



November 23, 2018

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MR REGINALD WEISER
3219 AV CEDAR
WESTMOUNT QC H3Y 1Z4



Dear MR REGINALD WEISER,

Thank you for choosing the CIBC Aerogold® Visa Infinite* Card. Please refer to the sticker on the enclosed card for activation instructions to get your card(s) ready for use. If there is no sticker, your card(s) is activated and ready for use. For your security, sign the back of your new credit card right away. Please know your PIN and keep it confidential. Your PIN is required to make purchases at chip terminals in and outside of Canada or to take cash advances wherever CIBC Credit Cards are accepted.


If this is replacing an existing card, your card number and expiry date may have changed. If there are changes please notify any merchants with whom you have pre-authorized payments set up, and destroy your old card(s) and any associated Convenience Cheques.

Thank you for being a valued client.

Sincerely,
CIBC Credit Cards

4500 XXXX XXXX 9130

Enjoy your new CIBC credit card with Visa payWave*.

This no-fee feature provides you with a fast, safe and convenient alternative to paying with cash. Simply look for merchant terminals with the  symbol, tap your CIBC credit card in front of the reader and you're on your way.

Pay for stuff with your phone.

Make purchases with your phone using your CIBC credit card. Visit www.cibc.com/ways-to-pay to learn about the mobile payment solutions that CIBC offers.

Mobile Banking :

Bank where, when and how you want with the CIBC Mobile Banking™ App. Available for iPhone, Android and BlackBerry.



MR REGINALD WEISER

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No. of cards in this package: 1

CARDHOLDER DISCLOSURE STATEMENT
CIBC SUMMARY OF RATES AND FEES

Initial Credit Limit	\$8,000
Annual Interest Rates	<p>These interest rates are in effect on the date your Credit Card Account is opened.</p> <p>Purchase Transactions: 19.99%</p> <p>Cash Advances, Convenience Cheques and Balance Transfers: 22.99%</p> <p>If you do not make your Required Payment by the payment due date 2 times in any 12 month period, your interest rate will increase to 24.99% on Purchases and 27.99% on Cash Advances, Balance Transfers and Convenience Cheques for at least 6 months. This increase will take effect in the third statement period following the missed payment that caused the rate to increase. Required Payment means \$10 plus any interest and fees (not including the annual fee) plus any past due amounts. If your Balance is under \$10, that amount is your Required Payment.</p>
Interest-Free Grace Period	<p>Your payment due date is at least 21 days after the Statement Date. No interest is charged on a Purchase appearing on a monthly statement if we receive payment in full of the Balance by the payment due date. There is no interest-free period for Cash Advances, Balance Transfers or Convenience Cheques.</p>
Determination of Interest	<p>Interest is calculated at the end of each day by multiplying the total interest-bearing portions of your Balance by the applicable daily interest rate. Interest is added to your Balance monthly on the date on which the statement is printed. See 'More information' section for more details.</p>
Minimum Payment	<p>The Minimum Payment is \$10 plus any interest and fees (not including the annual fee) plus the greater of either any amount that exceeds your Credit Limit or any past due amount. Balances under \$10 are due in full as the Minimum Payment.</p>
Foreign Currency Conversion	<p>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. You are charged the same conversion rate CIBC must pay, on both debits and credits. You are charged a fee of 2.5% of the converted amount, on both debits and credits; this fee is charged on currency conversion. A foreign currency Convenience Cheque or payment is converted at CIBC's branch selling rate for Canadian dollars in effect at the time it is processed by CIBC.</p>
Annual Fee(s)	<p>Primary Cardholder: \$120. Authorized User: \$50 each, per year. Posted to your Credit Card Account when the application is approved and the Card(s) are issued, whether your Card(s) are activated or not, and annually afterwards.</p>

Other Fees

Overlimit fee: **\$29** is charged if your Balance goes over your Credit Limit. You will be charged this overlimit fee on the day your Balance goes over your Credit Limit and, also if, on the first day of each following statement period your Balance remains over your Credit Limit. You will only be charged this fee once per statement period.

Account maintenance fee: If you have an inactive Credit Card Account with a credit Balance that has not changed for **360** consecutive days, you will be charged a fee of the lesser of **\$10** or the full credit Balance on that date.

Promotional (low rate) Convenience Cheque or Balance Transfer fee: up to **3%** of the amount of the promotional (low rate) Convenience Cheque or Balance Transfer. The exact fee will be disclosed at the time the offer is made to you and will be charged to your Credit Card Account when the Transaction is posted.

The following fees are posted to your Credit Card Account when, or soon after, the Transaction or other activity occurs:

Statement copy fee: **\$10** is charged for each monthly statement that is requested, for any period other than the current monthly statement. No charge if inquiry is due to our error.

Transaction receipt copy fee: **\$5** is charged for each copy that is requested that does not relate to the current monthly statement. No charge if inquiry is due to our error. Transaction receipts may not be available for all types of Transactions.

Cash Advance fee: within Canada **\$3.50**, outside Canada **\$5.00** for each Cash Advance.**

Dishonoured Convenience Cheque or Balance Transfer fee: **\$40** each. Applies if a Convenience Cheque or Balance Transfer is not accepted due to insufficient Available Cash or Available Credit.

Dishonoured payment to CIBC fee: **\$42.50** each. Applies if a payment on your Credit Card Account made by cheque or preauthorized debit from any financial institution, including CIBC, is not accepted for any reason.

**These fees are in addition to any other charges that may be levied by the owner/operator of the ATM.

More information

Cash Limit: \$8,000.

Payment Due Date Extension: If you do not pay your new Balance in full by the payment due date shown on the monthly statement displaying the new Balance, we will extend the payment due date in the following monthly statement period. Interest will continue to accrue for the extended period. When you pay your Balance in full, your payment due date will revert to at least 21 days after the last day of the monthly statement period shown on the next ensuing monthly statements.

Interest Calculation:

1. on Purchases. If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the Purchase as described in the Application of Payments section of the Cardholder Agreement.

2. on Cash Advances, Convenience Cheques or Balance Transfers. 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 the Credit Card Account. We stop charging interest on the day we receive a payment which covers the amount of the Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of the Cardholder Agreement.

Contact Information: If the card is not attached to the letter or if the envelope has been tampered with in any way, please contact CIBC Credit Card Services toll-free at 1 800 663-4575 (in Canada & U.S.) or 514 861-9898 (from elsewhere). If you have any questions about your Credit Card Account, please contact us at 1 800 465-4653 (toll-free in Canada & U.S.) or 514 861-4653 (from elsewhere). For TTY service (teletypewriter users only) please call 1 877 331-3338.

Interpretation: Capitalized terms used in this Summary of Rates and Fees have the meanings given to them in the CIBC Cardholder Agreement unless otherwise defined.

The above is just a summary. For full details see the CIBC Cardholder Agreement. The Card interest rate(s) and fees shown are current as of the date on the front of this letter.

IMPORTANT INFORMATION ABOUT CREDIT REPORTS AND CREDIT AGENCIES. CIBC may have obtained a credit report on you, in connection with your Card application, from Equifax Canada or Trans Union of Canada Inc. CIBC will be obtaining credit reports on you in the future from either or both of these agencies in order to better administer your Credit Card Account and to offer you other products and services, where allowed by law. If you wish to review your credit bureau file, contact Equifax Canada, Consumer Relations Department, P.O. Box 190, Station Jean Talon, Montreal, Quebec H1S 2Z2, 1 800 465-7166 and/or Trans Union Canada Inc., Consumer Relations Centre, P.O. Box 338 LCD1, Hamilton, Ontario L8L 7W 2, 1 877 713-3393 (Quebec) or 1 800 663-9980 (all other provinces).

Quebec Only: You have expressly requested that this form and any related documents be drawn up in English. *Vous avez expressément exigé que le présent formulaire et tout document qui s'y rattache, soient rédigés en anglais.*

Receive your monthly credit card statement electronically.

It's easy for you and better for the environment by using less paper.

Just sign up through CIBC Online Banking and register for eStatements or call 1 800 465-4653.

For more info visit cibc.com/creditcardstatement

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