



Authorization to Transfer Non-Registered Account

Important: The asterisk (*) indicates mandatory fields.

Note: This form must be used for the transfer of Non-Registered Investments.

Client Instructions

1. Please complete and sign the transfer form.
2. Please mail completed form to: CIBC Account Transfers Department (ATD), 161 Bay Street, 4th Floor, Toronto, ON M5J 2S8
OR
Fax completed form to 1 800 285-9620 or drop off at a local CIBC banking centre.
3. Keep a copy of the form and supporting documents for your records.

1. Client Information

*Account Type Individual Joint Partnership Corporate Estate Trust
 Other _____

Individual/Joint

*Last Name _____ *First Name _____

*Address (street number, street name, unit number, rural, as applicable) (P.O. box address is not accepted)

*City _____ *Province/Territory _____ *Postal Code _____

*Home Telephone Number _____ *Date of Birth (Month day, year) _____ *Social Insurance Number (SIN) _____

Last Name of Joint Account Holder (if applicable) _____ First Name of Joint Account Holder (if applicable) _____

Date of Birth of Joint Account Holder _____ Joint Account Holder SIN _____

Corporate/Estate/Trust/Partnership or Other

Legal Name of Business/Estate/Trust/Partnership

Address (street number, street name, unit number, rural, as applicable) (P.O. box address is not accepted)

City _____ Province/Territory _____ Postal Code _____

Contact Name _____ Telephone Number _____

2. *Receiving Institution Information (select one)

Receiving Institution: CIBC Account Transfers Dept., 161 Bay Street, 4th floor, Toronto, Ontario M5J 2S8

CIBC Imperial Investor Service (IIS) 1 800 661-7494, Dealer Code: 9479

CIBC Investor's Edge (IE) 1 800 567-3343, Dealer Code: 9479

*Account Number at Receiving Institution

For additional transfer information, see Additional Clearing Information section in the attached Client Disclosure.

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3. *Client Instructions to Delivering Institution

- External FI/Other
- CIBC Imperial Investor Service (IIS) 1 800 661-7494, Dealer Code: 9479
- CIBC Investors Edge (IE) 1 800 567-3343, Dealer Code: 9479
- CIBC Securities Inc. (SI Mutual Funds) 1 800 465-3863 Dealer Code: 9319
- CIBC Personal Portfolio Services (CIBC ISI) 1 800 814-1273
- CIBC Personal Portfolio Services (CIBC SI) 1 800 814-1273
- CIBC Private Investment Counsel, a division of CIBC Asset Management Inc. (CIBC Trust Corporation)
- CIBC Wood Gundy 1 866 814-1273, option 4, Dealer Code: 9280

Account Number at Delivering Institution

Delivering Institution Full Name and Line of Business (If External FI/Other)

Address (street number, street name, unit number, rural, as applicable) (P.O. box address is not accepted)

City	Country	Province/State	Postal/Zip Code
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Contact Name	Telephone Number	Ext.
<input type="text"/>	<input type="text"/>	<input type="text"/>

4. *Transfer Type¹

- 1. All in-kind (as is)
- 2. Sell all assets and transfer in-cash (all in-cash)**
- 3. Transfer all of my assets. However, sell a portion of them and have the cash proceeds along with the remainder of the account transferred "as is", see list below or attached list.
- 4. Partial as listed below or in an attached list

For Options 3 and 4, provide details below or in an attached list for the transfer of Investments and/or cash balance.

¹ If transfer includes a GIC or Term Deposit, please refer to the "Guaranteed Investment Certificates and Term Deposits" section in the Client Disclosure.

** Please refer to statement in bold in "Client Authorization" section below.

1	<input type="radio"/> In-Cash <input type="radio"/> Shares/Units	Investment Amount	Symbol and/or Certificate Number	Delay delivery until (Month day, year)
	<input type="radio"/> In-Kind <input type="radio"/> Dollars	<input type="text"/>	<input type="text"/>	<input type="text"/>

Investment Description

2	<input type="radio"/> In-Cash <input type="radio"/> Shares/Units	Investment Amount	Symbol and/or Certificate Number	Delay delivery until (Month day, year)
	<input type="radio"/> In-Kind <input type="radio"/> Dollars	<input type="text"/>	<input type="text"/>	<input type="text"/>

Investment Description

3	<input type="radio"/> In-Cash <input type="radio"/> Shares/Units	Investment Amount	Symbol and/or Certificate Number	Delay delivery until (Month day, year)
	<input type="radio"/> In-Kind <input type="radio"/> Dollars	<input type="text"/>	<input type="text"/>	<input type="text"/>

Investment Description

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5. Client Authorization

This is my authorization to you to deliver to the receiving institution, the account(s) you are carrying for me and for the receiving institution to receive this account(s). This includes all securities long and short and debit or credit balance. Delivery is to be made by the receiving institution of all securities short against payment. These instructions are given subject to the receiving institution's approval of my account(s).

To the Delivering and Receiving Institutions

Please make the transfer described above. I have read the disclosure on the next page.

To the Delivering Institution only

I direct you to disclose to the Receiving Institution the information contained in this form and any other information necessary for the Receiving Institution to carry out this transfer request. Unless I am asking you to transfer only part of my account, please cancel any open orders (including "Good Until Cancelled" (GTC) orders), any Pre-Authorized Contribution (PAC) plans, and/or Systematic Withdrawal Plans (SWP) on my account.

If I am directing you to make an in-cash transfer, I am directing you to sell or otherwise dispose of all or part of the account's investment(s), in accordance with my directions above. I am responsible for any fees, charges or adjustments associated with or resulting from the disposition.**

To the Receiving Institution only

I understand that the length of time it takes to complete this transfer depends on the actions and requirements of the Delivering Institution and the accuracy and completeness of the information that I have provided.

If I am transferring from my CIBC Mutual Fund account with existing Portfolio Rebalancing Service, I acknowledge that the rebalancing service will not apply to my investments within the account to which I am transferring.

_____	_____	X	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>
Date (Month day, year)	Name of Account Holder or authorized representative		Signature of Account Holder or authorized representative (sign within box)

_____	_____	X	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>
Date (Month day, year)	Name of Joint Account Holder (if applicable)		Signature of Joint Account Holder (sign within box)

Signature Guaranteed for Canadian Imperial Bank of Commerce

_____	_____	X	<div style="border: 1px solid black; height: 40px; width: 100%;"></div>
Date (Month day, year)	Name		Signature (sign within box)

_____	_____
Transit	Authorization Number

6. Client Disclosure

If you have any questions after reading this, please be sure to ask your CIBC advisor or Investment Representative (as applicable) for clarification.

What is the difference between In-Cash and In-Kind?

"In-Cash" means that assets which are not currently in liquid form will be sold, redeemed, or otherwise disposed of and the net cash proceeds will be transferred to the Receiving Institution.

It is important to note that if you have indicated an in-cash transfer or partial in-cash transfer, the sale/redemption/disposition will be executed at market, on a best efforts basis; normal commission charges will apply. To avoid delays, you might want to place the trades yourself with the delivering institution after signing this transfer form.

"In-Kind" means that you want your account transferred, as is, meaning that none of your existing investments will be disposed of. If you hold investment products and a cash balance, the investment products will be transferred as well as the cash balance in their current state.

How long will my transfer take?

The time required to completely transfer your account will, for the most part, depend on the type of account you are transferring and the investment products you hold. Please note that all your assets may not all be transferred at exactly the same time.

Non Registered Accounts

Internal transfers between the CIBC group of companies typically take up to 5 business days to complete. Transfers from Investment Industry Regulatory Organization of Canada (IIROC) member firms may take up to 10 business days from the time the Delivering Institution receives the transfer request. All other transfers may take up to 25 business days from the time the Delivering Institution receives a copy of this form.

Types of Investment Products

Mutual Funds

Due to the time it takes for mutual funds to be transferred, the holding may fluctuate in value during the transfer process. Should your risk tolerance, objectives, time horizon or financial situation change, it is your responsibility to inform your Mutual Fund Representative immediately, prior to the completion of the transfer.

Guaranteed Investment Certificates (GICs) and Term Deposits

¹ Generally, a GIC is not transferable **In-Kind** (as is). Most GICs must be transferred **In-Cash** upon their maturity, unless they are redeemable before maturity. There are exceptions; please check the terms and conditions with the Delivering Institution.

Foreign Currency transfers

CIBC Investor Services accounts may hold cash and securities denominated in various currencies, including Canadian Dollars, U.S. Dollars, British Pounds, Swiss Francs, Australian Dollars, Japanese Yen, New Zealand Dollars, and Euros.

Other Investment Products

Many other investment products may be non-transferable, non-redeemable or subject to other delays. Some of these include mortgages, foreign securities and non-transferable bonds (minimum denomination requirements).

How much will it cost to make a transfer?

Administration Fees

Most institutions charge a transfer-out fee; the fee varies. If your account is self-directed, please note that all institutions charge self-directed administration fees; fees vary. It is **important** to ensure that you have sufficient funds available in your account with the Delivering Institution to cover transfer and administration fees, or the Delivering Institution may reject the transfer unprocessed, causing a **lengthy delay**.

Rejected Transfers

A transfer request may be rejected by the Delivering Institution for a number of reasons, such as insufficient funds to cover fees, locked-in confirmations required, account not in good standing (i.e. under margin, short position(s)), etc. If for any reason your transfer request is rejected by the Delivering Institution, they may return the transfer request to the Receiving Institution unprocessed. When the rejection has been rectified, the transfer process may begin again.

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Client Disclosure (suite)**Additional Clearing Information**

Certain transfers may require additional information for processing, the clearing information is as follows:

CIBC Product	Clearing details	
CIBC Investor's Edge and CIBC Imperial Investor Services	FINS No.	T079
	CUID:	WGDB
	FEDWIRE:	WELLS FARGO BANK, N.A. NEW YORK, USA ABA#026005092
	SWIFT CODE:	PNBPUS3NNYC
	CHIPS UID:	0509
	DTC No.	5030
	Euroclear No.	10034
	Dealer Rep Code No.	9479
	IA Code:	Y02