

**HERE'S THE
SWEET STUFF
THAT YOUR
NEW CARD
COMES WITH.**



Earn cash back with no annual fee

Congratulations on your new Simplii Financial™ Cash Back Visa* Card. Your card has a lot to offer, so it's good to get to know it a little better.

Earning cash back is simple, just use your card.



cash back on spending at restaurants and bars¹



cash back on gas, grocery and drug store purchases, and pre-authorized payments¹



cash back on all other purchases¹ with no limit on how much you can earn¹

Your cash back is applied as an annual credit on the primary cardholder's January statement.²

Learn all about your new card at simplii.com/cashback

Check out some of the benefits that come with your card.

Convenience when you're on the go.

Keep track of your spending, view your balance and pay your bills anytime you want through online banking and our mobile banking app.

Use your phone to pay for stuff.

Add your credit card to your mobile wallet to make purchases with your phone – it's a fast, easy, and secure way to pay. Visit us at simplii.com/wallet for all your ways to bank.

Need cash right away? No problem.

Enjoy instant access to cash advances³ at any CIBC ATM or bank machine displaying the Visa, *Interac*® or Plus* System symbols. All you need is your card and your PIN.

Extra levels of security with Fraud Alerts.

Get notified right away about any potential unauthorized usage of your credit card through email, SMS and phone.

One for you, one for you, and one for you.

You can receive up to three additional cards for your spouse, family members, or anyone else you want (don't worry, you can easily set spending limits⁴).

Save time checking out when you shop online.

With Click to Pay,[†] there's no payment and shipping info to fill out – it's a simple, easy and secure way to pay online. Sign up is required, visit us at simplii.com/clicktopay for more details.

The added benefit of insurance.

Enjoy Purchase Security & Extended Protection Insurance⁵. Simply refer to the enclosed Insurance Certificate for the terms of your coverage, including the benefits, eligibility conditions, limitations and exclusions.

You can see all of your card benefits at simplii.com/cashback

If you have any questions about your card, you can call 1-888-723-8881.

¹ Cash back is earned on net card purchases (purchases less returns) when your account is open and in good standing and not on cash advances, interest, fees, balance transfers, payments or Convenience Cheques. Cash back is calculated as follows: Earn 4% on the first \$5,000 in net annual card purchases at restaurants and bars, which currently include merchants classified as Eating Places and Restaurants; Drinking Places (Alcoholic Beverages) – Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques; Fast Food Restaurants; or Caterers. Earn 1.5% on the first \$15,000 in net annual card purchases on gas, grocery and drugstore purchases and pre-authorized payments. Gas, grocery and drugstore purchases currently include merchants classified as Service Stations (with or without Ancillary Services); Automated Fuel Dispensers; Grocery Stores and Supermarkets; Drugs, Drug Proprietaries, and Druggist's Sundries; or Drugstores and Pharmacies. Pre-authorized payments are payments made on a monthly or other regular basis, which are automatically billed by the merchant to your Account. Earn 0.5% on all other net annual card purchases, including those in the categories above when the \$5,000 and \$15,000 limits are exceeded. If a transaction could fit under more than one cash back category, you will be awarded the cash back of the higher category, subject to the \$5,000 and \$15,000 limits. Merchants are classified by the credit card network and the network may change the names of classifications or change the classification of merchants at any time. Simplii Financial is not responsible for merchant classification. The \$5,000 and \$15,000 limits will reset to zero after the day your December statement is issued. Changes to terms, conditions and eligible merchant categories may occur at any time without notice. We may cancel the cash back program on 60 days' notice. Credit for returns made on your Account may result in a deduction of cash back at a higher earn rate, even though the return may relate to a purchase that earned cash back at a lower rate.

² Cash back is accumulated each month, beginning with your January statement and ending with your December statement. All accumulated cash back is automatically redeemed on the last day of your December statement, 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 Simplii. Your Account must be open, in good standing, and within your credit limit at the time the cash back is redeemed. Cash back will be credited to the Primary Cardholder's account.

³ Up to \$1,000 daily in Cash Advances, subject to Available Credit and Available Cash. See your Simplii Financial Credit Card Agreement for full details.

⁴ The Primary Cardholder may contact us to set, adjust or remove an Authorized User Spending Limit for each Authorized User. See your Simplii Financial Credit Card Agreement for full details.

⁵ Insurance coverage underwritten by Royal & Sun Alliance Insurance Company of Canada (RSA). To be eligible for this coverage, the item must be paid for in full using your Simplii Financial credit card. For more information regarding coverage eligibility requirements, benefits, limitations and exclusions, visit www.simplii.com or refer to the insurance certificate in your card package.

Capitalized terms used in this document are defined in the Simplii Financial Credit Card Agreement.

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[†] The Click to Pay icon  is a trademark owned by and used with permission of EMVCo, LLC

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