

YOUR BENEFITS GUIDE

Welcome to your
CIBC Aerogold[®]
Visa^{*} Card



Benefits at a Glance

YOUR PREMIUM PASSPORT TO REWARD TRAVEL

Welcome to your CIBC Aerogold Visa Card	1
Earn Rewards Faster	2
Enjoy a World of Aeroplan Rewards	3
Insurance and Travel Benefits	5
Flight Delay and Baggage Insurance	5
Purchase Security and Extended Protection Insurance	5
CIBC Visa Auto Rental Collision/Loss Damage Insurance	6
Common Carrier Accident Insurance	6
Car Rental Discounts	6
Optional CIBC Travel Insurance	6
Visa payWave*	7
Chip-enabled CIBC Visa Card	8
Financial Benefits	9
eStatements Offer Ease and Convenience	9
Auto Pay Service	9
Access to Cash Advances	9
Card Replacement and up to \$5,000 in Emergency Cash Advances	10
Stress Free Financial Management	11
CreditSmart® Features	11
Additional Cards	11
Authorized User Spending Limits	12



WELCOME TO THE CIBC AEROGOLD VISA CARD.

Your new CIBC Aerogold Visa Card comes with our promise to help you get the very most out of your credit card.

It starts with a world of renowned reward travel and exclusive card features. You'll earn Aeroplan® Miles whenever you make a purchase with your new card. When it comes time to redeem your Aeroplan Miles, you have an exciting selection of travel, dining, and entertainment options. Plus, your new card comes loaded with numerous premium benefits to enjoy – whether you're shopping in your neighbourhood, or taking in the sights halfway around the world.

How you use all your new card features and benefits is totally up to you. But one thing is certain. It's a **credit card on your terms.**®

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. **Enjoy.**

MORE WAYS TO EARN REWARDS FASTER.

We want to get you closer to your dream travel destination. That's why the CIBC Aerogold Visa* Card has several ways to help you earn you more Aeroplan Miles.

ONE AEROPLAN MILE FOR EVERY DOLLAR SPENT

Now you can enjoy a card that rewards your spending with Aeroplan Miles. You'll earn one Aeroplan Mile for every dollar charged to your CIBC Aerogold Visa Card.¹

EARN 50% MORE AEROPLAN MILES

With the Mileage Multiplier® feature, **you'll earn 1.5 Aeroplan Miles for every \$1 you spend** – that's 50% more Aeroplan Miles – at grocery stores, gas stations and drug stores (on the first \$80,000 in total annual spending)² For example, whether it's milk or a lawn chair, if you can buy it at a grocery store, you'll earn 1.5 Aeroplan Miles for every \$1 spent. Of course, you'll continue to earn one Aeroplan Mile for every dollar charged to the card at all other locations.

AIR CANADA FLIGHTS AND FLIGHT PASSES

When you charge an Air Canada® flight or one of Air Canada's Flight Passes to your CIBC Aerogold Visa Card, you can enjoy a double benefit: you will receive Aeroplan Miles equaling the dollar value of your purchase plus any regular Aeroplan Miles or Air Canada Status Miles earned for flying on Air Canada.³ Visit Air Canada's website for all the details.

AEROPLAN PARTNERS

Many Aeroplan Partners, including many hotels and car rental agencies, award you Aeroplan Miles for using their services. By paying for those services with your CIBC Aerogold Visa Card, you'll earn one Aeroplan Mile for every dollar charged to your card in addition to those earned through the Aeroplan Partner. Simply present your Aeroplan Card at time of purchase and pay with your CIBC Aerogold Visa Card to earn miles twice. For more information on how to earn Aeroplan Miles, visit aeroplan.com.

EXPLORE, REDEEM & DISCOVER WITH AEROPLAN REWARDS.

aeroplan

As the primary CIBC Aerogold Visa Cardholder, you're automatically enrolled into the Aeroplan Program.⁴ So in addition to accumulating Aeroplan Miles for your everyday card use, you can also earn Aeroplan Miles when you fly with Air Canada or Star Alliance® airline partners and when you use your card at over 150 Aeroplan Partner brands worldwide.⁵

REWARD YOURSELF WITH MORE THAN TRAVEL

Now, you can redeem your Aeroplan Miles for more rewards than ever before! Use your miles for unforgettable experiences that take you around the world, whether you want to escape from it all with car rental and hotel rewards or with cruises and vacation packages to sunny destinations! Or take advantage of a wide variety of gift cards and brand name merchandise including luggage, electronics, home décor, toys, tools and much more! Plus, you can use your rewards in the comfort of your own home by downloading your favourite songs at Aeroplan Music Store. Why wait? With more rewards than ever before starting at 3,000 Aeroplan Miles, it's easy to find the one that's right for you.

AEROPLAN DISTINCTION™

Qualifying members enjoy exclusive flight reward benefits, bonus Aeroplan Mile offers and unique privileges. Please visit aeroplan.com/distinction for more details.

For more information on Aeroplan Rewards, visit aeroplan.com.



REDEEM YOUR AEROPLAN MILES

You can book Aeroplan Rewards online at aeroplan.com 24 hours a day, 365 days of the year. Just go to the "Use your Miles" section and select the type of reward you want from the main menu.

FLYING WITH AEROPLAN: REDEEMING FLIGHT TICKETS*		
REWARD TRAVEL ZONES	ECONOMY CLASS	BUSINESS CLASS
Short-haul flight within Canada and Continental U.S.	15,000	25,000
Long-haul flight within Canada and Continental U.S.	25,000	50,000
Between Canada / continental U.S. and some Europe destinations	60,000	90,000

*For full flight grid please visit <https://www4.aeroplan.com/FlightRewardChart.do>

Market Fare Flight Rewards™ offer members greater availability on Air Canada, Air Canada Express and Air Canada rouge operated flights in Economy and Business Class at variable mileage levels. For complete details, please visit aeroplan.com.

For flight rewards with other Aeroplan Partners, the most recent list of Aeroplan Partners, and the latest information, refer to the Aeroplan Flight Reward chart at aeroplan.com.

All information is valid at time of printing, and is subject to change without notice.

When requesting flight reward tickets, please be ready to provide your Aeroplan number, CIBC Aerogold Visa Card number with expiry date and the name(s) in which the reward ticket(s) will be issued.

When requesting hotel, car, retail and gifts and other rewards, simply follow the complete instructions to book your reward online.

For more information on how to redeem your Aeroplan Miles, visit aeroplan.com or call the Aeroplan Contact Centre for your area (see Important Phone Numbers).

RELAX. YOUR CARD HAS YOU COVERED.

Your CIBC Aerogold Visa Card comes with comprehensive insurance and travel benefits, so you get the peace of mind you need while travelling with your family. Remember to review your coverage before departure.

FLIGHT DELAY AND BAGGAGE INSURANCE⁶

Travel delays? Breathe easy. Purchase any scheduled flight with your CIBC Aerogold Visa 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 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" and covers you only to the extent your claim exceeds the coverage of other insurance or indemnity available to you.

For information or to make a claim please call 1-866-363-3338 or call collect 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

PURCHASE SECURITY & EXTENDED PROTECTION INSURANCE⁶

Enjoy added security and protection on your purchases. Your CIBC Aerogold Visa 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 Protection Insurance, you can actually double the period of a manufacturer's original warranty up to one year on most purchases. That makes your CIBC Aerogold Visa 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.

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. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

CIBC VISA AUTO RENTAL COLLISION/LOSS DAMAGE INSURANCE⁶

Smart savings opportunity. As a CIBC Aerogold Visa 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 Aerogold Visa Card and decline the rental agency's Collision Damage Waiver (CDW) or Loss Damage Waiver (LDW). You'll then be protected by Auto Rental Collision/Loss Damage Insurance.

For information, please call 1-866-363-3338 or call collect 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

COMMON CARRIER ACCIDENT INSURANCE⁶

Travel with your mind at ease. Flying or travelling by ferry, train or bus? Simply charge your fare to your CIBC Aerogold Visa Card and you, as the primary Cardholder, your spouse and dependent children are automatically covered with up to five hundred thousand dollars (\$500,000) Common Carrier Accident Insurance.

For information, please call 1-866-363-3338 or call collect 905-403-3338. Please refer to the enclosed Insurance Certificate for more details, including policy limitations and exclusions.

CAR RENTAL DISCOUNTS

Take advantage of additional savings. As a CIBC Aerogold Visa Cardholder, you can receive valuable car rental discounts at participating locations worldwide when you pay with your CIBC Credit Card.⁷

For more information on car rental discounts, please visit www.cibc.com.

OPTIONAL CIBC TRAVEL INSURANCE⁶ (Available at an additional cost)

Take advantage of extra travel coverage when you need it. Your CIBC Aerogold Visa Card provides you with many travel benefits. However, you may require additional coverage that is not available on your card. With CIBC Travel Insurance, you can purchase other coverage for you, the primary Cardholder, your spouse and dependants when travelling outside your province of residence.


We offer a number of products that are designed to help protect you against the unexpected costs associated with emergencies that can occur before or while travelling.

Call us today at 1-800-898-0392 to enroll and charge the selected coverage to your CIBC Aerogold Visa Card.

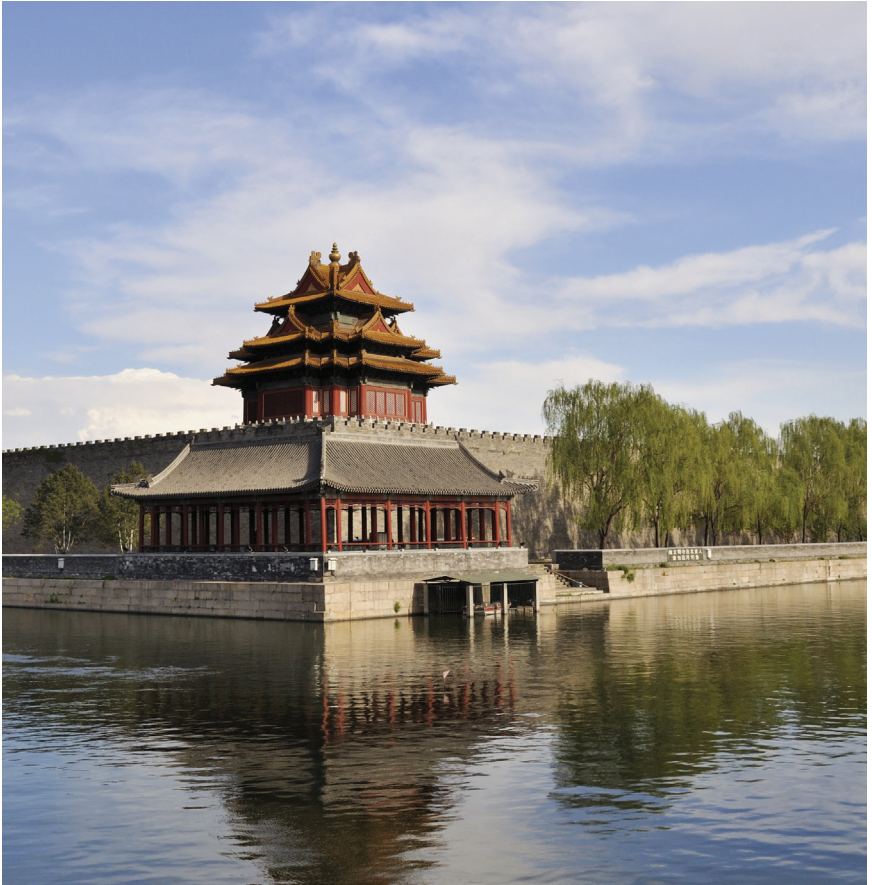
MAKING PAYMENTS, NO PROBLEM.

Another great feature of your CIBC Aerogold Visa Card? Convenience. With your card, we've made sure that making payments is always fast, secure and simple.

VISA PAYWAVE®)))

Available on your Visa payWave enabled CIBC Aerogold Visa Card and eligible registered smartphone through the CIBC Mobile Payment App. This no-fee payment feature is a great alternative to using cash for small purchases up to \$100.⁹ Simply look for merchant terminals with the  symbol, hold your CIBC Aerogold Visa Card or smartphone in front of the merchant terminal and you're on your way.

For more information, including a list of eligible smartphones and other requirements, visit www.cibc.com/ca/features/mobile-payment.html.





THE CHIP-ENABLED CIBC VISA 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 Visa 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.

Wherever chip technology is available, a PIN (Personal Identification Number) will be required to authorize a transaction, much like a debit transaction.

Visit www.cibc.com/chipcard for more information.

FREE PERSONALIZED CONVENIENCE CHEQUES

Transfer higher rate balances, consolidate bills, or make purchases in places that don't otherwise accept credit cards. CIBC Convenience Cheques make it simple. Write them like any other cheque to a person or business, or to pay off a non-CIBC credit card and the amount will appear on your statement.⁹



BANKING MADE EASY.

Want to be able to bank on the go, with convenient features like automatic payments and instant cash advances? Your CIBC Aerogold Visa Card takes some of the hassle out of banking.

E-STATEMENTS OFFER EASE AND CONVENIENCE

With your eStatement you can view a free electronic copy of your current or previous available credit card and bank account statements online anytime, any day, and download them to your computer. Signing up for eStatements allows you to be notified of account changes while saving paper and reducing clutter in the process. Simply sign in to CIBC Online Banking® to get started.

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 Visa 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. To request an Auto Pay Service Authorization Form, call 1-800-465-4653.

ACCESS TO CASH ADVANCES

Access to cash, wherever and whenever you need it. You have instant access to up to \$1,000 daily with your CIBC Visa Card, subject to your available credit and your available cash, at any CIBC ATM or any of the nearly one million bank machines displaying the Visa, *Interac*® or Plus* System symbols.¹⁰ All you need is your card and your PIN.¹¹

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

Simple services to ease your mind. 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 Banking Centre, CIBC Telephone Banking or CIBC Credit Card Services as soon as possible. We will take the steps necessary to recover your card, including reporting your lost or stolen card to the appropriate authorities.

A lost or stolen CIBC Visa 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, subject to your available credit and your available cash, if your card is lost or stolen.¹¹



STRESS-FREE FINANCIAL MANAGEMENT.

Your CIBC Aerogold Visa Card can help you manage, track and organize your credit card activity. It can also help keep you protected from fraud. Here are just a few of the benefits so you can rest easy.

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 Aerogold Visa 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 Monthly 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.¹²

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.¹³

Fraud Alerts: set up alerts and choose to be notified as soon as possible about potential unauthorized use of your 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 1-800-465-4653.

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

ADDITIONAL CARDS

As a CIBC Aerogold Visa Cardholder, you can receive up to three additional cards (\$50 annual fee per additional card). Give them to your spouse, other family members, or anyone else you wish and maximize the opportunities to earn Aeroplan Miles. At the end of each statement period all charges and Aeroplan Miles earned will appear on the primary Cardholder's monthly 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.

AUTHORIZED USER SPENDING LIMITS

Your CIBC Aerogold Visa Card comes with a unique Authorized User Spending Limit feature – at no additional cost! You can manage authorized user(s)' spending by assigning specific spending limits for purchases and cash to any authorized user(s). This way your authorized users will have access to funds they need while you monitor their spending activity on your account! As the primary Cardholder, you can contact us at any time to change any Authorized User Spending Limits. With this option, authorized user(s) are able to make purchases and cash transactions each month up to the spending limits assigned to them. There is comfort and peace of mind in knowing that authorized user(s) can only spend up to an allotted amount.¹⁴

Call 1-800-465-4653 to add authorized users and assign spending limits, or visit www.cibc.com/spendinglimits to get more information.

PRIVACY

Either by activating your new card or in your application you have consented to CIBC, from time to time, sharing with Aeroplan certain transaction information (e.g. merchant name, transaction date and amount) for the purposes of marketing and promoting the Aeroplan Program as set out in Aeroplan's privacy policy including combining this information with other information Aeroplan may already have about you to make relevant offers or provide a benefit or privilege to you. The sharing of this information is necessary for you to receive the benefits and features of this partner program therefore you may not withdraw your consent. CIBC may also share with Aeroplan the following additional information: location data of merchants (country, province or state, city and postal code) and Cardholder data (your age range, salutation and the number of Cardholders on the account) for the same purposes as above. If you do not wish us to share this additional information you may contact CIBC at 1-800-465-4653 within Canada or the U.S.A., or 514-861-4653. For more about how Aeroplan may collect, use or share your information or your right to opt out of receiving marketing communications from Aeroplan, please contact Aeroplan directly or go to aeroplan.com.

For more information about how CIBC may collect, use or share your personal information, please see CIBC's privacy policy which is available at any CIBC Banking Centre or at www.cibc.com. This policy may be amended, replaced or supplemented from time to time.

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 Aerogold Visa Card.

To make the most of your new CIBC Aerogold Visa Card, visit www.cibc.com and register for CIBC Online Banking.

NOTES

- 1 Aeroplan Miles are earned on card purchases less returns, and not on cash advances, interest, fees, balance transfers, payments or Convenience Cheques. Taxes, landing and departure fees and other charges and surcharges may apply to Aeroplan reward travel. Aeroplan partners, rules and regulations are subject to change without notice, please refer to aeroplan.com. Aeroplan Miles will be awarded only if your CIBC Aerogold Visa account is in good standing on the monthly statement date (otherwise Aeroplan Miles are cancelled).
- 2 Earn 1.5 Aeroplan Miles on purchases (excluding returns) at merchants classified in the Visa network as grocery stores, service/stations/automated gas dispensers or drug stores. This bonus Aeroplan Miles offer is only available on the first \$80,000 in net annual card purchases on your account (meaning all card purchases by all Cardholders, at any type of merchant). The \$80,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchant categories may change without notice.
- 3 Number of Aeroplan Miles earned depends on the fare type purchased; some fare types may not earn miles. Charter flights are not eligible. Ask for details before booking.
- 4 Unless you provided us with another person's Aeroplan Account number when you applied for your card, in which case all Aeroplan Miles earned on your CIBC Aerogold Visa Card Account will be credited to that person's Aeroplan Account. Only Aeroplan Members can earn Aeroplan Miles on flights and at Aeroplan Partners.
- 5 Visit aeroplan.com for the full Terms and Conditions of the Aeroplan Program.
- 6 Insurance coverage(s) included with CIBC credit cards is underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. Different cards may have different coverage(s). To learn about which coverage(s) are included with a specific card, and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see www.cibc.com/ca/credit-card/agreements-insurance.html and the insurance certificate(s) in your card package. Some insurance coverage(s) require purchase(s), auto rentals, common carrier fares and other trip costs to be charged to the card to activate coverage (other conditions may also apply). Auto Rental Collision/Loss Damage Insurance (CLDI) is available for automobile rentals of up to 48 days. 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 vehicle 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 vehicle 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. Certain RSA coverage(s) are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available). For more information, call RSA toll-free at 1-866-363-3338 in Canada, continental U.S. and Hawaii or collect from elsewhere at 905-403-3338.
- 7 Discounts are determined by the participating rental agency and apply to time and kilometre/mileage charges only.
- 8 Subject to merchant transaction limits.
- 9 Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC Convenience Cheques are subject to your available credit and available cash and bear interest from the date they are posted to your credit card account. CIBC Convenience Cheques do not earn Aeroplan Miles.
- 10 Cash advances do not earn Aeroplan Miles. Cash advances bear interest from the date they are taken.
- 11 All Cardholders (primary and authorized users) on the account will receive a PIN.
- 12 This service is provided by Equifax Canada, a leading credit bureau in Canada.

- 13 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.
- 14 The primary Cardholder may assign and change the Authorized User Spending Limits on the credit card account for any authorized user(s) 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 card. "Cash" refers to cash advances, Convenience Cheques and balance transfers. For full details visit <https://www.cibc.com/ca/credit-cards/budgeting-spend/spending-limits.html>.

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Distinction™ and Market Fare Flight Rewards™ are trademarks of Aimia Canada Inc.

Air Canada® and Star Alliance® are registered trademarks of Air Canada, used under license.

Interac® is a registered trademark of Interac Inc.; CIBC authorized user of the mark.

*Trademarks of Visa Int., used under license.

The Contactless Indicator is a trademark of EMV Co. LLC.

Avis® is a registered trademark licensed to Aviscar Inc. for use in Canada.

Budget® is a registered trademark licensed to Budgetcar Inc. for use in Canada.

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

www.cibc.com

1-800-465-4653

514-861-4653



Telecommunications Device for the Deaf
(TDD) (in North America)

1-877-331-3338

CIBC LOST OR STOLEN CARD REPLACEMENT AND EMERGENCY ASSISTANCE

In Canada and the U.S.

Elsewhere

Emergency Assistance

In Canada and the U.S.

Elsewhere

1-800-663-4575

514-861-9898

1-800-814-7442

416-784-5357

VISA LOST OR STOLEN CARD REPLACEMENT AND EMERGENCY ASSISTANCE

(available outside of Canada)

United States

Elsewhere

1-800-VISA-911

410-581-9994

OTHER SERVICES

CIBC Visa Auto Rental Collision/Loss Damage Insurance

In Canada and the U.S.

Elsewhere (call collect)

1-866-363-3338

905-403-3338

Flight Delay and Baggage Insurance

In Canada and the U.S.

Elsewhere (call collect)

1-866-363-3338

905-403-3338

Common Carrier Accident Insurance

In Canada and the U.S.

Elsewhere (call collect)

1-866-363-3338

905-403-3338

AVIS® Worldwide Reservations

1-800-879-2847

Budget® Reservations

1-800-268-8900

Optional CIBC Travel Insurance

Anywhere in North America

Outside North America (call collect)

1-800-898-0392

416-340-8187

IMPORTANT WEBSITES

CIBC
CIBC CreditSmart
Aeroplan
Air Canada
Visa payWave

www.cibc.com
www.cibccreditsmart.com
aeroplan.com
www.aircanada.com
www.cibc.com/paywave

AEROPLAN CONTACT CENTRES

If you have any questions about Aeroplan, call the Aeroplan Contact Centre between 7 a.m. and 11 p.m. (North America) seven days a week. Or please call your local Air Canada sales office. Refer to aeroplan.com for more details:

Canada, U.S., Antigua, the Bahamas, Barbados,
Bermuda, the Cayman Islands, Jamaica and Trinidad
Hong Kong
U.K.
Montreal and all other areas

1-800-361-5373
(852) 2521-2138
0871-220-7777
514-395-0300

**Make the most of your
CIBC Aerogold Visa Card.**

**Visit www.cibc.com and register for
CIBC Online Banking today.**

