
Notice of upcoming change to your CIBC Rewards Program Terms & Conditions

We are making a change to your CIBC Aventura® Terms & Conditions, CIBC Gold Visa* Terms and Conditions and CIBC Vacationgold® Visa* Card Vacationgold Rewards Program Terms and Conditions (collectively, your “Terms & Conditions”).

The change is an amendment to your Terms and Conditions and will take effect **February 1, 2021**. You can continue using your card just as you do today.

For **CIBC Aventura®** Terms & Conditions, the third sentence of Term and Condition #6 will be deleted in its entirety and replaced as follows:

Current:

Aventura Points are earned on Card purchases less returns, and not on cash advances, fees, interest, balance transfers, payments, CIBC Convenience Cheques or Aventura Points redemptions.

Effective February 1, 2021:

Aventura Points are earned on Card purchases less returns, and not on cash advances, CIBC Global Money Transfers™, fees, interest, balance transfers, payments, CIBC Convenience Cheques or Aventura Points redemptions.

For **CIBC Gold Visa*** Terms and Conditions, the fourth sentence of Term and Condition #6 will be deleted in its entirety and replaced as follows:

Current:

Cash advances, CIBC Convenience Cheques, balance transfers, interest, fees, payments, Points redemptions and service charges do not earn Points.

Effective February 1, 2021:

Cash advances, CIBC Global Money Transfers™, CIBC Convenience Cheques, balance transfers, interest, fees, payments, Points redemptions and service charges do not earn Points.

For **Vacationgold® Visa* Card** Vacationgold Rewards Program Terms and Conditions, the second sentence of Term and Condition #4 of will be deleted in its entirety and replaced as follows:

Current:

You will not earn Vacation Dollars on cash advances, fees, interest, balance transfers, payments CIBC Convenience Cheques or Vacation Dollars redemptions.

Effective February 1, 2021:

You will not earn Vacation Dollars on cash advances, CIBC Global Money Transfers™, fees, interest, balance transfers, payments CIBC Convenience Cheques or Vacation Dollars redemptions.

All other terms and conditions remain unchanged. By continuing to use your credit card account after the changes take effect, you are accepting these changes. Of course, you have the option to cancel your credit card account without cost within 30 days of the changes taking effect by contacting us at 1 800 465-4653 in Canada & the U.S., or from elsewhere collect 514 861-4653. 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 Terms & Conditions unless otherwise defined.

We appreciate your business and look forward to continuing to meet your financial needs.