



Now earn more
cash back at
electric vehicle
charging
stations

Earn additional cash back at electric vehicle charging stations with your CIBC Costco Mastercard®. Please take a moment to review the below information as part of your card Benefits Guide.

Earn rewards everywhere

3% Cashback	at restaurants and on Costco gas ²
2% Cashback	at other gas stations, electric vehicle charging stations, and at Costco.ca ²
1% Cashback	on all other purchases including at Costco

New: ²Earn 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 merchants and electric vehicle charging with a merchant category code of MCC 5552 on the first \$5,000 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 purchases on the first \$8,000 net annual card purchases in this category on your account. After that, net card purchases at Costco.ca will earn 1% in Cash Back Rewards. Purchases at merchants classified in the credit card network as restaurants will earn 3% and all other qualifying purchases will earn 1% in Cash Back Rewards. The \$5,000 and \$8,000 limit 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: ²Earn 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 merchants on the first \$5,000 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 purchases on the first \$8,000 net annual card purchases in this category on your account. After that, net card purchases at Costco.ca will earn 1% in Cash Back Rewards. Purchases at merchants classified in the credit card network as restaurants will earn 3% and all other qualifying purchases will earn 1% in Cash Back Rewards. The \$5,000 and \$8,000 limit 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 only 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.

All other terms and conditions of your Benefits Guide remain unchanged. By continuing to use your credit card account, you are accepting this addition. Of course, you have the option to cancel your credit card account without cost within 30 days of this notice 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.

