

CIBC VISA* PREPAID CARD TERMS AND CONDITIONS

These Terms and Conditions apply to your Card. Signing, loading a balance on or activating a Card means that you have received, understood and agreed to these Terms and Conditions.

1. Type of Card. Your Card is a Canadian-dollar denominated prepaid card issued by CIBC. The initial balance on your Card is the sum of funds that have been loaded onto your Card by the Government of Alberta. Each time you use your Card, the Transaction amount will be deducted from the remaining balance on your Card. Your Card is not refundable and cannot be transferred. Your Card is not reloadable.

2. Fees. The following fees apply:

Fee	Amount
Customization	Free
Shipment by Canada Post	Free
Shipment by Courier (Optional)	CAD \$15.00
Card Replacement	\$25.00
ATM Withdrawals (Within Canada)*	Free
ATM Withdrawals (Outside Canada)*	CAD 3.50
Maintenance Fee	\$2.50 CAD per month
Deducted from the Card balance starting in the 13 month after the date the Card is activated.	
Foreign Conversion	2.5%
Transactions (debits and credits) in a currency other than a Supported Currency are converted into Canadian dollars no later than the Transaction posting date at an exchange rate that is 2.5% over the rate CIBC must pay.	

*These are the ATM withdrawal fees charged by CIBC. Non-CIBC ATM providers may charge additional fees.

3. Use of Card. You can use your Card to make purchases online or at a point of sale terminal in a store or to make a withdrawal at an ATM or to make recurring payments or mail order/telephone order transaction, wherever Visa* is accepted. Non-CIBC ATM providers may charge additional fees. Your Card cannot be used: to make a non-ATM cash withdrawal at a financial institution. Your Card is chip and PIN and contactless enabled.

4. Order Completion. We may not be able to process an order on your Card or provide you with your Card unless we are able to obtain all required information and confirm your identity in accordance with our policies. We may require additional information from you in order to complete an order on your Card and we have the right not to accept an order on your Card for any reason, including if we cannot obtain the required information. By placing an order, you confirm that the details contained in the order are correct.

5. Card Expiry. The funds on your Card do not expire. Your Card expires on the last day of the month set out on the Card. If your Card expires and it has a balance on it, you can call the number on the back of the Card and we will issue you a replacement Card. A replacement Card will not be sent unless requested. The funds on your card are not insured by the Canadian Deposit Insurance Corporation.

6. Activating Your Card. You must activate your Card.

7. Checking Your Balance and Obtaining Your PIN. You can get your balance, review your Transactions and obtain your PIN or by calling 1-800-482-8347 or 1-647-749-5148. The provisions of the CIBC Prepaid Card Agreement referring to your responsibility to safeguard your PIN also apply to your username and password

8. Lost or Stolen Cards. You can report lost or stolen cards by calling 1-800-482-8347 or 1-647-749-5148 to have your card replaced. No fee will be charged for replacement cards from lost or stolen cards.

9. Transaction Limits. The following Transaction limits apply to your Card:

Maximum balance	\$19,999 CAD equivalent
Daily (24-hour) maximum point of sale purchase limit	\$2,999 CAD equivalent
Daily (24-hour) maximum ATM withdrawal limit	\$1,999 CAD Equivalent

To prevent fraud, we may impose additional Transaction limits and we may change them at any time, with or without notice to you. ATM providers may also set their own withdrawal limits which may be lower than those listed.

10. Partial Purchases with your Card. Notwithstanding section 3(d) of your CIBC Prepaid Card Agreement, you may use your Card toward partial purchases. To purchase merchandise that costs more than the balance on your Card, let the merchant know in advance that you will be splitting the payment; i.e. part of your transaction will be paid with the Card and the remainder with another form of payment (such as credit card, debit card, cash or cheque). It is important for you to know the available balance on your Card because merchants are unable to check the balance for you and you will need to tell the merchant the amount that you would like to have paid by your Card. Some merchants will not let you make a split payment, or make a split payment with two prepaid cards.

11. Foreign Exchange Rates for Transactions. Foreign exchange rates are set at a rate that is 2.5% over the rate CIBC must pay. Foreign exchange rates will change from time to time without notice.

12. Other Documents. These Terms and Conditions form part of the CIBC Prepaid Card Agreement, which governs the use of your Card. Capitalized terms used but not defined in these Terms and Conditions are defined in the CIBC Prepaid Card Agreement. In the event of conflict between the terms of these Terms and Conditions and the CIBC Prepaid Card Agreement, the terms of these Terms and Conditions will prevail.

13. Contact Us. You can obtain more information about your Card, a current copy of the CIBC Prepaid Card Agreement or these Terms and Conditions by calling 1-800-482- 8347 or 1-647-749-5148. You can obtain more information about the Benefit Program by visiting www.alberta.ca/contact.cfm or calling the Government of Alberta at 310-0000.

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