



Now earn more  
cash back at  
electric vehicle  
charging  
stations

There is an exciting new way to earn more rewards using your CIBC Costco Business Mastercard®. Effective 10-07-2024 you can earn up to 2% cash back on eligible electric vehicle charging station purchases.

Please take a moment to review the below information as part of your card Benefits Guide.

### Changes to earn rewards on every purchase:

3% Cashback	at restaurants and on Costco gas <sup>2</sup>
2% Cashback	at shipping, insurance services, other gas stations, electric vehicle charging stations, at Costco.ca and Costcobusinesscentre.ca <sup>2</sup>
1% Cashback	on all other purchases including at Costco <sup>2</sup>

Effective 10-07-2024: <sup>2</sup>Earn 3% on purchases (less returns) at merchants classified in the credit card network as restaurants on the first \$8,000 net annual card purchases in this category on your account. After that, net card purchases at all restaurants, will earn 1% in Cash Back Rewards. Earn 3% on purchases (less returns) at merchants classified in the credit card network as Costco gas stations within Canada and 2% on purchases (less returns) at merchants classified in the credit card network as gas merchant and electric vehicle charging with a merchant category code of MCC 5552 on the first \$8,000 net annual card purchases in this category on your account. After that, net card purchases at all gas merchants, including Costco, and electric vehicle charging with a merchant category code of MCC 5552 will earn 1% in Cash Back Rewards. Earn 2% on purchases (less returns) classified in the credit card network as Costco.ca and Costcobusinesscentre.ca purchases on the first \$8,000 net annual card purchases in this category on your account. After that, net card purchases at Costco.ca and Costcobusinesscentre.ca will earn 1% in Cash Back Rewards. Earn 2% on purchases (less returns) classified in the credit card network as shipping and professional services (this refers to eligible insurance premiums, deductibles and claim amounts) on the first \$8,000 net annual card

purchases in this category on your account. After that, net card purchases at merchants classified in the credit card network as shipping and professional services, will earn 1% in Cash Back Rewards. The \$8,000 limits will reset to zero annually on January 1. Cash Back Rewards will be provided in the form of a Cash Back Gift Certificate issued in Canadian dollars to an eligible Primary Cardholder once per calendar year in January for the cash back earned in the prior calendar year. The Cash Back Gift Certificate can be redeemed for purchases at any Canadian Costco Wholesale warehouse location. Authorized Users on the Account are not issued and cannot redeem Cash Back Gift Certificates.

Current: <sup>2</sup>Earn 3% on purchases (less returns) at merchants classified in the credit card network as restaurants on the first \$8,000 net annual card purchases in this category on your account. After that, net card purchases at all restaurants, will earn 1% in Cash Back Rewards. Earn 3% on purchases (less returns) at merchants classified in the credit card network as Costco gas stations within Canada and 2% on purchases (less returns) at merchants classified in the credit card network as gas merchant on the first \$8,000 net annual card purchases in this category on your account. After that, net card purchases at all gas merchants, including Costco, will earn 1% in Cash Back Rewards. Earn 2% on purchases (less returns) classified in the credit card network as Costco.ca and Costcobusinesscentre.ca purchases on the first \$8,000 net annual card purchases in this category on your account. After that, net card purchases at Costco.ca and Costcobusinesscentre.ca will earn 1% in Cash Back Rewards. Earn 2% on purchases (less returns) classified in the credit card network as shipping and professional services (this refers to eligible insurance premiums, deductibles and claim amounts) on the first \$8,000 net annual card purchases in this category on your account. After that, net card purchases at merchants classified in the credit card network as shipping and professional services, will earn 1% in Cash Back Rewards. The \$8,000 limits will reset to zero annually on January 1. Cash Back Rewards will be provided in the form

of a Cash Back Gift Certificate issued in Canadian dollars to an eligible Primary Cardholder once per calendar year in January for the cash back earned in the prior calendar year. The Cash Back Gift Certificate can be redeemed at any Canadian Costco Wholesale warehouse location. Authorized Users on the Account are not issued and cannot redeem Cash Back Gift Certificates.

All other terms and conditions of your Benefits Guide remain unchanged. By continuing to use your credit card account after this addition takes effect, you are accepting this addition. Of course, you have the option to cancel your credit card account without cost within 30 days of the addition taking effect by contacting us at 1 866 346-2999 in Canada & the US, or from elsewhere collect at 416 784-0116; alternatively you may contact your CIBC Banking Advisor. You remain responsible for repaying all amounts outstanding on your credit card account on the date of cancellation. Capitalized terms used in this message have the meanings set out in your CIBC Cardholder Agreement unless otherwise defined.

Thank you for being a CIBC cardholder.