



Investor's Edge Cash Back Offer Terms and Conditions:

1. The cash back offer (the "Offer", described below in paragraph 2) begins on November 1, 2021 and ends on March 1, 2022 (the "Offer Period"). The Offer applies to eligible transfers into a new or existing CIBC Investor's Edge account (the "Account") with CIBC Investor's Edge, a division of CIBC Investor Services Inc., that are initiated during the Offer Period. The date on which the Transferred Assets are received in the Account is referred to as the "Transfer-In Date".
2. The Offer: If you transfer an eligible amount of cash and/or securities (the "Transferred Assets") into your Account(s) you are eligible to receive a cash credit to your Account(s), as outlined below:
 - a) Transferred Assets with a market value of \$10,000 or more (but less than \$25,000) are eligible for a \$50.00 cash credit;
 - b) Transferred Assets with a market value of \$25,000 or more (but less than \$50,000) are eligible for a \$100.00 cash credit;
 - c) Transferred Assets with a market value of \$50,000 or more (but less than \$100,000) are eligible for a \$200.00 cash credit;
 - d) Transferred Assets with a market value of \$100,000 or more (but less than \$500,000) are eligible for a \$500.00 cash credit;
 - e) Transferred Assets with a market value of \$500,000 or more (but less than \$1,000,000) are eligible for a \$1000.00 cash credit; and
 - f) Transferred Assets with a market value of \$1,000,000 or more are eligible for a \$2000.00 cash credit.
3. Cash credits pursuant to the Offer will be applied to each Account that holds an eligible amount of Transferred Assets during the week of June 20, 2022 for transfers received between November 1, 2021 and December 31, 2021 and during the week of August 22, 2022 for transfers received between January 1, 2022 and March 1, 2022.
4. In order to be eligible for the Offer:
 - a. The Transferred Assets must be transferred to CIBC Investor's Edge from an account that is not held at any of the CIBC group of companies. The CIBC group of companies includes but is 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 from time to time;
 - b. You must either:
 - i. Initiate the transfer of Transferred Assets and the necessary transfer documentation must be in the possession of CIBC Investor's Edge, or
 - ii. Notify CIBC Investor's Edge that you have otherwise deposited Transferred Assets into your Account,
on or before March 1, 2022;
 - c. If you open your new Account online, you must enter promo code EDGE695; and
 - d. The Transfer-In Date must be between November 2, 2021 and May 2, 2022 to be eligible for the Offer. Deposits initiated after March 1, 2022 are not eligible for the Offer.



CIBC Investor's Edge is not responsible for transfers that are not initiated, received or completed by these dates due to technical problems or malfunctions. You are solely responsible for the payment of any fees, penalties, charges or other amounts associated with the transfer of Transferred Assets to Account(s).

5. The Offer is non-transferable. The Offer can be combined with other CIBC Investor's Edge promotional offers.

The Offer is limited to one cash credit for one of each of the following eligible account types per client: Investment Account (personal), Investment Account (non-personal); Self-Directed Retirement Savings Plan or Retirement Income Fund Account; Self-Directed Tax-Free Savings Account; Locked-in Retirement Savings Plan; Locked-in Income Fund or Higher Learning Education Savings Plan Account. The cash credit will be applied to the first eligible account of each type that is opened. Joint accounts are not a separate account type for the purpose of the Offer, so any rebate will be applied to either one individual or joint account of each type, not both.

6. For the purpose of the Offer, the value of the Transferred Assets will be based upon the market value of such assets as of 4 p.m. (EST/EDT) on the Transfer-In Date, as determined by CIBC Investor's Edge in its sole and absolute discretion.
7. To qualify for the Offer, the 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 \$10,000, \$25,000, \$50,000, \$100,000, \$500,000 or \$1,000,000, as applicable, until the date that the cash credit is applied to the Account. During this period, if the value of the Transferred-In Assets held in the Account drops below \$10,000, \$25,000, \$50,000, \$100,000, \$500,000 or \$1,000,000, as applicable, due to withdrawals, the Offer shall immediately be void and any cash credits pursuant to the Offer will not be applied. If, however, the value of the Transferred-In Assets held in the Account drops below \$10,000, \$25,000, \$50,000, \$100,000, \$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 shall be determined by CIBC Investor's Edge in its sole and absolute discretion.
8. Securities that are not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or other market recognized by CIBC Investor's Edge, in its sole and absolute discretion, do not qualify as Transferred Assets and will not be taken into consideration when determining whether the conditions of the Offer are met.
9. 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 Transferred Assets to a registered account.
10. You are solely responsible for any tax consequences or other amounts which may be associated with the Offer, the transfer of Transferred Assets into or trades placed in the Accounts.
11. Terms and conditions applicable to the Offer are subject to change without notice at the sole and absolute discretion of CIBC Investor's Edge.
12. You are 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.
13. You may opt out of the Offer at any time by notifying CIBC Investor's Edge at 1-800-567-3343 in which case any credits made to your Account pursuant to the Offer will be reversed.
14. 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 of any CIBC Investor's Edge customer who it determines or believes is abusing or manipulating the Offer.



15. 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.
16. All disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts of the Province of Ontario.