

Welcome!



Get your
\$20 WELCOME BONUS TODAY.³

**Your first \$200 spent using your new
CIBC Tim Hortons® Double Double® Visa® Card
will earn you \$20 Tim Cash™ fast.**

Now that you have your CIBC Tim Hortons Double Double Visa Card, you can begin earning rewards with every purchase you make¹. You'll get 1% back in Tim Cash on all purchases – redeemable instantly² for your favourite items at Tim Hortons.

Thank you for choosing the



Tim Hortons. Double Double® Visa* Card

The only card that earns you free Tims™ products fast.

Be sure to read the enclosed welcome kit for more information on all the great features of your enclosed card.

To access your Tim Card® balance and transaction details, follow these simple steps:

1. Visit the Tim Horton's website at www.TimHortons.com/TimCard
2. Key in your username (which is the prepaid number found on the back of your card)
3. Key in your temporary password (email address provided for communication)

NEW CIBC CARDHOLDERS:

- Memorize your PIN (will arrive separately)
- Sign the back of your card
- Add authorized users to your account (optional)

EXISTING CIBC CARDHOLDERS ONLY:

- Notify pre-authorized merchants if your card number and/or expiry date has changed
- Destroy old card(s)

If you have any questions, please contact us at **1 800 465-4653** (in Canada and the U.S.) or **514 861-4653** (from elsewhere). For TTY service (teletypewriter users only), please call **1 877 331-3338**.

We hope you enjoy the many benefits of being a cardholder!

Sincerely,
CIBC & Tim Hortons®

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Tim Hortons®, Tim Card®, Double Double®, Tim Cash™, TimmyMe™ & Tims™ are trademarks of Tim Hortons.
The CIBC logo is a registered trademark of CIBC. All other trademarks are owned by CIBC or their respective owners.



Use Your Card. **Get More From Tim Hortons®.**

Enjoy exclusive Double Double Special Offers just for being a cardholder.⁴

As a cardholder, you'll get much more than just 1% Tim Cash™ on every purchase.¹ You'll also get a number of other exclusive offers from Tim Hortons® – offers like free products on select weekends, birthday surprises and first access to try our latest new menu items.⁴

Be sure to visit DoubleDoubleCard.com to stay on top of what we have in store for you!



IT'S A VISA® CARD. IT'S A TIM CARD®. ENJOY THE CONVENIENCE OF 2 CARDS IN 1.

Spend on your Visa® Card and instantly earn 1% Tim Cash™¹ which can be redeemed right away on your Tim Card®.²

Unique CIBC Tim Hortons® Double Double® Visa* Card Features:



Use Your Visa Card. Earn Tim Cash Instantly.



Press the **VISA** button for credit card purchases.



Press the **TIMS** button for Tim Cash purchases.

Please sign the back of the card with a felt tip pen or marker.
If you have any questions, please contact CIBC at 1 800 465-4653.

CIBC Tim Hortons® Double Double® Visa* Card WELCOME KIT

Discover the benefits of being a cardholder.



Tim Hortons.

CIBC Tim Hortons® Double Double® Visa* Card

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Welcome TO YOUR CARD

The CIBC Tim Hortons® Double Double® Visa® Card will instantly get you more from Tim Hortons® every time you use it. It's really that simple. Your new card gives you the convenience of a no annual fee CIBC Visa credit card and a Tim Card® in one!

For every dollar you spend using your CIBC Tim Hortons Double Double Visa Card for credit purchases anywhere Visa is accepted, you earn 1% back in Tim Cash™ redeemable at participating Tim Hortons locations¹.

Earned Tim Cash is automatically loaded to your Tim Card and is redeemable in real time² towards purchases at participating Tim Hortons locations. Like a regular Tim Card, you can reload the card at any participating Tim Hortons location or at TimHortons.com/TimCard (also visit website for additional ways to load your Tim Card).



Activate your card to get your \$20 Tim Cash welcome bonus for the first \$200 spent on your CIBC Tim Hortons Double Double Visa Card³.



You can quickly login to CIBC Online Banking® to view a free electronic copy of all your credit and bank account statements anytime, which you can also download to your computer.



As a valued cardholder, you get exclusive access to special offers from Tim Hortons. Visit DoubleDoubleCard.com for details⁴.



DOUBLE DOUBLE CONVENIENCE

Your card comes with a number of convenient features to make using it that much better. Get to know these features so you can best take advantage of them.

Contactless Payment

Your CIBC credit card includes contactless payment functionality.

This no-fee feature provides you with a fast 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. It requires no PIN and in most cases, no signature⁵.

Contactless is the ideal way to speed through lines where you make everyday purchases, like fast food restaurants, gas stations, grocery stores and movie theatres. For more information, visit cibc.com/contactless.

With contactless, you can also make purchases with your smartphone using your CIBC credit card. Visit cibc.com/ways-to-pay to learn about the mobile payment solutions that CIBC offers.



TimmyME™

Whether you're grabbing lunch at Tim's or going for a coffee run, mobile payment is a fast and easy way to pay. With the TimmyMe™ mobile app, you'll also be able to keep track of your Tim Cash balance instantly.

To get started, login to your Tim Card account at TimHortons.com/TimCard. Key in your username (which is the prepaid number found on the back of your card) and then key in your temporary password (email address provided for communication). Next, download Tim Hortons' official TimmyMe mobile app at TimmyMe.com to start paying with your smartphone!

The TimmyMe app is available for iPhone®, Android™ and BlackBerry® 10 devices⁶. For more information on mobile payment at Tim Hortons, please visit TimHortons.com/MobilePay.



MANAGE YOUR SPENDING

With added credit management features from CIBC, you can manage, track and organize your credit card activity, and also help protect yourself from fraud.

Enhanced Monthly Statement

Track and manage your monthly and year-to-date spending, organized in 10 common spend categories such as Retail and Grocery, Transportation and Restaurants.

Spend Report

The online spend report provides you with all of the info you need to track and manage your spending. You can access your daily transaction information, set budgets for each of the 10 spend categories, and compare your spending from month-to-month.

Spend Alerts

Set up alerts through CIBC Online Banking to be notified by phone, email or online message when nearing your credit limit or exceeding your customized budget⁷.

Personal Spend Manager

Create your own personal spending categories to help with personal budgeting.

ALERTS AND SECURITY

Fraud Alerts

Get notified as soon as possible about potentially unauthorized usage of your credit card via custom email and online alerts.

Credit Report Alerts

Stay up to date on key changes to your personal credit report so you're aware of any unusual activity⁸.

Identity Theft Assistance

Get quick assistance and clear instructions on what to do if you suspect you're a victim of identity theft by calling **1 800 465-4653**.



Use your Visa Card.
Earn Tim Cash Instantly.

INSURANCE BENEFITS

Complimentary Purchase Security and Extended Protection Insurance

Most new items of personal property you purchase with your CIBC Tim Hortons Double Double Visa Card will be replaced or repaired, or you will be reimbursed if they are lost, stolen or damaged within 90 days of purchase⁹. Plus, with **Extended Protection Insurance**, you can double the period of a manufacturer's original warranty up to one year on most purchases. That makes your CIBC Tim Hortons Double Double Visa Card ideal for new purchases like electronic equipment and appliances. This is "excess insurance" meaning all other sources of recovery, indemnity or insurance coverage must be exhausted before this insurance pays any benefits to you. See the enclosed **Insurance Certificate** for more details.

Further Information to Make a Claim

For further information or to make a claim, call **1 866 363-3338** (in Canada and the U.S.). From all other locations, including Mexico, call collect **905 403-3338**.

CIBC Travel Insurance (Optional)

Take advantage of extra travel coverage when you need it. The CIBC Tim Hortons Double Double Visa Card with optional CIBC Travel Insurance is available at an additional cost and allows you to purchase coverage for you, your spouse and dependants when travelling outside your province of residence. We also offer a number of products that can help protect you against unexpected costs that can occur before or while travelling.

Enroll and Change Coverage

Call **1 800 898-0392** for more information and to enroll for extra travel coverage. Charges for your selected optional coverage will be charged to your CIBC Tim Hortons Double Double Visa Card.



CARD BENEFITS

Instant Cash Advances

Your CIBC Tim Hortons Double Double Visa Card gives you instant access to up to \$1,000 daily in cash advances, subject to your available cash and available credit, at any Automatic Teller Machine (ATM) or any of the nearly one million bank machines displaying the Visa, *Interac*[®] or Plus[®] System symbols¹⁰. All you need is your card and PIN¹¹.

Additional Cards

You can receive up to three additional cards. Give them to your spouse, family members, or anyone else you wish and capitalize on more opportunities to earn valuable rewards.

Authorized User Spending Limits

If you have assigned any authorized users to your account, you can easily set monthly spending limits for purchases and cash¹². As the primary cardholder, you're able to monitor their spending activity and contact us at any time to change their limits¹³.

Personalized Convenience Cheques

Use CIBC Convenience Cheques to transfer higher rate balances, consolidate bills, or make purchases in places that don't otherwise accept credit cards. Use them just like any other cheque to a person or business, or to pay off a non-CIBC credit card, and the amount will appear on your statement¹⁴.

Auto Pay Service

Stay on top of your payments with CIBC Auto Pay Service. It automatically debits your card payment from your chosen bank account so you don't have to worry about making the payments manually. You can choose to pay either the minimum payment or the total new balance on the due date for each month.

If you choose the minimum payment and your balance exceeds your credit limit on a statement date, on the payment due date, we will also debit from your bank account the amount by which your balance exceeds your credit limit. To request an Auto Pay Service Authorization Form, call **1 800 465-4653**.

Car Rental Discounts

As a CIBC Tim Hortons Double Double Visa cardholder, you can receive valuable car rental discounts at participating locations worldwide when you pay with your CIBC Tim Hortons Double Double Visa Card. Visit cibc.com for further details on participating rental agencies¹⁵.

For more information on the financial benefits of your card, call **1 800 465-4653** or visit www.cibc.com.

Card replacement and emergency cash advances

Worry-free card replacement and up to \$1,000 in emergency cash advances⁹.

Whether you're travelling or at home, if your card is lost or stolen, or if you suspect someone is using your card or the card number, all you have to do is contact a CIBC Banking Centre, CIBC Telephone Banking or CIBC Credit Card Services as soon as possible. We will then take the steps necessary to recover your card for you, including reporting your lost or stolen card to the appropriate authorities.

A lost or stolen CIBC Visa Card should be reported immediately by calling 1 800 663-4575 (in Canada and the U.S.) or 514 861-9898 (from elsewhere).



CIBC TIM HORTONS DOUBLE DOUBLE REWARDS PROGRAM

1. Who is Eligible to Participate in the Program?

All cardholders are eligible. These Program Terms apply to the primary cardholder and any authorized user.

2. How to Earn Tim Cash

- Each \$1.00 CAD in net credit purchases earns 1% in Tim Cash. Tim Cash is earned on credit purchases less returns, and not on cash advances, fees, interest, balance transfers, payments, CIBC Convenience Cheques or Tim Cash redemptions. Tim Cash will be based on the Canadian dollar amount of net credit purchases, and will be calculated and credited in Canadian dollars. A fraction of a cent will be rounded up or down to the nearest cent.
- Tim Cash is earned (with some exceptions) on each net credit purchase immediately at the time of purchase and can be immediately redeemed at participating Tim Hortons locations².
- Tim Cash earned by the primary cardholder and any authorized users of the same Credit Card Account will be credited only to the primary cardholder's Tim Card Account.
- An amount equal to the Tim Cash earned for credit purchases that are later reversed for returned merchandise, purchase credits or other amounts will be debited from future credit purchases made on your CIBC Tim Hortons Double Double Visa Card.
- Visit [TimHortons.com/TimCard](https://www.timhortons.com/TimCard) to view Tim Card Account balance and transaction history.
- Welcome bonus of \$20 Tim Cash when you spend \$200 in net credit purchases on the card³.

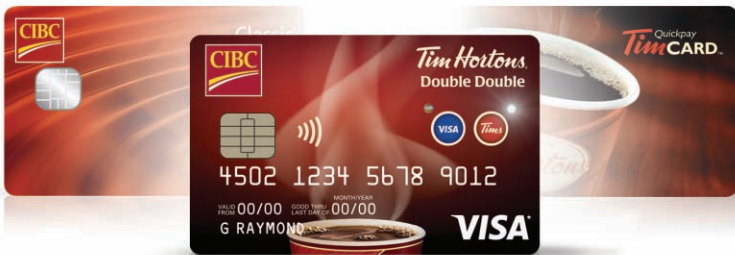
3. Redemption

- Tim Cash may be redeemed by primary cardholder. Your Credit Card Account must be in Good Standing in order to redeem Tim Cash. Tim Cash can also be redeemed for partial payment towards purchases made at participating Tim Hortons locations.
- The Tim Cash balance displayed on [TimHortons.com/TimCard](https://www.timhortons.com/TimCard) or on your CIBC monthly statement may not reflect very recent transactions (including credit purchases or returns and Tim Cash redemptions) that have not yet been posted to your Tim Card account. If you have questions or concerns about your current Tim Cash balance, you can call Tim Hortons at **1 866 TIM-CARD (846-2273)**.
- Tim Cash earned has no cash, monetary or other value and cannot be converted into any currency or be withdrawn.

4. Exceptions

Unless a cardholder advises CIBC Credit Card Services of any discrepancies in the Tim Card Account, no later than six months after the date of the purchase for which an adjustment is requested, the Tim Card Account balance (except for erroneous credits) shown on a monthly statement will be deemed to be correct. Please notify CIBC Credit Card Services of any discrepancy promptly. If the Tim Card Account is credited in error or is otherwise credited with Tim Cash that was not properly earned for any reason (including, without limitation, CIBC or any third party error in classifying non-qualifying activity as net card purchases), CIBC is entitled to remove Tim Cash from the Tim Card Account without notice.

- Your accumulation of Tim Cash does not entitle you to any vested rights. Tim Cash has no monetary value and cannot be exchanged for cash or credit against your Credit Card Account balance. Tim Cash cannot form the basis of a monetary claim against CIBC.
- Tim Cash is not transferable, including with respect to any other Credit Card Account or Tim Card Account, and cannot be assigned or divided by way of domestic contract, in the event of separation, divorce, bankruptcy or otherwise unless we consent.



5. Miscellaneous

1. CIBC and Tim Hortons are not liable or responsible for any loss, injury, death, cost, damage, liability or expense you or your family members or guests may suffer or incur, and you release and discharge CIBC and Tim Hortons from any claims, demands, causes of action and actions which may arise, in connection with any:
 - (a) error or omission in any source of information about the Program and any Rewards; or
 - (b) error or delay in crediting or debiting your Tim Card Account. This release binds your legal representatives, heirs, successors and assignees.
2. CIBC may disclose information about a Credit Card Account or Tim Card Account to any cardholder on the Credit Card Account, including any authorized users.
3. We may amend, suspend or terminate all or any part of the Program at any time and will notify you by sending the primary cardholder a notice (written or electronic) or posting a notice on the CIBC website, which will be effective when posted. If we make a change to these Program Terms that is non-material or to your benefit, we will notify you by posting a notice on the CIBC website, where you can always locate the most up to date version. Any changes to these Program Terms or the Program may affect Tim Cash which you may have already accumulated and/or any future accumulations.
4. If the entire Program is to be terminated, we will send 60 days prior notice to the primary cardholder, which may be included with or on a monthly statement. Any notice will also be notice to any authorized users.
5. You are responsible for any tax liability and tax reporting obligations arising from your use of the Program and earning of Tim Cash.
6. These Program Terms will be governed by and interpreted in accordance with Canadian law and the laws of the Canadian province or territory in which the primary cardholder resides (or of Ontario, if he/she resides outside Canada) will have exclusive jurisdiction over any disputes arising in connection with Tim Cash and/or these Program Terms.

6. Privacy Disclosure

You consent to the collection, use and sharing of your personal information as described in CIBC's privacy policy **Your Privacy is Protected**. This includes collecting, during the course of your relationship with Canadian Imperial Bank of Commerce ("CIBC", "we" or "us"), information about you from, and sharing it with, the CIBC Group, credit bureaus, government institutions or registries, regulators and self-regulatory organizations, other financial institutions, applicable program partners, any references you give us, and other such parties as may reasonably be required for the purposes of: (i) identifying you; (ii) qualifying you for products and services; (iii) verifying information you give us; (iv) protecting you and CIBC from error and criminal activity; (v) facilitating tax and other reporting; (vi) complying with legal and regulatory obligations; or (vii) telling you about other products and services of the CIBC Group or promoting any applicable CIBC partner program including marketing any services or products of program partners or other third parties. If you wish to withdraw your consent to (vii) you may contact CIBC at **1 800 465-CIBC (2422)** at any time.

If you provide us with your Social Insurance Number (SIN) we may share it with a credit bureau as an aid to identify you, as this is the best way to make sure the information accurately refers to you. However, this is completely voluntary and if you choose not to provide your SIN, this by itself will not prevent you from qualifying for products and services.

CIBC collects the following information on its own behalf and on behalf of Tim Hortons: your name, mailing address, phone number, email, and date of birth. Tim Hortons may use this information from time to time for the purposes of (a) establishing, administering and safeguarding your Tim Card; (b) offering you rewards, offers or other products and services Tim Hortons feels you may enjoy; and (c) such other purposes as set out in Tim Hortons' privacy policy. For more information about how Tim Hortons may collect, use or share your information or your right to opt out of receiving marketing communications from Tim Hortons please contact Tim Hortons directly or go to [timhortons.com/ca/en/privacy.html](https://www.timhortons.com/ca/en/privacy.html).

NOTES FOR REWARDS PROGRAM

Please note that these terms are effective as of April 23, 2014. To view current terms and conditions, please go to cibc.com

Tim Hortons is the issuer and operator of your Tim Card. There are additional terms and conditions which govern, among other things, the registration and use of your Double Double Tim Card and redemption of Tim Cash. Please refer to TimHortons.com/TimCard.

1. These Program Terms apply to the CIBC Tim Hortons Double Double Rewards Program and replace all prior terms. These Program Terms govern your CIBC Tim Hortons Double Double Visa Card and the collection and redemption of Tim Cash. These Program Terms apply to the primary cardholder, any authorized user, and any delegate.
2. CIBC is the issuer of your Credit Card Account. Your Credit Card Agreement also applies to the Program and if there is a conflict between these Program Terms and your Credit Card Agreement, your Credit Card Agreement will govern to the extent necessary to resolve the conflict.
3. If you use the Tim Hortons website to check your Tim Cash balance you will also be bound by the terms of use of the Tim Hortons website.

Capitalized terms that are used and not defined in the Program Terms will have the following meanings:

- (a) Authorized user has the meaning set out in your Credit Card Agreement.
- (b) Card means the CIBC Tim Hortons Double Double Visa Card that is included in the Program, which features both a CIBC Visa credit card and a Tim Card.
- (c) Cardholder means any CIBC Tim Hortons Double Double Visa cardholder.
- (d) Credit Card Account means your credit card account with CIBC established in connection with your CIBC Tim Hortons Double Double Visa Card.
- (e) Credit Card Agreement means the cardholder agreement governing your Credit Card Account, as amended and replaced from time to time.
- (f) Good Standing has the meaning set out in your Credit Card Agreement.
- (g) Primary cardholder has the meaning set out in your Credit Card Agreement.
- (h) Program means the CIBC Tim Hortons Double Double Rewards Program.
- (i) Program Terms means the list of terms and conditions which apply to the Program.
- (j) Tim Card Account means your Tim Card Account established in connection with your CIBC Tim Hortons Double Double Visa Card.
- (k) You means a primary cardholder, or authorized user, as applicable.

TERMS AND CONDITIONS FOR CARD

1. Tim Cash is earned on all CIBC Tim Hortons Double Double Visa Card credit purchases less returns, and not on cash advances, interest, fees, balance transfers, payments, CIBC Convenience Cheques or Tim Cash redemptions. CIBC Tim Hortons Double Double Visa Card program may change without notice. Taxes, fees and other charges may apply to redemption of Tim Cash. Tim Cash is awarded to the primary cardholder's Tim Card Account immediately upon processing of CIBC Tim Hortons Double Double Visa Card credit purchases, provided that your card is open and in good standing at the time of purchase. An amount equal to the Tim Cash earned for credit purchases that are later reversed for returned merchandise, purchase credits or other amounts will be debited from future credit purchases made on your CIBC Tim Hortons Double Double Visa Card. See Program Terms for details.
2. Real time award of Tim Cash at the time of a credit purchase is subject to system availability and may be subject to certain exceptions. Real time award of Tim Cash is not available for credit purchases made at merchants that process credit transactions as security deposits (for example, gas merchants, hotels and car rental agencies). Tim Cash will be awarded at the time the final amount is charged to your card. From time-to-time you may also see Reward Adjustments added to your Double Double Tim Card when the final purchase amount is higher than the original amount authorized (such as in restaurants where the tip is captured after the initial charge).
3. You will receive a welcome bonus of \$20 Tim Cash if you have at least \$200 in credit purchases on your CIBC Tim Hortons Double Double Visa Card. Welcome bonus will be awarded to the primary cardholder's Tim Card Account, provided your card account is open and in good standing at the time the Tim Cash is awarded. Offer is non-transferable. 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. Offer cannot be combined with any other offer and may be withdrawn or changed without notice at any time.
4. The "Double Double Special Offers" are meant for primary cardholders who fulfill the required qualifying behavior to receive the advertised product. A purchase or other qualifying behaviour may be required for these offers. New offers may be introduced at any time. Any offer may be withdrawn or changed without notice at any time. For details on all ongoing offers see DoubleDoubleCard.com/offers.
5. Subject to merchant transaction limits.
6. Mobile payment is accepted at participating restaurants only. TimmyMe™ is a free download and available through the iTunes App Store, Android Market and BlackBerry App World. Apple devices running OS 6.0 or later and Android devices running OS 4.0 or later are currently only supported. App functionality is subject to change.
7. Transactions must first be posted to your account before they can trigger a spend alert. It may then take up to 24 hours after a triggering transaction is posted for an alert to be sent.
8. This service is provided by Equifax Canada.
9. Insurance benefits included with your CIBC Tim Hortons Double Double Visa Card are underwritten by **Royal & Sun Alliance Insurance Company of Canada (RSA)**. For important information regarding coverage eligibility requirements, benefits, limitations and exclusions, see www.cibc.com/ca/credit-cards/agreements-insurance.html and the Insurance Certificate(s) in this Welcome Kit.
10. Cash advances do not earn Tim Cash. Cash advances bear interest from the date they are taken.
11. All cardholders (primary and authorized users) on the account will receive a PIN.
12. The cash spending limit is a limit for "cash" transactions which falls within the overall spending limit for an authorized user. "Cash" refers to cash advances, CIBC Convenience Cheques and balance transfers.
13. The primary cardholder may assign and change the Authorized User Spending Limits on the Credit Card Account for any authorized user(s) by contacting CIBC. CIBC may make adjustments to the spending limits any time following a decrease in the credit limit or cash limit of the card. The spending limits for authorized users will be subject to the overall credit limit and cash limit on the Credit Card Account, so the funds available to an authorized user may be less than the spending limit set. For full details visit www.cibc.com/spendinglimits.
14. Personalized CIBC Convenience Cheques can be ordered by calling a CIBC Card Services Representative. CIBC Convenience Cheques are subject to your available credit and available cash, and bear interest from the date they are posted to your credit card account. CIBC Convenience Cheques do not earn Tim Cash. We may decline a cash advance, Convenience Cheque or Balance Transfer if it would exceed your credit limit. Your cash limit and credit limit are noted on the Cardholder Disclosure Statement issued with the card and on each Statement.
15. Discounts are determined by the participating rental agency and apply to time and kilometer/mileage charges or base rates only.



Your CIBC Tim Hortons Double Double Visa Card Quick List

Here is a list of important information you may need regarding your new CIBC Tim Hortons Double Double Visa Card.

Information on Benefits of your Card

Learn more about the financial benefits of this CIBC Tim Hortons Double Double Visa Card. **1 800 465-4653**

Enroll or Change Coverage

Enroll or change the selected coverage on your CIBC Tim Hortons Double Double Visa Card. **1 800 898-0392**

Make a Benefits Claim

In Canada and the U.S. **1 866 363-3338**
From all other locations, including Mexico (call collect). **905 403-3338**

Report a Lost or Stolen Card

Report your lost or stolen card immediately. **1 800 663-4575**

Visit cibc.com for more information

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Android™ is a trademark of Google, Inc.

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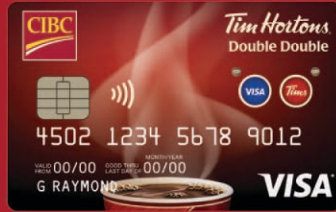
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**Use Your Visa* Card.
Earn Tim Cash™ Instantly.**

doubledoublecard.com



Tim Hortons®

INSURANCE CONTACT INFORMATION

Purchase Security and Extended Protection Insurance

In Canada and Continental U.S. (incl. Hawaii) call toll free

1 866 363-3338

From all other locations, including Mexico, call collect

905 403-3338

CIBC TRAVEL INSURANCE (OPTIONAL)

In Canada and Continental U.S. (incl. Hawaii) call toll free

1 800 898-0392

From all other locations, including Mexico, call collect

416 340-8187

IMPORTANT WEBSITES

CIBC Tim Hortons Double Double Visa Card Site

doubledoublecard.com

CIBC

cibc.com

Tim Hortons

timhortons.com/timcard