



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



# Manage your 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 have instant access to 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*<sup>®</sup> or Plus\* System symbols. All you need is your card and your PIN.<sup>3</sup>

## Bridge short-term cash flow needs with CIBC Convenience Cheques<sup>4</sup>

You have the flexibility to use CIBC Convenience Cheques on your credit card account to pay off bills or transfer higher-rate balances from other non-CIBC credit cards.

## Cardholder Spending Limits<sup>5</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.

## Online spend report

Get a more detailed view of your credit card spending and create customized monthly budgets.

## Enhanced monthly statement

Track and manage your monthly and year-to-date spending, organized in 10 common spend categories on your printed statement.

## eStatements offer ease and convenience

With eStatements, 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. Skip the paper trail and reduce clutter in the process.

# Enjoy better banking

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.

## 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.

## 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.

## Contactless payments<sup>6</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 CIBC supports, visit [cibc.com/ways-to-pay](https://www.cibc.com/ways-to-pay)**

# Alerts & security

Your CIBC bizline Visa Card offers you a suite of security and protection features that is simply unparalleled in Canada.

**Spend alerts**<sup>7</sup> let you set up alerts through CIBC Online Banking<sup>®</sup> 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.

**Credit report alerts**<sup>8</sup> will notify you of key changes to your personal credit report so you're aware of any unusual activity on your credit file.

## Other benefits

### Visa SavingsEdge<sup>\*,9</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 your CIBC bizline Visa Card.

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

### Assistance when it's needed the most, up to \$5,000 in emergency cash advances<sup>2</sup>

If you're travelling and your card is lost or stolen, or if you suspect someone is using your card or card number, contact CIBC at 1 800 663-4575 as soon as possible. You will have access to an emergency replacement card and up to \$5,000 in emergency cash advances.

# Insurance protection<sup>10</sup>

## Common Carrier Accident Insurance

Whenever you travel by plane, ferry, train or bus, simply charge your full fare to your CIBC bizline Visa Card and you, as the Primary Cardholder, your spouse and dependent children can be automatically covered with up to \$100,000 Common Carrier Accident Insurance.

Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. For information, or to make a claim under the insurance coverage listed above, please visit [cibccentre.rsagroup.ca](http://cibccentre.rsagroup.ca) or call toll-free 1 866 363-3338 if you are in Canada or the United States (U.S.). From anywhere else in the world, call collect at 905 403-3338.

## Important contact information

### CIBC Credit Card Services

For current hours of business, please visit: [cibc.com](http://cibc.com)  
In Canada and the U.S. 1 800 465-4653  
Elsewhere<sup>‡</sup> 514 861-4653



### Telecommunications Device for the Deaf

(TDD) (in North America) 1 877 331-3338

### CIBC lost or stolen card replacement

Submit a request on CIBC Online or Mobile Banking or call:  
In Canada and the U.S. 1 800 663-4575  
Elsewhere<sup>‡</sup> 514 861-9898

### Emergency assistance

In Canada and the U.S. 1 800 814-7442  
Elsewhere<sup>‡</sup> 416 784-5357

### Visa lost or stolen card replacement and emergency assistance

(available outside of Canada)  
In the U.S. 1 800 VISA-911  
Elsewhere<sup>‡</sup> 410 581-9994

### CIBC travel insurance assistance

In Canada and the U.S. 1 866 363-3338  
Elsewhere<sup>‡</sup> 905 403-3338

<sup>‡</sup> These numbers can be called collect.

# 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 will receive a PIN.
- <sup>4</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 your credit card account. Convenience Cheques will not be processed if your CIBC bizline Visa 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>5</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>6</sup> Subject to merchant transaction limits.
- <sup>7</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>8</sup> This service is provided by Equifax Canada, a leading credit bureau in Canada.
- <sup>9</sup> Discounts provided as credits on future account statements. This service is provided by Visa Canada. Terms and conditions apply.
- <sup>10</sup> Insurance coverage(s) included with CIBC credit cards are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. You may contact RSA at **1 866 363-3338** in Canada and the U.S. or collect from elsewhere at **905 403-3338** or visit [cibccentre.rsagroup.ca](http://cibccentre.rsagroup.ca). Different cards will have different coverage(s). To learn about which insurances are included, and important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see [cibc.com/ca/credit-card/agreements-insurance.html](http://cibc.com/ca/credit-card/agreements-insurance.html) and review the insurance certificate(s) in your card package. Some insurance coverage(s) require purchases, common carrier fares and other trip costs to be charged to the card to activate coverage. Other conditions may also apply. Certain RSA coverages are "excess insurance" (all other sources of insurance and recovery must be exhausted before coverage is available).

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Download the CIBC Mobile Banking app today

