



CIBC Dividend® Visa® Card

Your account at a glance

Previous balance		\$93.17
Payments	\$710.00	
Other credits	0.00	
Total credits	-	\$710.00
Purchases	694.58	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$694.58
Total balance	=	\$77.75

Your payment due this month

Amount Due ¹	\$77.75
Minimum Payment ²	\$10.00
Please pay this amount by Jun 16, 2025	

MR ABHINAV NO LAST NAME

Account number
4505 XXXX XXXX 6349

Statement Date
May 24, 2025

May statement period
April 25 to May 24, 2025

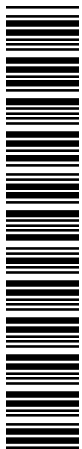
Contact us
Customer Service 1 800 465-4653
Lost/Stolen 1 800 663-4575
TTY 1 877 331-3338
Online www.cibc.com

Summary	Credit
Limit	\$2,500.00
Available	\$2,422.25

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	8.19
This statement		
2% Cash Back	+	2.27
1% Cash Back	+	2.59
0.5% Cash Back	+	1.64
Total Cash Back	=	14.69



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Tear Off here

Please turn over - Transactions begin on page 2 →

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CIBC Dividend Visa Card

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 4505 XXXX XXXX 6349

Amount Due \$77.75

Minimum Payment due by
Jun 16, 2025 \$10.00

Total payment enclosed \$_____

036281

MR ABHI NAV NO LAST NAME
FRONTENAC APTS.
410-1192 MEADOWLANDS DR E
NEPEAN ON K2E 6J9

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004505530189326349000000000777500000000010007


188-036281



































Transactions from April 25 to May 24, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Apr 27	Apr 29	PAYMENT THANK YOU/PAIEMENT MERCI	150.00
May 04	May 06	PAYMENT THANK YOU/PAIEMENT MERCI	290.00
May 09	May 12	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
May 10	May 13	PAYMENT THANK YOU/PAIEMENT MERCI	20.00
May 16	May 20	PAYMENT THANK YOU/PAIEMENT MERCI	150.00
Total payments			\$710.00

Your new charges and credits

 Identifies Cash Back Multiplier transactions that have earned enhanced cash back rewards. Any returns/credits are deducted at the same rate(s).

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 6349				
Apr 24	Apr 25	 UBER CANADA/UBEREATS TORONTO ON	 Restaurants	18.03
Apr 24	Apr 25	 LOBLAW #1050 OTTAWA ON	 Retail and Grocery	13.26
Apr 25	Apr 28	 BASKIN-ROBBINS 358475 OTTAWA ON	 Restaurants	6.20
Apr 27	Apr 29	 UBER CANADA/UBEREATS TORONTO ON	 Restaurants	36.05
Apr 28	Apr 29	 UBER CANADA/UBEREATS TORONTO ON	 Restaurants	19.43
Apr 28	Apr 30	 PETRO-CANADA 00562 NEPEAN ON	 Transportation	8.09
Apr 29	Apr 29	 Subway 7618 Nepean ON	 Restaurants	2.10
May 02	May 05	DOLLARAMA #1234 NEPEAN ON	 Retail and Grocery	3.39
May 02	May 05	THE BEER STORE #4603 OTTAWA ON	 Retail and Grocery	7.05
May 03	May 05	 IC* INSTACART HALIFAX MID-HNS	 Retail and Grocery	4.64
May 03	May 05	 IC* INSTACART HALIFAX MID-HNS	 Retail and Grocery	30.75
May 03	May 05	IMMIGRATION CANADA ONLINEOTTAWA ON	 Professional and Financial Services	255.00
May 05	May 05	 Subway 7618 Nepean ON	 Restaurants	4.52
May 05	May 06	 LOBLAWS 1035 NEPEAN ON	 Retail and Grocery	8.46
May 06	May 07	 LOBLAW #1050 OTTAWA ON	 Retail and Grocery	8.87
May 07	May 08	 IC* INSTACART HALIFAX MID-HNS	 Retail and Grocery	15.64
May 07	May 08	ONE PLANT COLLEGE SQUARE NEPEAN ON	 Health and Education	36.36
May 09	May 12	 LOBLAW #1050 OTTAWA ON	 Retail and Grocery	8.64
May 10	May 12	 UBER CANADA/UBEREATS TORONTO ON	 Restaurants	13.90

Information about your CIBC Dividend Visa Card 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 date 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.**

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

² **Minimum 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.

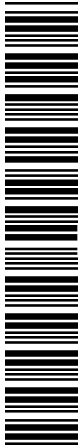
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* Trademark of Visa International Service Association and used under license.



Prepared for: MR ABHINAV NO LAST NAME April 25 to May 24, 2025 Account number: 4505 XXXX XXXX 6349










Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 6349				
May 11	May 12	PRESTO MOBL TORONTO ON	Transportation	20.00
May 11	May 13	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.25
May 12	May 13	LOBLAW #1050 OTTAWA ON	Retail and Grocery	7.90
May 12	May 14	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.25
May 13	May 14	UBER CANADA/UBEREATS TORONTO ON	Restaurants	15.51
May 13	May 15	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	2.00
May 13	May 15	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
May 14	May 16	POPULAR PIZZA OTTAWA ON	Restaurants	27.45
May 14	May 16	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.25
May 15	May 16	LOBLAW #1050 OTTAWA ON	Retail and Grocery	7.88
May 16	May 20	UBER CANADA/UBEREATS TORONTO ON	Restaurants	18.06
May 16	May 20	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	2.47
May 17	May 20	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	2.47
May 17	May 20	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
May 18	May 20	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
May 19	May 21	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.25
May 20	May 21	TIM HORTONS #1842 OTTAWA ON	Restaurants	3.35
May 20	May 21	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	4.01
May 21	May 22	UBER CANADA/UBEREATS TORONTO ON	Restaurants	18.68
May 21	May 22	LOBLAW #1050 OTTAWA ON	Retail and Grocery	6.84
May 21	May 23	POPULAR PIZZA OTTAWA ON	Restaurants	32.56
May 22	May 23	DOLLARAMA # 433 NEPEAN ON	Retail and Grocery	8.76
May 23	May 23	SQ *SPICE DIVINE KITCHEN Nepean ON	Restaurants	6.76
Total for 4505 XXXX XXXX 6349				\$694.58



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CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Personal and Household Expenses	0	0.00	-	-	8	44.97
 Professional and Financial Services	1	255.00	-	-	3	309.80
 Retail and Grocery	21	143.58	-	-	81	1,394.68
 Transportation	2	28.09	-	-	14	363.04
 Hotel, Entertainment and Recreation	0	0.00	-	-	3	120.75
 Restaurants	17	231.55	-	-	54	601.67
 Health and Education	1	36.36	-	-	11	660.38
 Foreign Currency Transactions	0	0.00	-	-	1	69.80
 Other Transactions	0	0.00	-	-	2	-40.85
Total	42	694.58			177	\$3,524.24

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	694.58	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 0 year(s) and 8 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

Information on upcoming changes to your CIBC Credit Card Account

We are making changes to your CIBC Cardholder Agreement (your "Agreement"), including your Summary of Rates and Fees and your Benefits Guides, which will take effect August 1, 2025, unless otherwise noted below.

Please note that you may be receiving this notice even if you have closed your credit card account, as these changes will apply to your account as of the date above. You will not experience the changes unless you carry an outstanding balance or your account is reinstated.

TIP: CIBC wants to ensure clients are protected so we offer free digital tools like access to your Credit Score Dashboard where you can see your credit score and credit report. We also offer the ability to lock and unlock your credit card or change your PIN in Online and Mobile Banking.

What's changing: Below is a summary of the changes with additional details provided in the Notes section of this message.

Changes to Annual Interest Rates

- For all cards with an annual interest rate for Purchases at **20.99%**, the annual interest rate will change:

Current: The annual interest rate for Purchases is **20.99%**

Effective the first day of the period covered by your August 2025 monthly statement: The annual interest rate for Purchases is **21.99%**

If you are currently paying an annual interest rate of 24.99% or 25.99% because you missed 2 payments in a 12-month period, the change described above will apply after you have made twelve consecutive Required Payments and your Card returns to its regular annual interest rates. Your current interest rate appears on your monthly statement.

- We are changing the timing as to when your interest rate will increase if you miss two or more payments in a 12 month period. (Refer to Note A)

Changes to Fees

- The following fees will no longer apply if you are a resident of Quebec:
 - Cash Advance fee (within and outside Canada) for all cards;



Prepared for: MR ABHINAV NO LAST NAME April 25 to May 24, 2025 Account number: 4505 XXXX XXXX 6349

Your message centre (continued)

- Dishonoured payment to CIBC fee; and
- Promotional (low rate) Convenience Cheque or Balance Transfer fee.

Changes to how we apply payments to your account

4. We are clarifying what is a billed and unbilled Transaction. (Refer to Note B)
5. We are changing how payments get applied to credit card accounts for Quebec residents. (Refer to Note C)

Changes to the Dividend Cash Back Program

6. For all cards, we are updating the cash back program terms to remove the automatic annual redemption of cash back every December. Instead, cash back will continue to accumulate until redeemed by the primary cardholder through Online or Mobile Banking or the CIBC Credit Card Contact Centre. Further, we are reducing the minimum cash back balance required for redemption through Online and Mobile Banking or the CIBC Credit Card Contact Centre to \$10. (Refer to Note D)
7. For the **CIBC Dividend Visa Infinite Card**, we are reducing the net annual card purchase limit applicable to the 4% and 2% cash back offers to the first \$50,000 in net annual card purchases. (Refer to Note D)
8. For the **CIBC Dividend Platinum Visa Card**, we are reducing the net annual card purchase limit applicable to the 3% and 2% cash back offers to the first \$30,000 in net annual card purchases. (Refer to Note D)
9. For the **CIBC Dividend Visa Card**, we are reducing the net annual card purchase limit applicable to 2% and 1% cash back offers to the first \$30,000 in net annual card purchases. (Refer to Note D)

Changes to Insurance Coverage effective July 1, 2025

10. For **CIBC Dividend Visa Cards**, we are removing Common Carrier Accident Insurance. (Refer to Note E)

All other fees, rates and terms remain unchanged. By continuing to use your credit card account after the changes take effect, you are accepting these changes. If this credit card account no longer meets your needs, you have the option to transfer to another product or 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 at 514 861-4653; alternatively you may contact your CIBC Advisor.

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 Agreement unless otherwise defined.

Thank you for your business and your continued trust in our team.

Notes

- A. Current:** If you do not make your Required Payment by the payment due date **2** times in any **12** month period, your interest rate may increase to **25.99%** on Purchases and **27.99%** on Cash Advances, Balance Transfers and Convenience Cheques for at least **12** months. This increase will take effect in the third statement period following the missed payment that caused the rate to increase.

Effective August 1, 2025: If we do not receive your Required Payment by the payment due date or by the date we prepare your next statement **2** or more times in any **12** month period, these interest rates will apply for at least **12** months and take effect on the first day of the next statement period following the missed payment that caused the rate to increase:

Purchase Transactions: **25.99%**

Cash Advances, Convenience Cheques and Balance Transfers: **27.99%**



Your message centre (continued)

- B. The following paragraph is added to **section 9** immediately after the heading **How We Apply Payments To Your Account**:

In this section, a Transaction is billed when it has appeared on a statement we sent you. A Transaction is unbilled when it has not yet appeared on any statement.

- C. The following new **section 9.2 Provisions Applicable to Quebec Residents Only** is added to the end of **section 9**:
- a. When we receive a payment, we will apply that payment as follows:

1. First, we will divide your Balance into different groups by interest rate and billed or unbilled status. This means that all items within a group will include Transactions that are subject to the same interest rate and the same billed or unbilled status. Refer to subsection 2 below for an example.
2. Second, we allocate the portion of your Minimum Payment representing your Percent of Amount Due to the billed group with the highest interest rate, and then allocate any remaining portion to the other billed groups in descending order, based on their applicable interest rates. This means we start with the highest interest rate billed group first and apply the payment to each subsequent billed group until these billed groups are fully paid before applying the payment to the unbilled groups.

Below is an example for illustrative purposes only of the different groups and order of the payment allocation for an Account. We have not set out all the possible groups that could be available for an Account:

- Group 1: all billed Cash Advance, Balance Transfer, Convenience Cheque and Purchase balances at 21% interest;
- Group 2: all billed Balance Transfer balances at 0% interest;
- Group 3: all unbilled Cash Advance, Balance Transfer Convenience Cheque and Purchase balances at 21% interest.

When a payment is applied to a group, any interest attributable to that group will be paid first before the payment is applied to the principal portion of that group. Also, Cash Advance, Balance Transfer and Convenience Cheque balances are paid first before Purchase balances when these Transactions are in the same group. For example, billed Cash Advance and Purchase interest will be paid before the billed Cash Advance and Purchase balances.

3. Third, we will allocate the portion of your Minimum Payment representing Installment Plan payments due (including interest) to the corresponding group; and
 4. Lastly, if there is any payment amount remaining, we will first allocate the payment to the billed group with the highest interest rate, and then to other billed groups in descending order, based on their applicable interest rates before allocating any amount to any unbilled groups in the same order (e.g. highest interest rate to lowest interest rate groups). For example, any payment amount remaining will be applied to billed Purchases before being applied to unbilled Cash Advance balances.
- D. The changes below are an amendment to the **CIBC Dividend Visa Infinite Card, CIBC Dividend Platinum Visa Card and CIBC Dividend Visa Card** Cash Back Program Terms and the Benefits Guides that will take effect August 1, 2025:

For CIBC Dividend Visa Infinite Cards:

1. The fourth and fifth sentence of Terms and Condition #1 in the Benefits Guide will be deleted in its entirety and replaced as follows:

Current: The 4% 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, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, 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, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, 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.

Effective August 1, 2025: The 4% and 2% cash back offers are only available on the first \$50,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 in net annual card purchases at grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants



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Your message centre (continued)

classified as electric vehicle charging with a merchant category code of MCC 5552, 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, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 1%. The \$50,000 limit and the \$20,000 limit will reset to zeros after your December Statement Date.

2. Terms and Condition #2 in the Benefits Guide will be deleted in its entirety and replaced as follows:

Current: 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.

Effective August 1, 2025: Cash Back of \$10 or more can be redeemed at any time during the year and only by the Primary Cardholder. Authorized Users are not eligible to redeem cash back dollars. Cash back will be credited to the Primary Cardholder's credit card account within 5 days of the date the redemption request is made. CIBC is not required to credit your cash back balance 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. The minimum cash back redemption amount is \$10. You can redeem cash back of less than \$10 between December 1 and March 31 each year by calling the CIBC Credit Card Contact Centre.

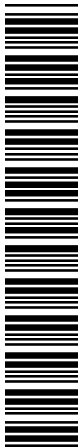
For CIBC Dividend Platinum Visa Cards:

1. The fourth and fifth sentence of Terms and Condition #1 in the Benefits Guide will be deleted in its entirety and replaced as follows:

Current: 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, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, 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, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, 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.

Effective August 1, 2025: The 3% and 2% cash back offers are only available on the first \$30,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 in net annual card purchases at grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, 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, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 1%. The \$30,000 limit and the \$20,000 limit will reset to zeros after your December Statement Date.

2. Terms and Condition #2 in the Benefits Guide will be deleted in its entirety and replaced as follows:



Your message centre (continued)

Current: 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.

Effective August 1, 2025: Cash Back of \$10 or more can be redeemed at any time during the year and only by the Primary Cardholder. Authorized Users are not eligible to redeem cash back dollars. Cash back will be credited to the Primary Cardholder's credit card account within 5 days of the date the redemption request is made. CIBC is not required to credit your cash back balance 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. The minimum cash back redemption amount is \$10. You can redeem cash back of less than \$10 between December 1 and March 31 each year by calling the CIBC Credit Card Contact Centre.

For CIBC Dividend Visa Cards:

1. The third and fourth sentence of Terms and Condition #1 in the Benefits Guide will be deleted in its entirety and replaced as follows:

Current: The 2% and 1% cash 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, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas, service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 0.5%. The \$80,000 limit and the \$20,000 limit will reset to zeros after your December statement is printed.

Effective August 1, 2025: The 2% and 1% cash back offers are only available on the first \$30,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 in net annual card purchases at grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, 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, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 1%. The \$30,000 limit and the \$20,000 limit will reset to zeros after the day of your December Statement Date.

2. Terms and Condition #2 in the Benefits Guide will be deleted in its entirety and replaced as follows:

Current: 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.



Prepared for: MR ABHINAV NO LAST NAME April 25 to May 24, 2025 Account number: 4505 XXXX XXXX 6349

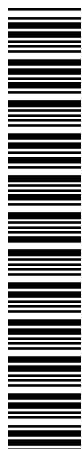
Your message centre (continued)

Effective August 1, 2025: Cash Back of \$10 or more can be redeemed at any time during the year and only by the Primary Cardholder. Authorized Users are not eligible to redeem cash back dollars. Cash back will be credited to the Primary Cardholder's credit card account within 5 days of the date the redemption request is made. CIBC is not required to credit your cash back balance 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. The minimum cash back redemption amount is \$10. You can redeem cash back of less than \$10 between December 1 and March 31 each year by calling the CIBC Credit Card Contact Centre.

- E. For **CIBC Dividend Visa Cards**, we are amending your Benefits Guides effective July 1, 2025 as follows:
- Common Carrier Accident Insurance is no longer an included insurance benefit and Policy 033769023 will no longer apply and all references to Common Carrier Accident Insurance (including note 3) are deleted.

Important Notice:

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.



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