



CIBC Aventura® Gold Visa™

Your account at a glance

Previous balance		\$42.77
Payments	\$0.00	
Other credits	0.00	
Total credits	-	\$0.00
Purchases	3,027.74	
Cash advances	0.00	
Interest	10.71	
Fees	0.00	
Total charges	+ \$3,038.45	
Total balance	= \$3,081.22	

Your payment due this month

Amount Due¹	\$3,081.22
▼ Your account is past due. As a result, your Minimum Payment consists of the following two amounts that are due at different times.	
1. Minimum Payment past due	\$10.00
Please pay this amount immediately	
2. Remainder of Minimum Payment²	\$20.71
Please pay this amount by Sep 22, 2025	
Total Minimum Payment due	= \$30.71



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Please turn over - Transactions begin on page 2 →

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CIBC Aventura Gold Visa

Payment options

- Online Banking: www.cibc.com
- Telephone Banking: 1 800 465-CIBC (2422)
- CIBC bank machines and most financial institutions
- Mail: Return completed slip with your cheque or money order payable to CIBC.

For general inquiries call
1 800 465-4653

Do not staple or attach correspondence.

Account number 4500 XXXX XXXX 2504

Amount Due \$3,081.22

▼ Amount due **immediately** \$10.00

Remainder of Minimum Payment due by
Sep 22, 2025 \$20.71

Total Minimum Payment due \$30.71

Total payment enclosed \$ _____

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CHI RAG GORDHAN MARAKANA
202 VI CKERS CRES
PO BOX 96
AI R RONGE SK S0J 3G0

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

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Transactions from July 26 to August 25, 2025

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Aug 25	Aug 25	REGULAR PURCHASES	21.99%	10.71
Total interest this period				\$10.71

Your new charges and credits

→ Identifies Points Multiplier™* transactions that have earned 1.5 Aventura Points for every dollar spent (a Bonus of 50% more). Any returns/credits are deducted at the same rate.

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Jul 27	Jul 28	→ LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	22.26
Jul 28	Jul 29	Google YouTube 650-2530000 CA 299.00 INR @ 0.016287625**	Foreign Currency Transactions	4.87
Jul 28	Jul 29	THE FLOOR STORE PRINCE ALPRINCE ALBERTSK	Home and Office Improvement	55.50
Jul 28	Jul 30	→ SHELL C22592 HAGUE SK	Transportation	7.13
Jul 29	Jul 29	NAME-CHEAP.COM* DQLXJK WWW.NAMECHEAPAZ 18.68 USD @ 1.406852248**	Foreign Currency Transactions	26.28
Aug 03	Aug 05	CANADIAN TIRE #317 PRINCE ALBERTSK	Home and Office Improvement	346.70
Aug 03	Aug 05	CANADIAN TIRE #317 PRINCE ALBERTSK	Home and Office Improvement	11.09
Aug 03	Aug 06	WAL-MART SUPERCENTER#3073PRINCE ALBERTSK	Retail and Grocery	873.12
Aug 04	Aug 05	→ LA RONGE CANNABIS LA RONGE SK	Health and Education	27.75
Aug 05	Aug 06	LA RONGE HOME HARDWARE LA RONGE SK	Home and Office Improvement	37.73
Aug 05	Aug 06	RONA LA RONGE LA RONGE SK	Home and Office Improvement	199.53
Aug 08	Aug 11	KEETHANOW LUMBER AND F Air Ronge SK	Professional and Financial Services	34.80
Aug 08	Aug 11	KEETHANOW LUMBER AND F AIR RONGE SK	Professional and Financial Services	63.26
Aug 08	Aug 11	→ LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	22.26
Aug 08	Aug 11	LITTLE CAESARS # 5164- AIR RONGE SK	Restaurants	20.83
Aug 09	Aug 11	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	21.39
Aug 09	Aug 11	KEETHANOW LUMBER AND F Air Ronge SK	Professional and Financial Services	27.56
Aug 09	Aug 11	KEETHANOW LUMBER AND F AIR RONGE SK	Professional and Financial Services	159.78
Aug 09	Aug 11	→ GIANT TIGER #438 LA RONGE SK	Retail and Grocery	22.95
Aug 09	Aug 11	→ GIANT TIGER #438 LA RONGE SK	Retail and Grocery	11.55
Aug 10	Aug 11	LA RONGE EAGLE POINT RESOAIR RONGE SK	Transportation	97.35

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Information about your CIBC Aventura Gold Visa account

If you find an error or irregularity (including possible unauthorized or fraudulent Transactions) in this statement you must tell us within 30 days of this Statement Date. If you do not, we may regard this statement as final (except for credits posted in error).

How we charge interest: If interest is charged on a Purchase, it is charged retroactively from the Transaction date. You have a minimum 21 day interest-free grace period for new Purchases. You can avoid interest on those new Purchases by paying your new balance in full by the payment due date.

Interest is charged on Cash Advances from the date they are taken. Interest is charged on Convenience Cheques and Balance Transfers from the date they are posted to your credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Purchase, Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of your CIBC Cardholder Agreement.

If you choose to convert an eligible Purchase into an Installment Plan, interest will be charged on that Installment Plan at the interest rate you agreed to at the time of conversion and in the manner set out in the Installment Plan Terms and Conditions.

Payment period extensions: If you didn't pay the Amount Due on your last monthly statement, we have extended your payment due this month to give you extra time to make your payment. Interest will continue to accrue for the extended period. When we receive your

Amount Due, your payment due date will change back to your regular payment due date.

Your statement (including the Balance and Minimum Payment) only reflects Transactions that were posted as of the Statement Date. If you made a payment but it has not yet been posted, it will appear on your next monthly statement and any interest charges will be adjusted based on the transaction date and payment amount. The payment due date is determined under Eastern Standard Time (EST) meaning payments are considered received by us on the payment due date if made by 11:59pm EST. Payments made by mail or through another financial institution can take several days to be received by us. Please make your payments accordingly. Check CIBC Online Banking for the status of your payments and your most up to date Balance.

**Foreign currency Transactions, except Convenience Cheques, are converted to Canadian dollars on or after the Transaction date and no later than the Transaction posting date. At the time of currency conversion, you are charged the same conversion rate CIBC must pay, plus a fee of 2.5% of the converted amount, on both debits and credits. We convert a foreign currency Convenience Cheque or payment at our branch selling rate for Canadian dollars in effect at the time we process it.

¹Amount Due is the amount you must pay if you want to avoid interest on your regular purchases shown on this statement.

²Minimum Payment is the minimum amount you must pay this month and it includes your monthly installment payments due (if applicable).

For more information, please refer to the CIBC Cardholder Agreement.

TM Trademark of CIBC.
® Registered trademark of CIBC.



Prepared for: CHIRAG GORDHAN MARAKANA July 26 to August 25, 2025 Account number: 4500 XXXX XXXX 2504

Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Aug 10	Aug 13	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	16.64
Aug 12	Aug 13	KEETHANOW LUMBER AND F Air Ronge SK	Professional and Financial Services	94.30
Aug 12	Aug 13	BELL MOBILITY VERDUN QC	Personal and Household Expenses	33.60
Aug 12	Aug 13	TACO TIME - 2142 AIR RONGE SK	Restaurants	32.01
Aug 12	Aug 13	→ LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	53.26
Aug 13	Aug 13	Store La Ronge SK	Restaurants	20.62
Aug 13	Aug 14	NAME-CHEAP.COM* EWOAGG WWW.NAMECHEAPAZ 17.18 USD @ 1.413853318**	Foreign Currency Transactions	24.29
Aug 13	Aug 14	PAYPAL *TRADINGVIEW PRODU4029357733 OH	Personal and Household Expenses	15.87
Aug 13	Aug 14	PAYPAL *TRADINGVIEW PRODU4029357733 OH	Personal and Household Expenses	7.98
Aug 13	Aug 14	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	28.50
Aug 14	Aug 15	KOSTAS RESTAURANT AND LOULA RONGE SK	Restaurants	21.00
Aug 15	Aug 18	LAVISH PIZZA AND FAMILY RLA RONGE SK	Restaurants	43.03
Aug 16	Aug 18	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	25.15
Aug 17	Aug 18	ACE HARDWARE AIR RONGE AIR RONGE SK	Home and Office Improvement	3.32
Aug 18	Aug 19	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	24.66
Aug 18	Aug 20	→ GIANT TIGER #438 LA RONGE SK	Retail and Grocery	75.88
Aug 18	Aug 20	A&W #2618 LA RONGE SK	Restaurants	38.80
Aug 21	Aug 21	Shemaroo Media Entertai Hoboken NJ	Personal and Household Expenses	99.99
Aug 21	Aug 22	→ LA RONGE CANNABIS LA RONGE SK	Health and Education	29.97
Aug 21	Aug 22	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	27.84
Aug 22	Aug 25	KOSTAS RESTAURANT AND LOULA RONGE SK	Restaurants	21.00
Aug 22	Aug 25	→ LK COUNTRY COOP BIG RIVERBIG RIVER SK	Retail and Grocery	15.76
Aug 22	Aug 25	RED SWAN PIZZA PRINCE ALBERTSK	Restaurants	26.03
Aug 23	Aug 25	THIRD AND MAIN BIG RIVER SK	Restaurants	23.62
Aug 23	Aug 25	→ LK COUNTRY COOP BIG RIVERBIG RIVER SK	Retail and Grocery	1.79
Aug 23	Aug 25	SUBWAY 64695 BIG RIVER SK	Restaurants	12.20
Aug 23	Aug 25	→ INTO THE WEEDS CANNABIS BIG RIVER SK	Health and Education	11.08
Aug 24	Aug 25	ANTHROPIC ANTHROPIC.COMCA 7.94 USD @ 1.428211587**	Foreign Currency Transactions	11.34
Aug 24	Aug 25	ANTHROPIC ANTHROPIC.COMCA 5.39 USD @ 1.428571429**	Foreign Currency Transactions	7.70
Aug 24	Aug 25	THIRD AND MAIN BIG RIVER SK	Restaurants	23.62
Aug 25	Aug 25	THIRD AND MAIN BIG RIVER SK	Restaurants	63.20
Total for 4500 XXXX XXXX 2504				\$3,027.74

** Denotes transaction in foreign currency

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	
Personal and Household Expenses	4	157.44	-	-	29 2,534.94
Professional and Financial Services	5	379.70	-	-	22 504.14
Retail and Grocery	9	1,076.09	-	-	76 3,991.97
Transportation	7	254.76	-	-	92 1,910.46
Hotel, Entertainment and Recreation	0	0.00	-	-	13 1,004.45
Restaurants	12	345.96	-	-	150 3,686.45
Home and Office Improvement	7	670.51	-	-	38 2,768.41
Health and Education	3	68.80	-	-	23 392.70
Cash Advances, Balance Transfers, CIBC GMT	0	0.00	-	-	3 3,300.00
Foreign Currency Transactions	5	74.48	-	-	14 563.34
Total	52	3,027.74			460 \$20,656.86

Transactions are assigned a spend category based on where the goods or services are purchased, not on what was purchased. For example, items purchased at a convenience store in a gas station will appear under Transportation, not Retail and Grocery.

A negative difference (-) means you spent more than you budgeted.

	Amount (\$)	Budget (\$)	Difference (\$)
Total Monthly Budget	3,027.74	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 25 year(s) and 7 month(s) to pay the total balance shown on this statement. This estimate assumes each statement period is 30 days and that you pay your minimum payment on time every month.

Your message centre

We have recently reviewed your CIBC credit card account and our records indicate that 2 or more Required Payments were not received by their payment due dates or by the date we prepared your next statement within the last 12-month period. As a result, your annual interest rates will change from the rates shown in the "Interest Rates" section of this statement to 25.99% for Purchases and 27.99% for Cash Advances, Balance Transfers and Convenience Cheques.

These rates will take effect on the first day of the statement period following this Statement Date.* This change will not affect the interest rate of any active Installment Plans on your CIBC credit card account.

If we receive your Required Payment by the payment due date or by the date we prepare your statement for at least 12 consecutive months after the annual interest rate increase takes place, we will lower your annual interest rates to your annual interest rates for your credit card account set out in your Summary of Rates and Fees.**

To help you keep track of your upcoming payments we encourage you to enroll for our free minimum payment due alerts. This alert will notify you 5 calendar days before your credit card payment is due. To enroll, go to the Manage My Alerts section on CIBC Online or Mobile Banking. Also, visit www.cibc.com for tips and advice to prevent late payments and help get the best from your CIBC credit card.

Capitalized terms used in this message have the meanings given to them in your CIBC Cardholder Agreement.

* For example, if you receive this notice on your March statement, the change would go into effect on the first day of your April statement period.

** The annual interest rates for your credit card account can change from time to time.

Your Required Payment was not received by the time this statement was prepared. If you have not done so already, please make your payment today to ensure you have continued access to credit.

If you have a promotional Balance Transfer (BT) on your account, then after two consecutive missed Required Payments, you will lose the benefit of your promotional BT interest rate and any remaining balance(s) will then be subject to the regular Cash Advances interest rate applicable to your account. You can find your regular interest rates for Cash Advances in the "Interest Rates" section of this statement.



Prepared for: CHIRAG GORDHAN MARAKANA July 26 to August 25, 2025 Account number: 4500 XXXX XXXX 2504

Your message centre (continued)

Aventura points are not credited to your account for net card purchases due to your required payment being missed. Your Aventura points will start being credited to your account for new net card purchases made after your required payment is received and processed.

Information on upcoming changes to your Aventura® Rewards Program Terms and Conditions

Thank you for being a valued client and trusting us with your business. We want to let you know about changes to your Aventura Rewards Program (the "Program") that will take effect on October 28, 2025. We are updating the Aventura Rewards Program to provide a new way for you to redeem your Aventura Points. The update will allow you to redeem Aventura Points towards purchases at Specific Merchants. Changes to the Terms and Conditions are outlined in Appendix A.

There **is no change** to the number of Aventura Points you have earned including their value, the Aventura Points earn rates and bonus categories, the redemption options, your insurance and other benefits, and the interest rates, fees and credit limit on your Aventura card **will remain the same**.

Please note, you are receiving this message as a client of the Aventura Rewards Program even if your credit card account is closed, not in good standing or you are the estate representative, as these changes will apply to the Aventura Rewards Program as of October 28, 2025. You can only redeem Aventura Points when 1) your credit card account returns to good standing, 2) your closed credit card account is reinstated by CIBC, or 3) you are permitted by CIBC as the estate representative.

By continuing to use your credit card account after October 28, 2025 when the changes take effect, you are accepting these changes. You also 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 and the US, or collect from elsewhere at 514 861-4653. You would be responsible for repaying all outstanding amounts on your credit card account on the date of cancellation. Capitalized terms used in this message have the meanings set out in the T&Cs unless otherwise defined.

We appreciate your business, and look forward to continuing to take care of your needs.

Appendix A – Changes to the Terms and Conditions:

The changes below are an amendment to your Aventura® Terms and Conditions that will take effect October 28, 2025.

1. The following new section is added after section 21 and all subsequent sections will be renumbered:

Redemptions at Specific Merchants

22. We may let you redeem Aventura Points towards purchases at Specific Merchants. When you redeem Aventura Points at a Specific Merchant, additional terms and conditions will apply. By redeeming Aventura Points associated with your Card towards purchase at Specific Merchants, you agree to the additional terms and conditions.

23. When you redeem Aventura Points for the full cost of a Lifestyle Reward with a Specific Merchant, no purchase transaction will post to your Credit Card Account and the features and benefits available to purchases posted to your Credit Card Account do not apply. We will not be able to assist you with a merchant dispute for a Lifestyle Reward paid in full by redeeming Aventura Points at Specific Merchants and you must deal directly with the Specific Merchant.

24. When you redeem Aventura Points for the partial cost of a Lifestyle Reward with a Specific Merchant, only the portion of the cost that is charged to your Credit Card Account will be treated as a purchase transaction as defined in the Credit Card Agreement.

25. We reserve the right to cancel or change the ability to redeem Aventura Points at Specific Merchants at any time, as we determine.

26. Aventura Points to dollars conversion ratio is determined by CIBC and can be changed at any time without notice, subject to applicable laws. If you don't have enough Aventura Points on your Aventura Account at the time they are redeemed with the Specific Merchant, you will be advised by the Specific Merchant.



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Your message centre (continued)

27. Not all products available at the Specific Merchant may be eligible for purchase by redeeming Aventura Points and the eligible products may change from time to time.
28. It is your responsibility to know the relevant policies, terms and conditions of the Specific Merchant (or any third party using the Specific Merchant) when redeeming Aventura Points, including but not limited to shipping, cancellation and refund policies. If any of the Lifestyle Rewards obtained from a Specific Merchant are returned, subject to the Specific Merchant's return policy, you may receive the portion of the amount charged to your eligible Card first before any refund of your Aventura Points is made to your Aventura Account.
29. CIBC is not responsible if you allow someone other than yourself to access your Specific Merchant account and your Aventura Points are redeemed by someone other than you. It is your responsibility to safeguard your Specific Merchant account to ensure your Aventura Points are not available to be redeemed by someone other than you.
30. CIBC is not liable or responsible for the Lifestyle Rewards offered by or made available or purchased through a Specific Merchant or for any loss or damage caused by the Lifestyle Rewards that you received or requested from the Specific Merchants.

Personal Information Shared with Specific Merchants

31. You agree that CIBC may share with Specific Merchants certain information that you have provided or will provide to CIBC and/or information regarding your Aventura Points balance, in each case for the limited purposes of validating your eligibility to participate in a Specific Merchant's program and processing any purchases you choose to make by redeeming your Aventura Points. Neither the Specific Merchant nor CIBC will use information provided to it by the other party in support of the Specific Merchant's program for any purpose other than as expressly set forth in this paragraph. CIBC's privacy policy, available at www.cibc.com/privacy, tells you how and why we handle your personal information, and your privacy rights and choices. How the Specific Merchant handles your information is described in its privacy policy. If you do not agree with the sharing of your information between Specific Merchants and CIBC for the purpose of redeeming Aventura Points with the Specific Merchant, see the Specific Merchants terms and conditions to unenroll from such program.

2. Section 35 is deleted and replaced in its entirety as follows:

Current: The Aventura Points balance displayed on the Website or known to the Centre may not reflect very recent transactions (including purchase refunds and Aventura Points redemptions) that have not yet been posted to your Aventura Account. If you have questions or concerns about your current Aventura Account balance, you can call CIBC at 1 800 465-4653.

Effective October 28, 2025 : The Aventura Points balance displayed on the Website, known to the Centre or the balance displayed by a Specific Merchant may not reflect very recent transactions (including purchase refunds and Aventura Points redemptions) that have not yet been posted to your Aventura Account. If you have questions or concerns about your current Aventura Account balance, you can call CIBC at 1 800 465-4653.

3. Section 39 is deleted and replaced in its entirety as follows:

Current: Rewards must be ordered through the Centre. Aventura Points cannot be applied against existing reservations, to purchases previously made or for products or services not ordered/booked through the Centre.

Effective October 28, 2025: Rewards must be ordered through the Centre or at a Specific Merchant. Aventura Points cannot be applied against existing reservations, to purchases previously made or for products or services not ordered/booked through the Centre.

4. Section 51 is deleted and replaced in its entirety as follows:

Current: Your accumulation of Aventura Points does not entitle you to any vested rights. Aventura Points have no monetary value and, other than in connection with a "Payment with Points" or Shopping with Points redemption, cannot be exchanged for cash or credit against your Credit Card Account balance. Aventura Points cannot form the basis of a monetary claim against us.

Effective October 28, 2025: Your accumulation of Aventura Points does not entitle you to any vested rights. Aventura Points have no monetary value (other than in connection with a redemption at a Specific Merchant) and, other than in connection with a Payment with Points or Shopping with Points redemption, cannot be exchanged for cash or credit against your Credit Card Account balance. Aventura Points cannot form the basis of a monetary claim against us.

5. Section 53 is deleted and replaced in its entirety as follows:



Prepared for: CHIRAG GORDHAN MARAKANA July 26 to August 25, 2025 Account number: 4500 XXXX XXXX 2504

Your message centre (continued)

Current: In the event of the Primary Cardholder's death where his or her spouse or common-law or civil union partner is an Authorized User of the same Credit Card Account, and such spouse or partner applies and is approved as the replacement Primary Cardholder, all Aventura Points will remain in the Aventura Account. Otherwise, the Aventura Account will be closed and the Aventura Points in it will be available for redemption by the Primary Cardholder's estate, in accordance with this provision and these Aventura Program Terms, no later than twelve months after the Aventura Account is closed. From the date of death of the Primary Cardholder to twelve months after the date the Aventura Account is closed, the Aventura Points can only be redeemed for a Lifestyle Reward, Payment with Points and Shopping with Points and they all must be then redeemed in a single transaction unless otherwise advised by us. The Primary Cardholder's estate will not be able to redeem the Aventura Points for an Airline Travel Reward or a Flexible Travel Reward. If the Aventura Points are not redeemed by that date for any reason (including due to a dispute among the legal representative(s), beneficiary(ies) or other claimants), the Aventura Points will be cancelled.

Effective October 28, 2025: In the event of the Primary Cardholder's death where his or her spouse or common-law or civil union partner is an Authorized User of the same Credit Card Account, and such spouse or partner applies and is approved as the replacement Primary Cardholder, all Aventura Points will remain in the Aventura Account. Otherwise, the Aventura Account will be closed and the Aventura Points in it will be available for redemption by the Primary Cardholder's estate, in accordance with this provision and these Aventura Program Terms, no later than twelve months after the Aventura Account is closed. From the date of death of the Primary Cardholder to twelve months after the date the Aventura Account is closed, the Aventura Points can only be redeemed for a Lifestyle Reward (excluding redemptions at Specific Merchants), Payment with Points and Shopping with Points and they all must be then redeemed in a single transaction unless otherwise advised by us. The Primary Cardholder's estate will not be able to redeem the Aventura Points for an Airline Travel Reward, a Flexible Travel Reward or at a Specific Merchant. If the Aventura Points are not redeemed by that date for any reason (including due to a dispute among the legal representative(s), beneficiary(ies) or other claimants), the Aventura Points will be cancelled.

6. Section 58 h) is added to Section 58 as follows:

58. h. act, errors, or omissions of the Specific Merchant including, but not limited to, shipping, cancellation and refund policies.

7. Section 62 is deleted and replaced in its entirety as follows:

Current: CIBC is not a travel supplier or a travel agency. Independent third party service providers and suppliers may provide supplies and services for the Program, including the Centre and the Website. CIBCBYExpedia.com website is operated by Expedia, Inc. All travel services are provided by Expedia, Inc., Tour East Holidays (Canada) Inc. (as air ticket fulfilment service provider for Expedia, Inc.) or Merit Travel Group, which are independent travel agencies. Merit Travel Group's Registration Numbers: ON-4499356 | BC-34799 | QC-703563.

Effective October 28, 2025: CIBC is not a travel supplier or a travel agency. Independent third party service provider and supplier may provide supplies and services for the Program, including the Centre and the Website. CIBCBYExpedia.com website is operated by Expedia, Inc. All travel services are provided by Expedia, Inc., Tour East Holidays (Canada) Inc. (as air ticket fulfilment service provider for Expedia, Inc.).

8. Subsection (q) of section 64 is deleted and replaced in its entirety as follows:

Current: Lifestyle Reward means any gift card, charitable donation, merchandise item or any reward that is identified as a "lifestyle reward" on the Website or otherwise that may be obtained in exchange for Aventura Points.

Effective October 28, 2025: Lifestyle Reward means any gift card, charitable donation, merchandise item or any reward that is identified as a "lifestyle reward" on the Website or otherwise that may be obtained, whether directly through CIBC or a Specific Merchant, in exchange for Aventura Points.

9. The following Specific Merchant definition is added to section 64 in alphabetical order as follows:

Specific Merchant means any third party merchant who has a partnered program with CIBC for the redemption of Aventura Points for goods or services offered by or through such third party merchant.

Important Notice:



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Your message centre (continued)

To stay on top of your account and avoid missing a payment and potential fees in the event of mail delivery delays, register for CIBC Online Banking® and CIBC Mobile Banking®. You can also sign up to receive your statements electronically and enable alerts so you never miss a statement. For more information, please visit cibc.com/alerts.

Taking a road trip? CIBC customers can enjoy deals and benefits with Budget Car Rental. Save up to 25% off base rental car rates at participating locations in Canada and the U.S. Terms and conditions apply. Visit CIBC.com to learn more about how you can save with Budget.

Need to send money abroad? Consider paying with an eligible CIBC credit card when you send a CIBC Global Money Transfer. There are no CIBC transfer fees and cash advance fees do not apply. Terms and conditions apply. Ask us for more details or visit CIBC.com/transfer.

Select or change your credit card PIN digitally through your CIBC Online Banking or Mobile Banking app with four simple steps:

1. Sign on to CIBC Online Banking or the Mobile Banking app.
2. Select your CIBC credit card account.
3. Select the Manage My Card menu.
4. Click Choose PIN and follow the prompts.

Earn Aventura Points everywhere you shop! Use your CIBC Aventura Gold Visa Card for kitchen appliances, concert tickets, pet food and all other eligible purchases to earn rewards on your everyday spend. Visit CIBC.com/aventuragold for more ways to earn.