



On Demand Redemption Terms and Conditions

- Must have minimum of \$25 in available cash back in order to proceed with a redemption and the minimum cash back redemption amount is \$25. Requested cash back redemption amount must be equal to or less than the cardholder's available cash back.
- Only primary cardholders are permitted to perform a cash back redemption. Authorized Users are not eligible.
- Cash back redemptions are non-refundable, non-reversible and non-transferable.
- Cash back redemptions will be applied to the primary cardholder's account within 5 days.
- The redemption of your cash back will be treated as a credit to your account and not as a credit card payment.
- Credit card account must be open and in good standing at the time the cash back is redeemed by the primary cardholder.
- CIBC may reverse any cash back redemptions resulting from cash back that was awarded in error or that corresponds to balances that you did not repay.