



Authorization to Transfer Non-Registered Account

Important: The asterisk (*) indicates mandatory fields.

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

Client Instructions

1. Sign the transfer form.
2. Please mail completed document to: CIBC Account Transfers Department (ATD), 161 Bay Street, 4th Floor, Toronto, ON M5J 2S8
or
Fax completed document to: 1-800-285-9620
3. Keep the original copy of the form and supporting documentation.

Client Information

*Account Type : Individual Joint Partnership Corporate Estate Trust Other _____

Individual/Joint

*Name of Account Holder (Last, First, Initial) _____ Date of Birth (Month day, year) _____ Social Insurance Number (SIN) _____

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

City _____ Province/Territory _____ Postal Code _____

Telephone Number

Name of Joint Account Holder (if applicable) _____ Joint Account Holder SIN _____ Date of Birth of Joint Account Holder _____

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 _____ Ext. _____

***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 _____ Cdn \$ Only US \$ Only

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

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***Delivering Institution Information**

- 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 (If External FI/Other)

If Other

*Delivering Institution Line of Business

*Address

*City

*Province

*Postal Code

Contact Name

*Telephone Number

Extension

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).

***Transfer Type¹**

- 1. All in-kind (as is)
- 2. Sell all Assets and transfer in-cash (All In-Cash)**
- 3. All Assets but mixed in kind (as is) and in-cash see list below or attached list**
- 4. Partial as listed below or in an attached list

For Options 3 & 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 Or	<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			

Investment Description

2 Or	<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			

Investment Description

3 Or	<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			

Investment Description

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Client Authorization

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" orders), any pre-authorized contribution plans, and/or systematic withdrawal plans on my account. **Where I have requested a transfer in-cash, I authorize the liquidation of all or part of my investments. I agree to pay any applicable fees, charges or adjustments (as per the attached disclosure).**

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	_____
Date (Month Day, Year)	Name of Account Holder or authorized representative		Signature of Account Holder or authorized representative (sign within box)
_____	_____	X	_____
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	_____
Date (Month Day, Year)	Name		Signature (sign within box)
_____	_____		
Authorization Number	Transit		

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)

⁴ 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.

These terms and conditions do not apply to CIBC Index-Linked GICs or Market-Linked GICs – see Index-Linked or Market-Linked GIC Information Statement for terms and conditions applicable to those GICs.

Any early redemption requests must be advised to us in writing, and we may require several days' prior notice. If the early redemption is partial, you must leave the required minimum amount invested in the GIC as set out on the interest rate sheet provided to you (which amount may change at any time) or the GIC will be redeemed in full. A CIBC Cashable Escalating Rate GIC can only be redeemed in full or in part within 7 days after an anniversary date. Interest is paid up to the redemption date based on the preceding year's (years') annual interest rate(s) shown on your confirmation. Full or partial early redemptions are not otherwise available outside of these dates except in the limited situations set out in the Account Agreements, in which case no interest will be paid to you. A CIBC Flexible GIC redeemed in full or in part 30 days or more from the issue date pays full interest from the issue date to the date of redemption. For redemptions made within the first 29 days, no interest will be paid to you. A CIBC (Redeemable) GIC redeemed in full or in part before maturity, pays interest in accordance with the early redemption rates set out on the interest rate sheet provided to you when you purchased your GIC. The early redemption rates vary depending on the original term of the GIC and the number of days you held the GIC before redemption, but will generally be less than the accrued interest to the redemption date at your annual interest rate. If you redeem this GIC within 90 days of purchase, no interest will be paid to you. All other CIBC GICs may not be redeemed before maturity except as set out in the Account Agreements. If these GICs are redeemed early, in full or in part, no interest will be paid to you.

Additional Information

¹ All GICs (except Index-Linked or Market-Linked GIC) will automatically renew on maturity without further agreement unless you advise us otherwise in writing or through Telephone Banking (if you have arranged access to the same). If the GIC into which your investment is to renew is not available at maturity, CIBC will renew the GIC into one that it believes is the closest match. On renewal, CIBC may change the GIC terms and conditions. The terms and conditions for the new GIC will be set out in the confirmation mailed to you following renewal. For all renewals, the rate of interest applied to the renewal will be the prevailing rate for the type and term of the renewed GIC at the time of the renewal and will be fixed for the term of the new GIC. If your GIC was automatically renewed, you have 10 business days from the day you received your Transaction Confirmation to cancel the renewed GIC, and the principal amount will be returned to you. Transaction Confirmations are considered to be received 5 business days after they are sent by mail.

² For CIBC GICs the issue date is the date the funds are received by us. The maturity date, if not provided, will be determined by the issue date plus the term of the GIC. For all GICs a confirmation providing these dates will be mailed to you once your GIC has been issued.

³ For GIC terms of less than 1 year, simple interest is calculated and paid at maturity. For GIC terms of 1 year or more, compound interest is calculated annually and paid at maturity. Interest will be paid to, but not after maturity. If you are purchasing a CIBC Escalating Rate GIC or CIBC Cashable Escalating Rate GIC, the annual interest rate will increase in the second and in each subsequent year of the GIC's term. See the interest rate sheet or your purchase/renewal confirmation for the interest rate applicable to each year of the GIC's term

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Foreign Currency transfers

CIBC Investor Services and Wood Gundy 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.

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