

YOUR WELCOME KIT

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Welcome to your  
CIBC Driver's Edge<sup>®</sup>  
World MasterCard<sup>™</sup> Card



## YOUR BENEFITS GUIDE

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## Welcome to your CIBC Driver's Edge World MasterCard Card.

The CIBC Driver's Edge World MasterCard Card is a premium rewards card that earns you a 2% rebate on every dollar you spend on the Card. Rebates can be used towards the purchase or lease of any eligible vehicle<sup>1</sup> – from cars to planes and almost everything in between – with no limit to how much you can redeem.

As a CIBC Driver's Edge World MasterCard Cardholder, you'll also be able to take advantage of comprehensive insurances including Purchase Security & Extended Warranty Insurance, Auto Rental Collision/Loss Damage Insurance and more.

That's not all. Your CIBC Credit Card also includes contactless payment functionality – a no fee, fast and convenient alternative to paying with cash – all you have to do is *Tap & Go*.™

Please take a moment to read through this guide and learn more about everything your new card has to offer you. We think you'll be impressed – and even more confident that you've made the right choice.

## CIBC Driver's Edge Rebates

### Fully loaded and ready to earn.

Now that you have a CIBC Driver's Edge World MasterCard Card, you're steering toward unlimited savings on your next new or used car, truck, powerboat, ATV, snowmobile, motorcycle or even airplane!

For every single Card purchase you make, anywhere in the world, you'll earn a 2% rebate that you can redeem for any vehicle you can insure in Canada<sup>2</sup> – new or used, leased or purchased, foreign or domestic. You can even redeem for one monthly lease payment a year on your current vehicle. There's no cap on the rebates – so there's no limit to the amount you can save. If you can drive it and insure it, your new CIBC Driver's Edge World MasterCard Card can help you get it.

### Earn Driver's Edge rebates even faster

Get additional cards for family members and earn rebates on their card purchases too – see Additional Cards section of this guide or call 1-800-465-4653 for more details. Every card purchase counts, all adding up to big savings toward your next vehicle.

### HOW TO REDEEM YOUR DRIVER'S EDGE REBATES

#### 1. Choose your vehicle... any vehicle

- Find the one you want to purchase or lease.
- If you are purchasing the vehicle, pay for it as usual.
- If you are leasing it, cover one eligible lease payment such as one current lease payment or an early lease/lease termination payment. (Rebates may be redeemed against a maximum of one lease payment each year.)

#### 2. Redeem your rebates

- Call 1-800-465-4653 or visit [www.cibc.com](http://www.cibc.com).
- Fill out the Driver's Edge redemption form.
- Within 60 days of your vehicle purchase or lease payment date, mail the form, along with copies of

(1) the bill of sale or lease agreement and

(2) your proof of valid Canadian property and liability insurance; and

(3) your proof of lease payment (if redeeming towards a lease payment) to:

CIBC Credit Card Services  
P.O. Box 4058, Station A  
Toronto, Ontario M5W 1L8

### 3. Receive your rebates

You have the option of receiving a cheque in the mail or having a credit applied directly to your credit card account.

Once the redemption is approved, credits are automatic and will appear on your next statement. Cheques should arrive within 3 weeks of redemption.

Any unused rebates will remain on your account and can be used for up to 5 years from when they were earned.

Please refer to the Program Terms in this guide for complete details.

#### The ultimate gift

As the Primary Cardholder, you can use your rebates on a vehicle owned or leased by an additional cardholder or any family member living at your address.<sup>3</sup> Just fill out the applicable section on the redemption form.



#### The Chip-enabled CIBC Credit Card Chip Technology

#### ADDED SECURITY TO YOUR EVERYDAY SPENDING

CIBC is committed to providing you with a secure system against credit card fraud. To that end, CIBC Credit Cards use chip technology, which enhances the security of the magnetic stripe payment system. Each card uses an embedded microchip to encrypt information, making it more difficult for unauthorized users to copy or access card data. This technology is tested, proven and rapidly becoming the global standard for secure transactions. With this sophisticated technology, you can feel confident that your information is safe and secure with every transaction you make with your CIBC Credit Card.

Convenient and easy to use. Over time, retail terminals across the country will become chip-enabled. Wherever chip technology is available, a PIN (Personal Identification Number) will be required to authorize a transaction, much like a debit transaction. CIBC Credit Cards will still have the familiar magnetic stripe on the back for use at merchants that are not yet chip-enabled.

Visit [www.cibc.com/chipcard](http://www.cibc.com/chipcard) for more information.

#### CIBC Contactless Payments

#### YOUR CIBC CREDIT CARD INCLUDES CONTACTLESS PAYMENT FUNCTIONALITY

This no-fee feature provides you with a fast and convenient alternative to paying with cash. Simply look for merchant terminals with the  symbol, tap your CIBC Credit Card in front of the reader and you're on your way. It requires no PIN and in most cases no signature. Contactless is the ideal way to speed through lines where you make everyday purchases like at fast food restaurants, gas stations, grocery stores and movie theatres.

For more information, visit [www.cibc.com/contactless](http://www.cibc.com/contactless).

## CIBC CreditSmart – a suite of smart credit management features exclusively from CIBC.

With CIBC CreditSmart, you can manage, track and organize your credit card activity – plus help protect yourself from fraud. Here are just a few of the benefits CIBC CreditSmart offers with your CIBC Driver's Edge World MasterCard Card.

**Online Spend Report:** get a more detailed view of your credit card spending and create customized monthly budgets.

**Personal Spend Manager:** create your own personal spend categories to track and manage what's important to you.

**Enhanced Statement:** track and manage your monthly and year-to-date spending organized in 10 common spend categories on your printed statement.

**Credit Report Alerts:** stay up-to-date on key changes to your personal credit report so you're aware of any unusual activity on your credit file.<sup>4</sup>

**Spend Alerts:** set up alerts through CIBC Online Banking® and choose to be notified by phone, e-mail or online message when you've exceeded your customized budget or are nearing your credit limit.<sup>5</sup>

**Fraud Alerts:** set up alerts and choose to be notified as soon as possible about potential unauthorized use of your CIBC Credit Card through alerts by e-mail or online message.

**Identity Theft Assistance:** get quick access to guidance and clear instructions on what to do if you suspect you're a victim of identity theft by calling CIBC Credit Card Services at 1-800-465-4653.

From ways to help manage spending to features that offer new levels of card security, your CIBC Credit Card is the card for the way you live life. On your terms.

## Insurance and Travel Benefits

### **PURCHASE SECURITY & EXTENDED WARRANTY INSURANCE<sup>6</sup>**

**Enjoy added security and protection on your purchases.** Your CIBC Driver's Edge World MasterCard Card comes with Purchase Security at no additional cost to you. This means that most new items of personal property you purchase with your card will be replaced, repaired, or you will be reimbursed if they are lost, stolen or damaged within 90 days of purchase. Plus, with Extended Warranty Insurance, you can actually double the period of a manufacturer's original warranty up to one year on most purchases. That makes your CIBC Driver's Edge World MasterCard Card ideal for new purchases like electronic equipment and appliances. This is "excess insurance" meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions. For information, or to make a claim, please call 1-866-363-3338 (in Canada and Continental U.S.A., including Hawaii). From all other locations, including Mexico, call collect 905-403-3338.

### **AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE<sup>6</sup>**

**Smart savings opportunity.** As a CIBC Driver's Edge World MasterCard Cardholder, you can save up to \$25 a day on car rental insurance. Simply charge the full cost of your car rental to your CIBC Driver's Edge World MasterCard Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You will be covered by Auto Rental Collision/Loss Damage Insurance up to the actual cash value of the rental vehicle. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions. For information, please call 1-866-363-3338 (in Canada and Continental U.S.A., including Hawaii). From all other locations, including Mexico, call collect 905-403-3338.

## **COMMON CARRIER ACCIDENT INSURANCE<sup>6</sup>**

**Travel with your mind at ease.** Flying or travelling by ferry, train or bus? Simply charge your fare to your CIBC Driver's Edge World MasterCard Card and you, as the Primary Cardholder, and your spouse and dependent children are automatically covered with up to five hundred thousand dollars (\$500,000) Common Carrier Accident Insurance. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions. For information, please call 1-866-363-3338 (in Canada and Continental U.S.A., including Hawaii). From all other locations, including Mexico, call collect 905-403-3338.

## **FLIGHT DELAY AND BAGGAGE INSURANCE<sup>6</sup>**

**Travel delays? Breathe easy.** Purchase any scheduled flight with your CIBC Driver's Edge World MasterCard Card and receive up to \$500 (CDN) coverage for reasonable and necessary hotel, motel or restaurant expenses, up to \$100 (CDN) for ground transportation and up to \$100 (CDN) for entertainment expenses when you are delayed boarding due to a covered event for more than four hours. Your insurance also includes up to \$500 (CDN) for immediate daily necessary and reasonable emergency purchases for essential clothing and sundry items when your baggage on your outbound trip is delayed more than six hours. Purchases may be made during the baggage delay period, but must be made within four days of the occurrence. Plus, your insurance includes up to \$500 (CDN) for the loss or damage of your checked baggage. Baggage Insurance is "excess insurance" meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you. Before you travel, please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions. For information, or to make a claim, please call 1-866-363-3338 (in Canada and Continental U.S.A., including Hawaii). From all other locations, including Mexico, call collect 905-403-3338.

## **CAR RENTAL DISCOUNTS**

**Take advantage of additional savings.** As a CIBC Credit Cardholder, you can receive valuable car rental discounts at participating locations worldwide when you quote the worldwide discount code at the time of booking and pay with your CIBC Credit Card. For more information on car rental discounts and the discount code please visit [www.cibc.com](http://www.cibc.com) or call 1-800-465-4653.

## **COMMISSION-FREE REGULAR AMERICAN EXPRESS TRAVELLERS CHEQUES**

**Simple savings when you travel.** As a CIBC Driver's Edge World MasterCard Cardholder you save the normal 1% commission on regular travellers cheques, and pay a reduced commission rate of 0.75% on dual signature travellers cheques (Cheques for Two<sup>®</sup>). Simply show your CIBC Driver's Edge World MasterCard Card when you purchase regular American Express Travellers Cheques<sup>†</sup> at any CIBC branch in Canada.

Note: if you would like information on exchange rates, call CIBC at 1-800-465-CIBC (2422).

## **Exclusive Benefits of the CIBC Driver's Edge World MasterCard Card**

### **CIBC EXCLUSIVE WEBSITE**

Visit [www.cibcexclusiveoffers.com](http://www.cibcexclusiveoffers.com) and as a CIBC Driver's Edge World MasterCard Cardholder you'll gain access to exclusive experiences and offers around the world – a CIBC World MasterCard cardholders-only benefit.

## Financial Benefits

### ACCESS TO CASH ADVANCES

**Access to cash whenever you need it.** You have instant access to up to \$1,000 daily with your CIBC Credit Card, at any CIBC Instant Teller® Machine or any of the bank machines displaying the MasterCard, *Interac*®<sup>1</sup> or Cirrus® System symbols.<sup>7</sup> All you need is your card and PIN. If you wish, you can even change your PIN at any CIBC Instant Teller Machine.<sup>8</sup>

### ADDITIONAL CARDS

**Organize your household spending like never before.** As CIBC Driver's Edge World MasterCard Cardholder you can receive up to three additional pre-approved cards. Give them to your spouse, other family members, or anyone else you wish and maximize the opportunities to earn Driver's Edge rebates. At the end of each statement period, all charges and rebates earned will appear on the statement. Even better, with CIBC CreditSmart features you'll be able to view all the card purchases organized into spend categories, set budgets and more. An annual fee may apply on each additional card. To inquire about requesting additional cards, call 1-800-465-4653.

### AUTO PAY SERVICE

**Staying on top of your payments is now even easier.** Sign up for CIBC Auto Pay Service – an automatic service that debits your card payment from your chosen bank account – and take paying your CIBC Credit Card bill off your list of things to do. Choose to pay either the minimum payment or the total new balance on the payment due date for each month. Whichever option you choose keep in mind that if your balance exceeds your credit limit on a statement date, the amount debited from your bank account on the payment due date will include the amount by which your balance exceeded your credit limit. To request an Auto Pay Service Authorization Form, call 1-800-465-4653.

### PERSONALIZED CONVENIENCE CHEQUES

**Simplify your everyday spending.** Want to transfer higher rate balances, consolidate bills, or make purchases in places that don't otherwise accept credit cards? It's simple, with CIBC Convenience Cheques. Write them like any other cheque to a person, business or to pay off a non-CIBC Credit Card and the amount will appear on your CIBC Credit Card Statement.<sup>9</sup> To order your free supply of personalized Convenience Cheques, simply call 1-800-465-4653.

## Card Replacement and Emergency Cash Advances

### CARD REPLACEMENT AND UP TO \$5,000 IN EMERGENCY CASH ADVANCES

**The last thing you should worry about, whether you're travelling or at home, is your credit card.** That's why, if your card is lost or stolen, or if you suspect someone is using your card or the card number, all you have to do is contact a CIBC branch, CIBC Telephone Banking or CIBC Credit Card Services as soon as possible. We'll then take the steps necessary to recover your card for you, including reporting your lost or stolen card to the appropriate authorities. **A lost or stolen CIBC Credit Card should be reported immediately by calling 1-800-663-4575.** Remember, you can also receive an emergency cash advance of up to \$5,000, if your card is lost or stolen.<sup>7</sup>

### KEEP YOUR BENEFITS GUIDE

It's a good idea to keep *Your Benefits Guide* for future reference. You never know when you may need important information or phone numbers for your CIBC Driver's Edge World MasterCard Card.

## CIBC Driver's Edge Rebates Program Terms for CIBC Driver's Edge World MasterCard Cardholders.

### 1. HOW TO EARN DRIVER'S EDGE REBATES

- One CIBC Driver's Edge rebates account (a "Rebates Account") will be set up for each CIBC Driver's Edge World MasterCard account (a "Credit Card Account").
- Rebates ("Rebates") may be earned under this Driver's Edge Rebates Program (the "Program") only on CIBC Driver's Edge World MasterCard ("Card") purchases less returns ("Net Purchases") made by any cardholder on the Credit Card Account (a "Cardholder"). Rebates are not earned on interest, cash advances, regular Convenience Cheques or balances transfers, Credit Card Account payments, fees, or on the redemption of Rebates.
- Rebates are earned at the rate of 2% of Net Purchases. Rebates are based on the Canadian dollar amount of Net Purchases, and will be calculated and credited in Canadian dollars. A fraction of a cent will be rounded up to the nearest cent.
- Each periodic statement issued by CIBC for a Credit Card Account (a "Statement") will show the total Rebates (if any) in the Rebates Account on the Statement date. Rebates earned during a Statement period will be posted to the Rebates Account on the Statement date based on Net Purchases during the period. However, Rebates are not earned and will not be credited to a Credit Card Account which is not open and in good standing within the meaning of the CIBC Cardholder Agreement ("Good Standing") on a Statement date. Any Rebates redeemed during a Statement period will be deducted from the Rebates Account balance. If Net Purchases are negative for a Statement period (e.g., because purchase returns exceed purchases for the period), CIBC will reduce the Rebates Account balance accordingly.
- Unless the Program is terminated earlier as provided for by these Terms, Rebates expire five years after they are credited to the Rebates Account. More specifically:
  - if Rebates were credited to the Rebates Account on a December Statement date, they expire in December five years later.
  - if Rebates were credited to the Rebates Account on a different Statement date, they expire in the first December that is at least five years after when they were credited.
  - in either case, the Rebates expiry will happen on the December Statement date (if CIBC issues a Statement in December) or on December 1 (if CIBC does not issue a Statement in December).
- Rebates may also expire after the primary Cardholder's death, as detailed in section 6 below.
- CIBC is not required to provide any notice of Rebates expiry.

### 2. ELIGIBLE VEHICLES

- The primary Cardholder may redeem Rebates against an Eligible Vehicle (as defined below) which has been purchased or leased anywhere in the world, as long as all Program requirements are met.
- To be an "Eligible Vehicle", a vehicle must meet all of these requirements:
  - It is a new or used: car, van, SUV, truck, powerboat, motorcycle or scooter, snowmobile, airplane, personal watercraft, sailboat, tractor, motor home or ATV, regardless of whether it was purchased in or outside Canada.
  - It must be owned or leased by a Cardholder or by a family member of the primary Cardholder who lives at the same address as the primary Cardholder. Vehicles purchased in a business name or through a broker or leased through an independent leasing company are not Eligible Vehicles.
  - There must be valid Canadian property and liability insurance on the vehicle.
  - It cannot be a program car or fleet unit.

### 3. REDEEMING DRIVER'S EDGE REBATES

- Only the primary Cardholder may redeem Rebates.
- The primary Cardholder may redeem Rebates against the purchase of a specific Eligible Vehicle only once.
- The primary Cardholder may redeem Rebates against only one lease payment per calendar year, regardless of whether the payment is a monthly, early lease or lease termination payment. This limit of one lease-related Rebates redemption per year applies even if the primary Cardholder and/or other Cardholders or eligible family members have leased more than one Eligible Vehicle.
- Rebates cannot be redeemed for the purchase of parts and/or service.
- To redeem Rebates, the primary Cardholder must complete a current CIBC Driver's Edge MasterCard Redemption Form and provide it, together with all required documentation, to the CIBC address on the Form within 60 days after (as applicable):
  - the date on which an Eligible Vehicle was purchased; or
  - the date on which the lease payment or early lease/lease termination payment on an Eligible Vehicle was made.
- Required documentation includes, but may not be limited to:
  1. legible proof of valid Canadian property and liability insurance covering the Eligible Vehicle; and
  2. a legible copy of two documents which have identical vehicle identification numbers (VINs) for the Eligible Vehicle.
- Rebates cannot be redeemed if the Credit Card Account is not open and in Good Standing when the redemption request is received by CIBC.
- The primary Cardholder must indicate on the CIBC Driver's Edge MasterCard Redemption Form whether they want Rebates to be issued as a credit on their Credit Card Account or by a cheque payable to the primary Cardholder.

- The primary Cardholder may redeem all or part of the Rebates available in the Rebates Account. If the requested amount exceeds the Rebates Account balance or if, as a result of purchase or other credits, the Rebates Account balance is lower than the requested redemption amount, CIBC will (as applicable) issue a cheque or Credit Card Account credit equal to that balance.
- If the amount of Rebates requested by the primary Cardholder exceeds, as applicable, the Eligible Vehicle's purchase price or the amount of its monthly lease payment or lease/termination payment, CIBC will issue a cheque or Credit Card Account credit equal to the lesser of:
  - the purchase price or lease payment amount (as applicable); or
  - the Rebates Account balance.
- When Rebates are redeemed, CIBC will reduce the Rebates Account balance accordingly.
- Only one Rebates Account may be used for Rebates on an Eligible Vehicle. Rebates cannot be "pooled" or combined from more than one Rebates Account. Rebates may not be transferred from one Rebates Account to another.

#### 4. FURTHER REBATES DETAILS

- If a Credit Card Account is closed for any reason, all Rebates in the Rebates Account at that time will be cancelled by CIBC without notice, unless:
  - CIBC simultaneously issues a replacement Card (e.g., after there has been actual or possible fraud on the Credit Card Account, or the Card was stolen, lost or damaged); or
  - the Card is converted into another Card or into another type of CIBC credit card and CIBC permits Rebates to be transferred or converted on that conversion; and the primary Cardholder meets any applicable requirements set by CIBC.
- If, following a Rebates redemption, purchase refunds are posted to the Credit Card Account or other adjustments are made to the Credit Card Account balance which result in a negative balance in the Rebates Account, CIBC may charge to the Credit Card Account an amount equal to that negative balance; that amount will be added to any balance owing on the Credit Card Account and, as such, the primary Cardholder is liable for it under the CIBC Cardholder Agreement. If CIBC does so, it will then adjust the Rebates Account balance to zero.
- CIBC may choose not to credit Rebates on Net Purchases which are greater than a Credit Card Account's "available credit," which means the unused portion of the Credit Card Account's current credit limit. This means that if Credit Card Account payments exceed the outstanding balance on the Credit Card Account (whether or not payments were made in order to increase the amount of credit available), CIBC may not credit Rebates on Net Purchases in excess of available credit.

#### 5. REBATES ACCOUNT DISCREPANCIES:

- Unless a Cardholder advises CIBC Credit Card Services of any discrepancies in the Rebates Account within six months after the date of the purchase for which an adjustment is requested, the Rebates Account balance (except for erroneous credits) shown on a Statement will be deemed to be correct.
- If the Rebates Account is credited in error or is otherwise credited with Rebates that were not properly earned for any reason (including, without limitation, CIBC or any third party error in classifying non-qualifying Credit Card Account activity as Card purchases), CIBC is entitled to remove Rebates from the Rebates Account without notice.

#### 6. GENERAL TERMS AND CONDITIONS:

- This Program is offered at CIBC's sole discretion. CIBC may change, restrict, suspend or otherwise alter any aspects of this Program and/or these Terms at any time, with or without notice.
- CIBC may end this Program at any time by giving the primary Cardholder at least 30 days prior written notice (which may be printed on a Statement). Any Rebates which are not redeemed by the primary Cardholder within one year after the termination date will be cancelled. However, if a Credit Card Account is not in Good Standing on the Program termination date, all Rebates in the Rebates Account will be cancelled by CIBC on that date.
- Rebates have no cash value, cannot be attached, pledged or hypothecated in any way, and cannot be redeemed in whole or part for cash.
- Rebates are not the property of any Cardholder. They are not transferable, including to any other Rebates Account or loyalty account, and cannot be assigned or divided in the event of domestic or other dispute, after bankruptcy or otherwise.
- In the event of the primary Cardholder's death where his or her spouse or common-law or civil union partner is an authorized user of the same Credit Card Account and such spouse or partner applies and is approved as the replacement primary Cardholder, all Rebates will simply remain in the Rebates Account for redemption by the spouse/partner as primary Cardholder. Otherwise, the Rebates Account will be closed and the Rebates in it will be available for redemption by the primary Cardholder's estate, in accordance with these Program Terms, no later than twelve months after the Rebates Account is closed; if the Rebates are not so redeemed by that date for any reason (including due to a dispute among the legal representative(s), beneficiary(ies) and or other claimants), the Rebates will expire on that date.
- If, in CIBC's sole opinion, a Cardholder has abused or attempted to abuse the Program's Terms or privileges, failed to abide with these Terms or made a misrepresentation to CIBC, CIBC may end the Credit Card Account's participation in the Program and cancel all Rebates in the Rebates Account.
- CIBC is not liable or responsible for any injuries, death, property damage or other loss, or for any costs, liability or expenses, which may be suffered or incurred by any Cardholder as a result of or in connection with this Program or any vehicle against which a Cardholder wishes to redeem or has redeemed Rebates. All Cardholders release and discharge CIBC from any claims, demands, causes of action and actions which may arise in connection with any such vehicle. This release binds each Cardholder's legal representatives, heirs, successors and assigns.
- Cardholders are solely responsible for any tax liability and tax reporting obligations arising from earning Rebates.

- 1 Driver's Edge rebates are earned on card purchases less returns, and not on cash advances, regular Convenience Cheques or Balance Transfers, fees, interest, and payments. Rebates are awarded only if your credit card account is in good standing on the statement date; otherwise they are cancelled. See Program Terms in this guide for further details, including what qualifies as an eligible vehicle.
  - 2 You must provide proof of valid Canadian property and liability insurance on the vehicle. See Program Terms in this guide for full details.
  - 3 Rebates may be redeemed by the primary cardholder towards the purchase or lease of an eligible vehicle which is owned or leased by any cardholder on the credit card account or a family member of the primary cardholder who lives at the same address as the primary cardholder. Note that only one Rebates Account may be used for each vehicle purchase or lease transaction – no "pooling" or combining of Rebate Accounts is allowed. For example, two Driver's Edge World MasterCard primary cardholders cannot redeem Driver's Edge rebates on the lease or purchase of same vehicle. See Program Terms in this guide for details.
  - 4 This service is provided by Equifax Canada, a leading credit bureau in Canada.
  - 5 Transactions must first be posted to your account before they can trigger a CIBC CreditSmart spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.
  - 6 Insurance benefits included with your CIBC credit card are provided by Royal & Sun Alliance Insurance Company of Canada (RSA). Please refer to your enclosed Certificates of Insurance for important details regarding your coverage, including benefits, limitations and exclusions. For example, Auto Rental Collision/Loss Damage Insurance (CLD) applies for rental periods up to 48 days, only; to activate coverage, the car rental company's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW) must be declined and the full cost of the rental must be charged to your card. Auto Rental Collision/Loss Damage Insurance provides coverage up to the actual cash value ("ACV") of the rental vehicle. Note that some car rental companies may assess their damages at an amount greater than the ACV of the rental vehicle and you may be liable to the car rental company for the difference. Therefore, before declining the car rental company's CLD or LDW, you should read carefully the terms of their rental agreement, your enclosed CLDI insurance certificate and any other insurance you own to decide which coverage best meets your protection needs.
  - 7 Cash advances do not earn Driver's Edge rebates. Interest accrues from the date advances are taken. Cash advances are subject to available credit and available cash.
  - 8 All Cardholders (primary and authorized users) on the account will receive a PIN.
  - 9 Convenience Cheques bear interest from the date they are posted to your CIBC Driver's Edge World MasterCard Account. Convenience Cheques are subject to your available credit and your available cash. Convenience Cheques will not be processed if your CIBC Driver's Edge World MasterCard 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 do not earn Driver's Edge rebates. Convenience Cheques cannot be certified.  
 Driver's Edge® is a registered trademark of Citigroup Inc. CIBC is a licensed user thereof.  
 MasterCard® and Cirrus® are registered trademarks and World MasterCard™ and Tap & Go™ are trademarks of MasterCard International Incorporated.
- ®1 Registered Trademark of Interac Inc.; CIBC authorized user of the trademark.  
 † American Express Travellers Cheques and Cheques for Two are registered trademarks of American Express Company; used under license from American Express Company.  
 The Contactless Indicator is a trademark of EMVCo. LLC.  
 All other trademarks are owned by CIBC or related entities.  
 All information is valid at the time of printing and is subject to change without notice.

## Important Phone Numbers

### CIBC CREDIT CARD SERVICES

For Current Hours of Business, please visit  
 In Canada and the U.S.  
 Elsewhere  
 Telecommunications Device for the Deaf  
 (TDD) (in North America)

www.cibc.com  
 1-800-465-4653  
 514-861-4653  
 1-877-331-3338

### CIBC LOST OR STOLEN CARD REPLACEMENT

In Canada and the U.S.  
 Elsewhere

1-800-663-4575  
 514-861-9898

### Emergency Assistance

In Canada and the U.S.  
 Elsewhere

1-800-814-7442  
 416-784-5357

### MASTERCARD GLOBAL SERVICE (LOST OR STOLEN CARD REPLACEMENT AND EMERGENCY ASSISTANCE)

In Canada  
 Elsewhere (call collect)

1-800-307-7309  
 1-636-722-7111

**Make the most of your  
CIBC Driver's Edge World MasterCard Card.**

**Visit [www.cibc.com](http://www.cibc.com) today.**

