

## CIBC Investor's Edge® Free Trade and Cash Back Offer

### Terms and Conditions

From November 1, 2022 to March 1, 2023, you're eligible for 100 commission-free online stock and ETF trades when you open a new eligible Investor's Edge account, and/or receive up to \$3000 cash back when you transfer assets into a new or existing eligible Investor's Edge account.

The CIBC Investor's Edge Free Trade and Cash Back Offer (the "Offer") is subject to the following Terms and Conditions:

**1. Offer Period**

The Offer begins November 1, 2022 and ends March 1, 2023 (the "Offer Period").

**2. Free Trade Offer & Qualifying Criteria**

Open a new eligible account during the offer period online or by visiting a CIBC Banking Centre. Use promo code **EDGE695** to be eligible for 100 commission-free online stock and ETF trades.

Eligible account types are listed in paragraph 6. The free trades will be applied to each eligible account type once only. New accounts opened that are of the same type as accounts already held by an existing CIBC Investor's Edge client are not eligible for the Offer.

You must use your 100 commission-free online stock and ETF trades within 2 years from when you open your first new eligible account (the "Free Trades Offer Period"). Unused commission credits can't be transferred and will expire if not used by the end of the Free Trades Offer Period.

The Offer applies to North American equity trades only, including exchange-traded funds ("ETFs"), executed electronically via the CIBC Investor's Edge website, CIBC Mobile Wealth App or other electronic channels as they become available. Trades in options, mutual funds, fixed income and all other securities are excluded from this Offer. Any fees or charges incurred in addition to CIBC Investor's Edge trade commissions (e.g., exchange fees, account fees and other transaction charges) aren't covered under the Offer.

After the Free Trades Offer Period ends or you no longer qualify for the Offer, you'll be charged regular commission pricing.

Trades made during the Free Trades Offer Period aren't counted or considered for the purposes of qualifying for CIBC Investor's Edge active trader pricing.

**3. Cash Back Offer**

Transfer an eligible amount of cash and/or securities (the "Transferred Assets") into your eligible account to receive cash back to your account as follows:

Market value of the Transferred Assets	Cash back amount
\$5,000 - \$24,999.99	\$100
\$25,000 - \$99,999.99	\$200
\$100,000 - \$249,999.99	\$500
\$250,000 - \$499,999.99	\$750
\$500,000 - \$999,999.99	\$1,500
\$1,000,000 or more	\$3,000

Eligible account types are listed in paragraph 6. The cash back offer will be applied to each eligible account type once only.

#### 4. Qualifying Criteria for Cash Back

In order to become eligible for cash back under the offer, transfers of assets must be initiated and the necessary transfer documentation must be in the possession of CIBC Investor's Edge by March 1, 2023, or you must notify CIBC Investor's Edge that you have otherwise deposited the assets into your account on or before March 1, 2023. Deposits initiated after March 1, 2023 are not eligible for the Offer.

The date the asset transfers are received in your account (the "Transfer-In Date") must be between November 1, 2022 and May 2, 2023 to be eligible for the Offer.

CIBC Investor's Edge isn't responsible for transfers that aren't initiated or completed by these dates due to technical problems or malfunctions.

The Transferred Assets must be transferred to CIBC Investor's Edge from an account held outside of the CIBC group of companies. The CIBC group of companies include but are not limited to: Canadian Imperial Bank of Commerce (CIBC), CIBC Imperial Service, CIBC Imperial Investor Service, CIBC Asset Management Inc., CIBC Securities Inc., CIBC Wood Gundy, CIBC Private Investment Counsel, CIBC Trust Corporation, CIBC Private Wealth Management or any other subsidiary or affiliated company of CIBC.

You're solely responsible for the payment of any fees, penalties, charges or other amounts associated with the transfer of Transferred Assets to account(s).

The cumulative value of the Transferred Assets held in the account, minus any withdrawals from the account on or after the transfer-in date, must remain above \$5,000, \$25,000, \$100,000, \$250,000, \$500,000 or \$1,000,000, as applicable, until the date the cash back is applied to the account according to the schedule in Section 5. During this period, if the value of the Transferred-In Assets held in the account drops below \$5,000, \$25,000, \$100,000, \$250,000, \$500,000 or \$1,000,000, as applicable, due to withdrawals, the Offer will immediately be void and any cash credits otherwise payable pursuant to the Offer will not be applied. If, however, the value of the Transferred-In Assets held in the account drops below \$5,000, \$25,000, \$100,000, \$250,000, \$500,000 or \$1,000,000, as applicable, due to market or currency fluctuations, the Offer will still be valid. The values and balances of accounts, Transferred Assets and withdrawals will be determined by CIBC Investor's Edge in its sole and absolute discretion.

The value of the Transferred Assets will be based on the market value of such assets as of 4:00 p.m. (ET) on the Transfer-In Date, as determined by CIBC Investor's Edge in its sole and absolute discretion.

Securities not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or another market recognized by CIBC Investor's Edge, in its sole and absolute discretion, don't qualify as Transferred Assets and won't be taken into consideration when determining whether the conditions of the Offer have been met.

All dollar amounts expressed herein refer to Canadian dollars. In order to determine whether the account qualifies for the Offer, the Canadian dollar value of any transferred assets denominated in a currency other than Canadian dollars will be determined using currency rates established by CIBC Investor's Edge from time to time. All cash credits paid pursuant to the Offer will be paid in Canadian dollars only. Cash credits into a registered account will not impact your contribution room if you have transferred in assets to a registered account.

#### 5. Receiving Cash Back

Cash back will be applied to each eligible account that holds an eligible amount of transferred assets as follows:

Transfer-in initiation date	Cash back date
November 1, 2022 - December 31, 2022	Week of June 19, 2023
January 1, 2023 - March 1, 2023	Week of August 28, 2023

## 6. Eligible Accounts

Cash back will be applied to each eligible account that holds an eligible amount of transferred assets as follows:

- Tax-Free Savings Account (TFSA)
- Registered Retirement Savings Plan (RRSP)
- Non-registered account (personal)
- Non-registered account (non-personal)
- Registered Retirement Income Fund (RRIF)
- Registered Education Savings Plan (RESP)
- Locked-In Retirement Savings Plan (LRSP)
- Locked-In Income Fund (LIF)

Joint accounts aren't a separate account type for the purpose of the Offer. The Offer will be applied to either one (1) individual or joint account of each type as appropriate, not both.

## 7. General Criteria

The Offer can't be combined with other CIBC Investor's Edge promotional offers.

You're solely responsible for any tax consequences or other amounts that may be associated with the Offer, the transfer of the Assets into or trades placed in the accounts.

Terms and conditions applicable to the Offer are subject to change without notice at the sole and absolute discretion of CIBC Investor's Edge.

You're deemed to have accepted the terms and conditions of this Offer upon transferring into an account an amount of Transferred Assets eligible for the Offer or opening an account using the promo code noted above.

CIBC Investor's Edge reserves the right, in its sole and absolute discretion, to withdraw the Offer or to disqualify, limit or revoke the Offer in respect to any CIBC Investor's Edge client it determines or believes is abusing or manipulating the Offer.

Additional terms and conditions may apply to opening an account with CIBC Investor's Edge and the transfer-in and operation of accounts at CIBC Investor's Edge. Details are available upon request.

All disputes arising out of this offer will be subject to the exclusive jurisdiction of competent courts of the Province of Ontario.