p>You must call Global Excel Management Inc., the claims and assistance provider, on the day the cause of cancellation, interruption or delay of trip occurs or on the next business day. A pre-existing medical condition exclusion applies to medical conditions and/or symptoms that existed prior to the date of purchase of your travel arrangements. Refer to your Certificate of Insurance for details.</p>	Yes
Flight Delay & Baggage ⁷	<p>Charge your scheduled flight to your CIBC Aventura Visa Infinite Privilege Card and receive coverage of up to \$500 per insured person (maximum of \$1,000) combined for reasonable living expenses such as meals and accommodations, up to a maximum of \$100 for ground transportation and up to a maximum of \$100 for entertainment expenses when your flight is delayed for more than four (4) hours. Your insurance also includes up to \$500 per insured person (maximum \$1,000 for all insured persons combined) for emergency purchases of necessary clothing and toiletries when your baggage on your outbound trip is delayed more than six (6) hours. Purchases may be made during a baggage delay period, but must be made within four (4) days of occurrence. Plus, your insurance includes up to \$1,000 per insured person (maximum \$2,500 for all insured persons combined) for loss or damage of your checked baggage. Refer to your Certificate of Insurance for details.</p>	Yes

INSURANCE	WHAT IS COVERED	EXCESS INSURANCE ⁺
Car Rental Collision / Loss Damage ⁷	When you charge the full cost of your car rental to your CIBC Aventura Visa Infinite Privilege Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW), you can be covered for theft, loss and damage of a rental car, up to the actual cash value, provided the value of the rental car, in its model year, does not exceed the Manufacturer's Suggested Retail Price (MSRP) of \$85,000 and is not otherwise excluded from coverage. Terms and conditions apply, including specific conditions that apply to who may rent and drive the rental car, the length of rental and the type of vehicle covered. Refer to your Certificate of Insurance for details.	No
Common Carrier Accident Insurance ⁷	Provides coverage up to \$500,000 per insured person in the event that loss of life or certain accidental bodily injuries result from a covered accident when travelling on a common carrier and the full fare has been charged to your CIBC Aventura Visa Infinite Privilege Card. Refer to your Certificate of Insurance for details.	No
Purchase Security & Extended Protection ⁷	Most new items of personal property you purchase with your CIBC Aventura Visa Infinite Privilege Card, anywhere in the world, may be replaced, repaired, or you may be reimbursed if they are lost, stolen or damaged within 180 days of purchase. Plus, with Extended Protection Insurance, you can extend the period of a manufacturer's original warranty up to two (2) years on eligible purchases. Refer to your Certificate of Insurance for details.	Yes
Hotel Burglary Insurance ⁷	Charge the full cost of your accommodation to your CIBC Aventura Visa Infinite Privilege Card, and while you are registered as a guest, if you suffer loss or damage due to burglary in your room, you may be reimbursed for the damage or loss of your personal items (excluding cash) to a maximum of \$2,500 per occurrence for all insured persons combined. Refer to your Certificate of Insurance for details.	Yes
Mobile Device Insurance ⁷	Repair or replacement coverage up to \$1,500 per occurrence, per insured person, for your personal mobile device in the event of loss, theft or accidental damage for up to two (2) years following purchase. The full cost of the cell phone, smartphone or tablet (or all or any portion of the cost, if financed through a Canadian wireless service provider) must be charged to your CIBC Aventura Visa Infinite Privilege Card. Refer to your Certificate of Insurance for details.	Yes

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 1 855 845-0999 (from Canada and continental US, including Hawaii). From all other locations, including Mexico, call collect [905 412-1102](tel:9054121102).

+ Excess insurances mean all other sources of recovery, indemnity or insurance coverage must be exhausted before these insurances pay any benefits to you.

Bank your way

Help manage your money with ease

No over-limit fee when you spend over your credit limit: With the CIBC Aventura Visa Infinite Privilege Card, you have more purchasing power when you need.²⁵

The amount you may be able to spend over your credit limit varies according to several factors, and is payable in full on your payment due date.

Instant cash advances: You have instant access to up to \$1,000 daily in cash advances, subject to your available credit and your available cash.²⁶ Access it at any CIBC Automated Teller Machine (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.²⁷

Emergency card replacement and up to \$5,000 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](tel:18006634575) as soon as possible.

You will have access to an emergency replacement card and up to \$5,000 in emergency cash advances.²⁶

CIBC Global Money Transfer™

Send money abroad with the CIBC Global Money Transfer service.²⁸ There are no transaction fees and you won't incur interest charges as long as you pay your Balance by the payment due date.²⁹

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.²⁸





Manage your spending

CIBC Pace It™ Installment Plans³⁰

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](https://www.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.

Manage My Card

CIBC offers a number of features to manage your credit card digitally. Simply sign in to CIBC Online or Mobile Banking to get started. CIBC offers on-the-go banking 24/7 with our award-winning CIBC Mobile Banking App for iPhone®, iPad® and

Android™. Set up your mobile wallet for even more convenient ways to pay, with the same rewards, security and protections as your physical cards.

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.

Credit card transaction alerts

Receive alerts in real time whenever a transaction occurs on your card, or specify a dollar threshold over which to be notified.

Important contact information

CIBC Credit Card Services

CIBC	cibc.com
CIBC Rewards	cibcrewards.com
Ways to pay	cibc.com/waystopay
In Canada and the US	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 US	1 800 663-4575
Elsewhere	514 861-9898

Visa Infinite Privilege Concierge

requests@VisaVIPConcierge.ca

In Canada and the US	1 855 822-1240
Elsewhere‡	303 967-1036

Visa Lost or Stolen Card Replacement and Emergency Assistance (Available Outside of Canada)

In the US	1 800 VISA-911
Elsewhere‡	303 967-1096

CIBC Rewards Centre and Aventura Travel Assistant

In Canada and the US	1 888 317-7728
Elsewhere‡	905 696-4942

CIBC Travel Insurance Assistance

In Canada and the US	1 855 845-0999
Elsewhere‡	905 412-1102

Optional CIBC Travel Insurance

Anywhere in North America	1 800 898-0392
Elsewhere‡	416 340-8187

Car Rental

Avis Worldwide Reservations	1 800 879-2847
Budget Reservations	1 800 268-8900

‡ These numbers can be called collect.

Keep your Benefits Guide

It's a good idea to keep your Benefits Guide for future reference and you can always locate the most up to date version on <https://www.cibc.com/en/personal-banking/credit-cards/manage/agreements-and-insurance.html>. You never know when you may need important information or phone numbers for your CIBC Aventura Visa Infinite Privilege Card.



Aventura terms and conditions

Please go to cibcrewards.com/terms for the current Aventura Program terms and conditions that apply to you.

Notes, trademarks and disclaimers

- ¹ The \$200 annual Travel Credit can be used in a single transaction towards flight, hotel, car rental and vacation package bookings made using your Aventura card. If the value of your booking is less than \$200, you forfeit the balance of your Travel Credit for the calendar year. The \$200 Travel Credit can be used towards a travel booking charged to your Aventura card or can be used in conjunction with any travel rewards purchase or redemption of Aventura Points. Only the primary cardholder can use the Travel Credit. You must call the CIBC Rewards Centre at 1 888 317-7728 to apply the Travel Credit; the Travel Credit cannot be applied or used for online bookings. Unused credit will be forfeited at the end of the calendar year. The \$200 Travel Credit will be reinstated, annually, on January 1st of each calendar year. Your account must be in good standing at the time of booking to take advantage of the Travel Credit.
- ² Global Airport Lounge Access - Visa Airport Companion Program: Cardholders with a valid Canadian issued Visa Infinite Privilege Card have access to participating lounges within the Visa Airport Companion Program ("Program"), hosted and managed by Dragonpass International Ltd. Cardholders must enroll for this benefit either through the Visa Airport Companion App (available to download for free) or on the Program Website (visaairportcompanion.ca) using a valid Canadian issued Visa Infinite Privilege Card. Upon enrollment, 6 complimentary lounge visits will be available for the Cardholder per membership year; the complimentary visits can be used by the Cardholder for themselves and for their accompanying guests at participating lounges. All additional visits beyond the complimentary visits are subject to a fee of \$32 USD (subject to change) per person per visit charged by the Program. Applicable lounge access fees will be billed to your CIBC Visa Infinite Privilege Card connected to the Cardholders' Program membership. Unless suspended or cancelled, the Program's membership automatically renews on its anniversary date. The Program membership may be suspended if your CIBC Card is cancelled or no longer in good standing. To view a full list of participating airport lounges, their facilities, the current lounge access fee, opening times and restrictions Cardholders can visit the Program App and Website (visaairportcompanion.ca) for more information. Cardholders who participate in the Program are subject to the DragonPass Terms of Use (<https://en.dragonpass.com.cn/info/termsofuse>), Terms of Service (<https://en.dragonpass.com.cn/info/termsofservice>) and Privacy Policy (<https://en.dragonpass.com.cn/info/privacypolicy>) and Visa's Privacy Notice (https://www.visa.ca/en_CA/legal/global-privacy-notice). To view the full Terms and Conditions for the Program, please visit the Program App or Website (visaairportcompanion.ca). The Program services and benefits are provided by DragonPass and applicable third party offer providers and neither Visa nor CIBC is responsible for any claims or damages arising from participation in the Program.
- ³ For full details, see maximum ticket prices and Aventura Flight Rewards Chart at the CIBC Rewards Centre. Some airlines may impose fees, restrictions or other conditions on air travel. Aventura Points will be cancelled if they remain unredeemed for 60 days after you voluntarily close your Aventura credit card account or within 12 months of the primary cardholder's death.
- ⁴ Flight availability at this Aventura Point level depends on ticket prices set by airlines. Flights at this Aventura Point level will not be available to all destinations from all departure points and times.
- ⁵ Cardholders may receive two (2) statement credits up to a maximum value of CAD\$100 each when the NEXUS application fee is charged to an eligible Card, regardless of whether they are approved for NEXUS. Limit two (2) statement credits per every 4 years. You must use your Card to complete the NEXUS application and pay the application fee with your card. In order to be eligible for the statement credit, cardholders must be in good standing at the time the application fee is charged. CIBC has no control over the program including, but not limited to, application approval process, enrollment, or fees charged. NEXUS eligibility requirements are determined by Canada Border Service Agency (CBSA) and the US Customs and Border Protection (US CBP), and can be found at <https://www.cbsa-asfc.gc.ca/prog/nexus/term-eng.html>.
- ⁶ The Aventura Travel Assistant is operated by an independent travel service agency, Merit Travel Group Inc. Registration Numbers: ON.50010422/4499356, BC.34799, QC. 703011.
- ⁷ Insurance coverage(s) included with CIBC credit cards are underwritten by Royal & Sun Alliance Insurance Company of Canada (RSA). You may contact RSA at 1 855 845-0999 in Canada and the US or collect from elsewhere at 905 412-1102 or visit cibccentre.rsagroup.ca. To learn about important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see <https://www.cibc.com/en/personal-banking/credit-cards/manage/agreements-and-insurance.html> and the insurance certificate(s) in your card package. Some insurance coverage(s) require purchase(s),

car rentals, common carrier fares, accommodations and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Car Rental Collision/Loss Damage Insurance (CLDI) is available for car rentals of up to 48 days for rental car with a MSRP Manufacturer's Suggested Retail Price of up to \$85,000. The full cost of the rental must be charged to the card and the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined. CLDI provides coverage up to the actual cash value (ACV) of the rental car as defined in your insurance certificate. Note that some rental agencies may assess their damages at an amount greater than the ACV of the rental car and you may be liable to them for the difference. Before declining the rental agency's CDW or LDW, you should read carefully and compare the terms of the rental agreement, the CLDI insurance certificate in your card package and any other insurance you own to decide which coverage best meets your protection needs. Out-of-Province Emergency Travel Medical Insurance (TMI) may not cover medical procedures performed without pre-approval. TMI, Trip Cancellation and Trip Interruption Insurance may not cover certain pre-existing health/ medical conditions.

⁸ You must have a valid CIBC Aventura Visa Infinite Privilege Card in good standing to take advantage of the Visa Infinite Privilege benefits and services. Discounts and benefits are non-transferable and discounts cannot be combined with any other offer or discount. Visa reserves the right to modify or cancel offers at any time and without notice. Neither Visa nor CIBC is responsible for any claims or damages arising from use of any benefits or services provided by a third party. All offers, benefits and services are subject to complete terms and conditions, including third party suppliers' terms and conditions (available at visainfinite.ca/privilege/en/terms.html). The Visa Infinite Privilege privacy notice (available at visa.ca/en_CA/legal/global-privacy-notice.html) applies to all benefits and services that require enrollment through, or are otherwise provided by, the Visa Infinite Privilege website or the Visa Infinite Privilege Concierge. The collection, use and disclosure of your personal information by third party suppliers of services and benefits are subject to such third parties' own privacy policies.

⁹ Earn 2 Aventura Points per dollar charged to the card on purchases (excluding returns) at merchants classified in the Visa network as (i) grocery stores and supermarkets, eating places and restaurants, drinking places and fast food restaurants, (ii) gas service stations and automated fuel dispensers, 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) entertainment including motion picture theatres, theatrical producers, ticket agencies, bands, orchestras, miscellaneous entertainers. This bonus Aventura Points offer is only available on the first \$200,000 in net annual card purchases on your account (meaning all card purchases by all cardholders, at any type of merchant); after that, net annual card purchases at grocery, gas, transportation, dining and entertainment merchants will earn Aventura Points at the regular rate. The \$200,000 limit will reset to zero after the day your December statement is printed.

Terms, conditions and eligible merchant categories may change without notice.

¹⁰ Earn 3 Aventura Points per dollar charged to the card on CIBC Rewards Centre travel purchases other than taxes, insurance, service charges or similar items. Aventura Points are not earned on travel obtained by redeeming Aventura Points.

¹¹ Aventura Points are earned on card purchases less returns, and not on cash advances, CIBC Global Money Transfers, interest, fees, balance transfers, payments, CIBC Convenience Cheques or Aventura Points redemptions. Aventura Rewards and Program Terms may change without notice. Taxes, fees and surcharges may apply to Rewards. Aventura Points earned on card purchases during a monthly statement period may not be credited to you if your card is not in good standing at any time during the monthly statement period.

¹² To obtain an Airline Travel Reward, you must redeem at least 80% of the total number of Aventura Points required to purchase it. If you don't have enough Aventura Points to purchase an Airline Travel Reward in full, you may make a Top Up Purchase of Aventura Points for up to 20% of the total Aventura Points required for the flight excluding Taxes and Other Charges. The Top Up Purchase will be charged to your Card and does not earn Aventura Points. Top Up Purchases cannot be refunded or reversed.

¹³ CIBC Aventura Lifestyle Rewards include taxes. Any additional fees will be confirmed when a reward is redeemed. Due to the unique nature of Aventura Lifestyle Rewards, availability of space and/or dates may be limited.

¹⁴ Requested redemption amount must be equal to or less than the cardholder's available Aventura Points balance. Aventura Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice. Shopping with Points redemptions are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. Only primary cardholders are permitted to perform a Shopping with Points redemption. Authorized Users are not eligible. Shopping with Points redemptions are eligible only for authorized transactions that are not posted to the card account. The redemption of your Aventura Points will be treated as a payment to your account and not as a credit. Refer to the Consumer Cardholder Agreement to learn how payments are applied to your account.

¹⁵ Only primary cardholders are permitted to perform a "Payment with Points" or "Financial Product with Points" redemption. Authorized Users are not eligible. Redemptions are non-refundable, non-exchangeable and non-transferable unless you are advised otherwise. Requested redemption amount must be equal to or less than the cardholder's available points balance. Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice. Payment with Points redemption towards credit cards balances will be reflected within two (2) business days. Using points towards outstanding principal and CIBC financial products, including registered savings accounts and Investor's Edge accounts, can be found at <https://www.cibc.com/en/personal-banking/ways-to-bank/ways-to-pay/payment-with-points.html>.

¹⁶ Points can only be used to prepay outstanding principal. The prepayment cannot exceed the amount of your annual prepayment privilege. You can find this amount in your mortgage documents, or in Mortgage Loan-Details in the My Accounts section of CIBC Online Banking. A prepayment can only be made on a regular mortgage payment date. You must submit this request at least 5 business days before the regular payment date on which you want the prepayment applied. The prepayment will be visible through online banking within 5 business days after the regular payment date on which it is applied.

¹⁷ Eligible registered savings accounts for contributions from Aventura point redemptions are: RRSP Daily Interest Savings Account (DISA) and TFSA Tax Advantage Savings Account (TASA). Cardholder is responsible for ensuring their contribution amount does not exceed their CRA issued contribution limit. Points redemption contributions must be from the cardholder's existing Aventura product to their DISA or TASA. Posting of Aventura point redemption contributions to DISAs or TASAs can take up to 3 business days.

¹⁸ Redemptions can only be applied towards existing personal lending accounts. Eligible personal lending products must have a balance owing. Posting of Aventura point based payments to the cardholder's personal lending account will be visible through online banking within 5 business days from the processing date.

¹⁹ The following Investor's Edge accounts are eligible for Financial Products with Points: Registered Accounts (RRSP, RRRIF, TFSA, RESP) and Investment Accounts (Cash, Margin, Options). Financial product rewards transferred to a Registered Account will be applied as a cash contribution by the cardholder. The cardholder is responsible for ensuring the amount does not exceed any contribution limit applicable to the Registered Account. Cardholders can contact CIBC Investor's Edge at [1800 567-3343](tel:18005673343) in order to apply a Financial Product Reward into their existing CIBC Investor's Edge account, or to open a CIBC Investor's Edge account and then arrange for the financial product reward. Posting of cash credit to the Cardholder's CIBC Investor's Edge account can take upwards of 4 business days. Cash credit received in connection with a financial product reward can be used to purchase any available investment product (including stocks, mutual funds, GICs, precious metals, etc.).

²⁰ Access upon presentation of a valid and enrolled CIBC Aventura Visa Infinite Privilege Card, while available in most lounges within the Program, is subject to availability.

²¹ The goods and services you request or obtain through the Visa Infinite Privilege Concierge are provided by various third-party service providers unrelated to Visa. Neither Visa nor CIBC endorses, reviews, qualifies, makes any representations or warranties (either express or implied) about, or assumes responsibility or liability for these service providers or the goods and services obtained. Neither Visa nor CIBC can guarantee the successful fulfillment of your requests in all instances. There is no fee for

the Visa Infinite Privilege Concierge's services; however, you are responsible for the cost of any goods or services (including any related fees or costs) authorized by you and purchased by the Visa Infinite Privilege Concierge on your behalf. All costs will be charged directly to your CIBC Aventura Visa Infinite Privilege Card.

²² 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.

²³ 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.

²⁴ Discounts are determined by the participating rental agency and apply to time and kilometer/mileage charges or base rates only.

²⁵ Additional purchasing power over your limit does not mean unlimited spending and is itself subject to a limit. The amount of your additional purchasing power over your credit limit is determined based on an assessment of various factors including your payment history and spending patterns. You must repay any amount over your credit limit by your card payment due date.

²⁶ Cash advances do not earn Aventura Points. They bear interest from the date they are taken from your credit card account and are subject to available credit and available cash.

²⁷ All cardholders (primary and authorized users) on the account will receive a PIN.

²⁸ 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.

²⁹ 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.



³⁰ 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/PaceIt.

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