



# Welcome to your CIBC bizline<sup>®</sup> Visa<sup>®</sup> Card



# Manage cash flow

## Functionality of a line of credit with the convenience of a card

When you have bills to pay, are awaiting payment, or hold a credit card balance, CIBC bizline Visa Card provides attractive interest rates (as low as CIBC Prime + 1.5%).<sup>1</sup>

## Access to cash advances<sup>2</sup>

Cardholders can access up to \$1,000 daily in cash advances, subject to available credit and available cash, at any CIBC ATM or any of the nearly one million ATMs displaying the Visa, *Interac*® or Plus\* System symbols. All you need is your card and PIN. You can also change your PIN online, from anywhere in the world, at any time via CIBC Online Banking or CIBC Mobile Banking.<sup>3</sup> For more information visit [cibc.com/managemycard](http://cibc.com/managemycard).

## Cardholder Spending Limits<sup>4</sup>

Take advantage of the convenience of having up to 9 additional cards on your business card account, but maintain control by easily setting unique spending limits for purchases and cash advances on each card. As the Primary Cardholder, call us at any time to change the purchase or cash limits on any card. The new limits will take effect immediately.

## Organize your payments

Consolidate recurring payments on your CIBC bizline Visa Card by setting up pre-authorized payments to make payment reconciliation easy.

## Auto Pay Service

Staying on top of your payments is now even easier. Set up automatic payments from your CIBC business account so you never have to worry about missing a payment. Choose to pay either the Minimum Payment or the Amount Due by the payment due date for each month.

## Bridge short-term cash flow needs with CIBC Convenience Cheques<sup>5</sup>

You have the flexibility to use CIBC Convenience Cheques on the credit card account to make bill payments or transfer higher-rate balances from other non-CIBC credit cards.

## Card Replacement and up to \$5,000 emergency cash advance<sup>2</sup>

Whether you're working at home or abroad, if a card is lost or stolen, or if any cardholder suspects someone is using their card or card number, contact CIBC Telephone Banking, CIBC Credit Card Services, or a CIBC Banking Centre as soon as possible.

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

**Report a lost or stolen CIBC credit card immediately by calling [1 800 663-4575](tel:18006634575).**

## eStatements offer ease and convenience

View up to 7 years of your credit card statements online and on your mobile device. Save and print your statements any time or download them to use with your personal finance software.

# Manage my card

CIBC offers a number of features to manage your credit card digitally. Modern, convenient and safe—banking on your terms, when and where you want. Simply sign in to CIBC Online or Mobile Banking to get started. Enjoy on-the-go banking with our award-winning CIBC Mobile Banking® App for iPhone®, iPad® and Android™.

## Activate card

Just received your card and ready to use it? Easily activate a new or replacement credit card online at any time.

## Choose your PIN

Easily choose or change your PIN online, from anywhere in the world, at any time.<sup>3</sup> For more information, visit [cibc.com/managemycard](https://cibc.com/managemycard).

## Lock and unlock card

Take the stress out of misplacing your card. 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. A new card will be sent to you in the mail.

## Spend Alerts<sup>6</sup>

Set up alerts through CIBC Online Banking and choose to be notified by phone, email or online message when you've exceeded your customized budget or are nearing your credit limit.

**Credit card transaction alerts** allow you to stay on top of your credit card activity and quickly identify unauthorized transactions without having to log in. Receive alerts in real-time whenever a transaction occurs on your card. Choose to receive alerts for all transactions or specify a dollar threshold over which to be notified.

## Other alerts and reminders

You also have access to other alerts and reminders such as Real Time Fraud Alerts, your payment is due and your eStatement is ready. Visit [cibc.com/alerts](https://cibc.com/alerts) to learn more.

## Enhanced transaction details


Easily recognize credit card transactions by clicking on transactions to see additional merchant details including merchant contact details and address.

## Everyday management

Check your account balance, view recent transactions, pay your monthly bill or set up future payments. You can apply for a credit limit increase, add a cardholder and more.

# Pay with ease

## Contactless payments<sup>7</sup>

Conveniently pay simply by waving the card or your eligible smartphone over a secure contactless reader. It's a great alternative to using cash for purchases. Just look for merchant terminals with the  contactless symbol.

## Mobile Wallet



Just use your CIBC card with any of these mobile wallets: Google Pay™ for Android™ devices; Apple Pay® for iPhone®, iPad® and Apple Watch®; or Samsung Pay® for compatible Samsung® devices.


Get the same rewards, security and protection as your physical card.


For more information, including a list of mobile payment solutions that that CIBC supports.

Visit [cibc.com/ways-to-pay](https://cibc.com/ways-to-pay)

## Click to Pay<sup>+</sup>

Your card can be used to Click to Pay with — an easier and more secure way to pay online. When you Click to Pay with  for online purchases you don't need to enter 16 digit card numbers, look up passwords or fill out forms.

Enjoy easy, smart and secure online checkout with Click to Pay. Just look for this icon  when you check out at your participating online retailers. You can sign up for Click to Pay:

1. At merchants that display this icon 
2. On Visa's Click to Pay enrollment page

# Enjoy great savings

## Visa SavingsEdge<sup>\*,8</sup>

Visa SavingsEdge is an automated discount program for Visa<sup>\*</sup> Business cardholders. Unlock automatic savings on business solutions, travel and entertainment, electronics and more with the CIBC bizline Visa Card.

For full details or to enroll your card and start saving today, please visit [visasavingsedge.ca](https://visasavingsedge.ca)

## Save on gas<sup>9</sup>

Link and use your eligible CIBC card with Journie Rewards to automatically save up to 10 cents per litre<sup>9</sup> at participating

**Pioneer, Fas Gas, Ultramar** and **Chevron** gas stations.<sup>10</sup>

Visit [cibc.com/journie](https://cibc.com/journie) to get started.

# Important contact information

## CIBC Credit Card Services

For current hours of business, please visit: ..... [cibc.com](https://www.cibc.com)

In Canada and the US ..... [1 800 465-4653](tel:18004654653)

Elsewhere ..... [514 861-4653](tel:5148614653)



## Telecommunications Device for the Deaf

(TDD) (in North America) ..... [1 877 331-3338](tel:18773313338)

## 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](tel:18006634575)

Elsewhere ..... [514 861-9898](tel:5148619898)

## Emergency assistance

In Canada and the US ..... [1 800 814-7442](tel:18008147442)

Elsewhere ..... [416 784-5357](tel:4167845357)

## Visa lost or stolen card replacement and emergency assistance

(available outside of Canada)

In the US ..... [1 800 VISA-911](tel:1800VISA911)

Elsewhere ..... [410 581-9994](tel:4105819994)

# Notes, trademarks and disclaimers

- <sup>1</sup> Interest rate and credit limit will depend on personal credit bureau information and interest rate will range between CIBC prime rate plus 1.5% and CIBC prime rate plus 13%. The card's interest rate is variable, meaning that it may change when CIBC's prime rate changes.
- <sup>2</sup> Cash advances bear interest from the date they are taken from your credit card account and are subject to available credit and available cash.
- <sup>3</sup> All Cardholders (Primary and Authorized Users) on the account may choose a PIN via CIBC Mobile or Online Banking. A PIN is required for ATM transactions and some in-store purchases.
- <sup>4</sup> The Primary Cardholder may assign and change the Authorized User Spending Limits on the credit card account for any authorized users by contacting CIBC. CIBC may make adjustments to the spending limits any time following a decrease in the credit limit or cash limit of the account. The spending limits for authorized users will be subject to the overall credit limit and cash limit on the credit card account, so the funds available to an authorized user may be less than the spending limit set. An Authorized User Spending Limit will reset monthly, or earlier if requested by the Primary Cardholder or if a payment on the credit card account is made by the applicable authorized user. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.
- <sup>5</sup> CIBC Convenience Cheques can be ordered by calling CIBC Card Services. CIBC Convenience Cheques are subject to your available credit and available cash and bear interest from the date they are posted to the credit card account. Convenience Cheques will not be processed if the credit card 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 cannot be certified.
- <sup>6</sup> Transactions must first be posted to your account before they can trigger a spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.
- <sup>7</sup> Subject to merchant transaction limits.
- <sup>8</sup> Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.
- <sup>9</sup> 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 eligible credit card issued by CIBC. All Simplii cards are excluded. Please see [cibc.com/journie](https://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 60 days, up to a maximum of 100 litres, if you swipe your plastic Journie Card at the pump. If you begin by entering the 10-digit phone number associated with your Journie account at the pump, you will have the option to save seven cents (\$0.07) per litre on your next fuel purchase transaction made within 60 days, up to a maximum of 100 litres. This option is set to ON by default in your App. 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/en-CA/terms-and-conditions](https://journie.ca/en-CA/terms-and-conditions) for more details.
- <sup>10</sup> Participating locations include select retail **Pioneer**, **Fas Gas**, **Ultramar** and **Chevron** branded gas stations in Canada. For a full list of participating stations, visit [journie.ca/destinations](https://journie.ca/destinations).

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