

† This offer applies to the CIBC Dividend Platinum® Visa* Card. You can qualify for this offer if you apply and are approved for a new eligible card beginning February 1, 2021.

If you apply and are approved for a new eligible card, you will receive 10% cash back on the net purchases posted to your account within the first 4 monthly statement periods or \$2,000 in total net purchases (equal to \$200 cash back), whichever comes first.

Regular cash back rate(s) do not apply on purchases which the promotional rate of 10% applies. Cash back is earned on purchases less returns and credits. For this offer the following do not qualify as purchases: cash advances, interest, fees, balance transfers, payments or CIBC Convenience Cheques. The cash back is accumulated each month and will appear on your statement no later than the month after it is earned. Cash back is awarded at the end of the year as a credit on your December statement.

Offer applies to newly approved card accounts only; transfers from an existing CIBC credit card to a CIBC Dividend Platinum Visa Card are excluded. This offer is not transferable. This offer may be withdrawn or changed without prior notice at any time. This offer may be revoked if you appear to be manipulating or abusing it, or are engaged in any suspicious or fraudulent activity, as determined by CIBC in its sole discretion.

A one-time annual fee rebate for you (the primary cardholder) and up to three authorized users added at the time of the application. This offer does not apply to annual fees for authorized users that are added after you submit your application. This offer applies for the first year only. If your application for an eligible card is not approved, you may be considered for another card (as disclosed in your credit card application). If you are approved for that card, this annual fee rebate offer will apply in the amount of the annual fee, if any, of the alternate card. If you qualify, the rebate will be awarded to you and will appear as a credit against the applicable annual fee(s) within two statements. Your new credit card account must be open and in good standing at time the rebate is awarded.

The cash back is accumulated each month, beginning with the January statement and ending with the December statement. Only Primary Cardholders are permitted to make a cash back redemption. Authorized Users are not eligible to redeem cash back dollars. The Primary Cardholder may redeem cash back at any time during the year provided they have a minimum cash back balance of \$25 at the time the redemption request is made. The minimum cash back redemption amount is \$25. Cash back will be credited to the Primary Cardholder's account within 5 days of the date the redemption request is made. Any cash back amount that is not redeemed by the Primary Cardholder by the last day of the period covered by your December statement will be automatically redeemed, resulting in your cash back balance being reset to zero, and applied as a credit on your next statement, or, in limited circumstances, at such other time as may be permitted by CIBC. CIBC is not required to credit your account with cash back earned during a monthly statement period if your credit card account is not open and in good standing at any time during a monthly statement period. Credit card account must also be open and in good standing at the time the cash back is redeemed.

Earn 3% cash back on purchases (less returns) at merchants classified by the credit card network as (i) grocery stores and supermarkets or (ii) gas service stations and automated fuel dispensers. Earn 2% cash back on purchases (less returns) at merchants classified by the credit card network as (i) local and suburban commuter transportation in Canada including subway, streetcar, taxi, limousine

and ride sharing services (excludes merchants that may be classified as travel services or travel bookings such as air transport, car rentals and cruises), (ii) eating places and restaurants, drinking places and fast food restaurants, or (iii) recurring payments that are pre-authorized with a merchant to occur on a regular schedule (e.g. daily, monthly or annually) and classified by the merchant as recurring. All other purchases earn 1% cash back. The 3% and 2% cash back offers are only available on the first \$80,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 on grocery stores, supermarkets, gas service stations and automated fuel dispensers, commuter transportation, eating and drinking places and restaurants or on recurring payments on your account, whichever comes first; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas service stations and automated fuel dispensers, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 1%. The \$80,000 limit and the \$20,000 limit will reset to zero after the day your December statement is printed. Terms, conditions and eligible merchant/ merchant categories may change without notice. Cash back is earned on card purchases less returns and not on cash advances, CIBC Global Money Transfers, interest, fees, balance transfers, payments and regular CIBC Convenience Cheques. Credits for returns made on your account may result in a deduction of cash back at a higher earn rate, even though the return may relate to a purchase that earned cash back at a lower rate. We may make special offers, including offers to earn cash back on CIBC Global Money Transfers, which may be for a limited period and contain additional terms and conditions.

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