



CIBC Smart™ Plus – Credit Card Annual Fee Rebate

Terms and Conditions

1. We will provide an annual fee rebate on one eligible credit card account for each CIBC Smart Plus account every year if, at the time your annual fee is charged, you hold a Smart Plus account and a CIBC credit card account and both accounts are open and in good standing.
2. Eligible credit cards are any CIBC personal credit cards with a primary cardholder annual fee of \$99 or more. The rebate is equal to 100% of the annual fee for the primary cardholder and up to 3 authorized users, to a maximum of the highest current annual fees that CIBC charges for Visa Infinite* credit cards.
3. If there is more than one eligible credit card account held by the Smart Plus accountholders, we will apply the rebate to the credit card account that would receive the highest rebate, then to the earliest credit card account opened. Once the rebate has been assigned to a credit card account, it will remain associated with that account as long as the account is for an eligible credit card. If you want the rebate to apply to a specific credit card account, please contact us.
4. If you qualify for the rebate, you will see a charge for your annual fee, along with the rebate, on your next statement after you qualify. If you already paid your annual fee for the year when you receive the rebate, we will also refund a proportionate amount of the annual fee that you already paid.
5. If your Smart Plus account is closed, you will be charged the regular applicable annual fees for your credit card on your next monthly statement. We will also provide you with a refund of the unused portion of the net annual fee that you already paid (if applicable).
6. This offer is not transferable and cannot be combined with any other offer. It may be withdrawn or changed without notice at any time. CIBC may, in its sole discretion, revoke this offer if you are believed to be manipulating or abusing it, or engaging in any suspicious or fraudulent activity.

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