



CIBC Terms for Authorized Users:

We will send the Primary Cardholder the CIBC Cardholder Agreement, other agreements and card terms (collectively the "Agreements"). You agree to be bound by the Agreements, as amended and replaced from time to time. Signing, using or activating a card or using the Credit Card Account in any way will indicate that you have accepted the Agreements. We will send all Agreement amendments, other information, and Card renewals/replacements to the Primary Cardholder.

If you would like to add more than the allotted number of additional cardholders, simply call 1 800 465-4653.