



First Home Savings Account (FHSA) Withdrawal Form

Select the client type Imperial Investor Service Investor's Edge

Client Information (must be fully completed)

Have an excess amount in your FHSA?

You can't use this form to designate an excess FHSA amount. To make a withdrawal or transfer of an excess amount from your FHSA, contact us - we can help.

Client Name	FHSA Account Number
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1. What type of withdrawal would you like to do? (choose one)

- Qualified Withdrawal Full (include the CRA form [RC725](#), account to be closed); or
- Qualified Withdrawal Partial (include the CRA form [RC725](#)); or
- Taxable Withdrawal Full (account to be closed); or
- Taxable Withdrawal Partial (if gross or net are not indicated, the default will be gross)
 - Gross Net (after withholding taxes and fees)

Note: All taxable withdrawals will be subject to withholding taxes and may be subject to a fee. Refer to the Commission and Fees Schedule.

2. How would you like to receive your payment? (choose one)

Cash - Specify

Currency	Amount
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In-Kind - Specify

Security Name	Quantity
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Mixture of In Cash and In-Kind - Specify

Currency	Amount
and	
Security Name	Quantity

Definition: "In-Kind" means that you want the investments in your plan 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.

Example: Stock Certificates (100 shares of CIBC Common-CM) or Mutual Funds Units (100 units of CIBC US Equity Fund)

Note: USD cash payments and in-kind payments can only be made to securities accounts.

3. Where would you like the withdrawal sent? (choose one)

- Transfer requested amount to my attached bank account
- Transfer the requested amount to my CIBC Investor Services Inc. non-registered account

Account Number

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Acknowledgement (read carefully and sign below)

You acknowledge that:

- a) You cannot revoke (cancel) this withdrawal request later on;
- b) You have settled funds (cash) available to process this withdrawal in the specified Currency of Payment (including any required withholding taxes and fees for taxable withdrawals);
- c) Withholding tax if applicable, is calculated and applied in Canadian dollars, and you are responsible for any other tax consequences;
- d) A First Home Savings Account Statement (T4FHSA) or NR4 (and a Relevé 32 if you have indicated that you reside in Quebec) will be issued for the year a taxable withdrawal occurs;
- e) For all payments/transfers in a currency other than Canadian dollars, all tax reporting will show the Canadian dollar equivalent of the payment and calculated using the exchange rate as of the close of the business day immediately prior to your payment date. The payment will be made using the foreign dollars in your ISI account, and no cash conversion will take place;
- f) All your FHSAs must be closed on or before December 31 of the year following the year of your first qualifying withdrawal;
- g) For Quebec residents only

The parties confirm that it is their express wish that this agreement and documents related thereto be drawn up in English. For an agreement entered into on or after June 1, 2023, the parties acknowledge that they had the opportunity to consult the French version of the agreement and confirm that it is their express wish to be bound by the English version of the agreement.

Les parties confirment leur volonté expresse que l'entente et les documents s'y rattachant soient rédigés en anglais. Pour une entente conclue à compter du 1^{er} juin 2023, les parties reconnaissent qu'elles ont eu l'opportunité de consulter la version française de l'entente et confirment leur volonté expresse d'être liées par la version anglaise de l'entente.

_____ X _____
Date (Month day, year) Name Signature (sign within box)

Client's Responsibility

It is your responsibility to ensure there is sufficient cash in the FHSA Account to provide for withdrawal amount, fees and withholding tax. Ensure you call CIBC Investor's Edge or your IIS advisor and place and settle any required trades, to make cash available prior to submitting this request. Otherwise, the withdrawal request will be delayed.

Where to send this completed form

- Email form to: 1. Call us at 1 800 567-3343 to request a secure email.
2. Reply to the encrypted email with your document(s) attached.
- OR
- In person: Take your document(s) to any CIBC Banking Centre.
- OR
- Mail form to: CIBC Investor Services Inc.
c/o Brokerage Client Services
161 Bay Street, 4th Floor
Toronto, ON M5J 2S8

Our Responsibility

When the withdrawal request is received by CIBC Investor Services, the withdrawal will be processed as follows:

- Once the form is received and in good order, it typically takes 1-2 business days to process, if funds have settled and are available for withdrawal. Timing may vary during peak season.
- Withdrawal will be processed on the next business day following the submission of this form.