

# Client Appreciation Day National Contest

## OFFICIAL RULES

### 1. Contest Period

The Client Appreciation Day National Contest (the “**Contest**”) begins at 12:01 am Eastern Time (“**ET**”) on June 11, 2024 and ends at 7:59 pm ET on June 28, 2024 (the “**Contest Period**”). By participating in the Contest, you agree to abide by and be bound by these Official Rules and all decisions of CIBC Investor Services Inc. (“**Investor’s Edge**”, or the “**Sponsor**”), which shall be final and binding, without right of appeal, in all matters relating to this Contest and the awarding of the prizes, including without limitation eligibility and/or disqualification of entries.

### 2. Eligibility

The Contest is open to legal residents of Canada who are clients of Investor’s Edge and who have reached the age of majority in the province or territory in which they reside as of the date of entry in the Contest. The primary contact listed on the Investor’s Edge account will be considered the entrant for the purposes of this Contest.

Excluded from eligibility are the officers, directors, employees, agents and representatives of Sponsor, any Contest judges, and each of their respective parents, subsidiaries, affiliates, advertising and promotion agencies (collectively, the “**Contest Entities**”), and members of the immediate families (defined as parents, siblings, children and spouses, regardless of where they live) or households (whether or not related) of such officers, directors, employees, agents and representatives.

The Contest is subject to all applicable federal, provincial, and local laws and regulations.

### 3. How to Enter

**NO PURCHASE NECESSARY.** To automatically obtain one (1) entry into the Contest during the Contest Period, the Investor’s Edge client must:

- Sign onto the platform using the CIBC Mobile Wealth app; or
- Set up at least one (1) new Regular Investment Plan (the “**RIP**”) using the website or mobile app
  - RIP can be a cash plan or mutual fund plan
  - RIP must be set up for a period of 6 months or greater from the start date
  - RIP frequency must be at least once per month

There is no fee associated with opening an account.

To obtain one (1) entry without making a purchase or contribution or being a CIBC Investor’s Edge client, email an original essay describing what you like and/or dislike about your investing experience, to a minimum of 250 words, together with your first name, last name, phone number, email address, age, and your jurisdiction of residence. Email the essay information during the Contest Period to Investor’s Edge at [CIBCInvestorServicesInc@cibc.com](mailto:CIBCInvestorServicesInc@cibc.com). All entries must be received no later than June 28, 2024 at 11:59 pm ET.

Limit one (1) entry per person, regardless of method of entry, number of sign ons to the platform or number of RIPs set up.

**If you do not want to be automatically entered into the Contest, you must contact the Sponsor at 1-800-567-3343 prior to the end of the Contest Period so that you will not be entered into the Contest.**

### 4. Prizes

There are five (5) prizes available to be won, each consisting of a smartphone with an approximate retail value \$1,350 CAD. The total approximate retail value of all prizes is six thousand seven hundred and fifty Canadian dollars (\$6,750 CAD).

Prizes will be mailed by Wednesday, July 31, 2024. The Prize must be accepted as awarded and may not be substituted or transferred, except at the Sponsor's sole discretion. The Sponsor reserves the right, at its sole discretion, to substitute a prize of greater or equivalent value if a prize cannot be awarded as described for any reason. Any other costs or expenses associated with a prize not specified herein will be the responsibility of selected winners. Sponsor will not replace any lost or stolen prizes.

## 5. Winner Selection

On Tuesday, July 9, 2024, at 10:30 am ET, a random draw will be conducted at CIBC Square at 81 Bay St. Toronto, Ontario, to select five (5) potential winners from the eligible entries received during the Contest Period. Odds of being selected depend on the number of eligible entries received during the Contest Period.

## 6. Selected Entrant Verification and Prize Claim Conditions

Selected entrants will be notified by telephone and by email at the respective primary telephone number or email address, associated with his, her or their Investor's Edge account. In order to be declared a winner, the selected entrant must: (i) respond to notification of selection within five (5) business days of first attempt by the Sponsor; (ii) schedule a time with the Sponsor to administer a mathematical skill-testing question; (iii) correctly answer the time-limited mathematical skill-testing question without assistance of any kind, whether mechanical or otherwise to be administered by telephone at a mutually convenient time; (iv) sign and return to the Sponsor, within five (5) business days of it being sent by the Sponsor, a written declaration and release form, releasing the Contest Entities from any liability in connection with this Contest or the use, misuse, awarding or possession of any prize (the "Release"); and, (v) otherwise comply with these Official Rules.

Return of any prize or winner notification as undeliverable, inability to reach selected entrant or failure of selected entrant to respond to notification within five (5) business days of first attempt by Sponsor or Sponsor's agent, failure to correctly answer the mathematical skill-testing question, failure to provide proof of eligibility (if requested), Release, or other required documentation in a timely manner, or other non-compliance with these Official Rules may result in disqualification, forfeiture of the prize and, at the Sponsor's sole discretion, selection of an alternate eligible entrant for the forfeited prize in accordance with these Official Rules, who will be subject to disqualification in the same manner.

## 7. Right to Void / Terminate / Suspend / Modify

The Sponsor reserves the right to terminate, suspend or modify this Contest, in whole or in part, at any time and without notice or obligation if, in the Sponsor's sole discretion, any factor interferes with its proper conduct as contemplated by these Official Rules. Without limiting the generality of the foregoing, if the Contest or any part thereof, is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, programming errors, or technical failures, which, in the sole discretion of the Sponsor, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, the Sponsor may, in its sole discretion, void any suspect entries and: (a) terminate the Contest, or any portion thereof; (b) modify or suspend the Contest, or any portion thereof, to address the impairment and then resume the Contest, or relevant portion, in a manner that best conforms to the spirit of these Official Rules; and/or (c) award the prizes from among the eligible, non-suspect entries received up to the time of the impairment in accordance with the winner selection criteria discussed above.

The Sponsor reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process, the operation of the Contest, violates the Official Rules, or acts with intent to annoy, abuse, threaten or harass any other person.

## 8. Limitation of Liability and Releases

BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT THE SPONSOR, CONTEST JUDGES AND THE CONTEST ENTITIES HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND TO PERSONS OR PROPERTY RESULTING FROM THE CONTEST, INCLUDING THE ACCEPTANCE, POSSESSION, MISUSE OR USE OF THE PRIZE, OR THE MERCHANDISE FOR WHICH IT IS REDEEMED (IF APPLICABLE). Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, therefore such exclusions may not apply to you.

Without limiting the foregoing, the Sponsor, Contest judges and the Contest Entities, and any of the Sponsor's other suppliers or contractors, shall not be responsible for: (a) any incomplete or inaccurate information that is caused by any of the equipment or programming associated with or utilized in the Contest, or by any technical or human error which may occur in the processing of submissions in the Contest; (b) lost, interrupted, or unavailable network, server, service provider, on-line systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, entries; (d) any problems with, or malfunctions or failures of, telephone networks or lines, computers or computer on-line systems, servers or providers, computer equipment, software, viruses or bugs; (e) garbled transmissions or miscommunications; (f) failure of any e-mail to be received by or from the Contest judges or the Sponsor for any reason, including but not limited to traffic congestion on the Internet or at any website or combination thereof or technical incompatibility; (g) damage to a user's computer equipment (software or hardware) occasioned by participation to this Contest; (h) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (i) technical, pictorial, typographical or editorial errors or omissions contained herein.

## 9. Protection of Personal Information and Publicity Release

The Sponsor and its authorized agents will collect, use, and disclose the personal information provided when entering the Contest for the purposes of administering the Contest and prize fulfillment. By entering this Contest, you consent to the collection, use and disclosure of information about you by CIBC and its authorized agents for the purpose of administering the Contest and prize fulfillment, and as otherwise described in accordance with CIBC's privacy policy available at <https://www.cibc.com/en/privacy-security/privacy-policy.html>.

By accepting a prize, the winner agrees to the Sponsor's use of his/her/their name, city/province of residence, picture, biographical information, statements, voice and likeness in any advertising and publicity the Sponsor and its respective successors, assigns and licensees may conduct relating to the Contest in any media or format, whether now known or hereafter developed, including but not limited to the World Wide Web, at any time or times in perpetuity, without further compensation or notice, and hereby releases the Sponsor and the Contest Entities from any liability with respect thereto. If winner would like to withdraw consent to the use of their information for advertising and publicity, he/she may do so at the time of prize fulfillment.

## 10. General Conditions

All entries become the property of the Sponsor and will not be returned and no correspondence will be made with or entered into except with selected entrant(s). Winning a prize is contingent on fulfilling all the requirements set forth herein. Mass entries, automated entries, entries submitted by third parties, and any entries or prize claims that are late, incomplete, fraudulent, illegible, unidentified or delayed will be void. All entries and prize claims are subject to verification. Proof of entry submission does not constitute proof of receipt. Entrants agree to abide by these Official Rules. Decisions of the Sponsor and/or any independent Contest judging organization will be final and binding on all matters pertaining to this Contest. The Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited. The Sponsor reserves the right to correct any typographical, printing, computer programming or operator errors. The Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. If any provision of the Official Rules is determined to be invalid or otherwise unenforceable, then the Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. The Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate or necessary to comply with applicable law. Should a winner make any false statement(s) in any document referenced above, the winner may be required to promptly return to the Sponsor his/her/their prize, or the cash value thereof. **WARNING: ANY ATTEMPT BY ENTRANTS OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS CONTEST OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND THE SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW.**

In the event of a dispute as to the identity of the entrant who submitted any entry, the authorized Investor's Edge account holder associated with the Investor's Edge account or primary contact in the case of a CIBC business account

will be deemed to be the entrant. The “**authorized account holder**” is the natural person assigned as the primary account holder to the Investor’s Edge account.