

CIBC Investor's Edge® Cash Back Offer for CIBC Banking Centres Terms and Conditions

1. The cash back offer (the **"Offer,"** described in paragraph 2) begins April 1, 2022 and ends September 30, 2022 (the **"Offer Period"**). The Offer applies to eligible transfers, initiated during the Offer Period, into an eligible new CIBC Investor's Edge account (the **"Account"**) with CIBC Investor's Edge, a division of CIBC Investor Services Inc. The new Account must be opened by submitting the application form to a CIBC Banking Centre during the Offer Period. The date the Transferred Assets are received in the Account is the **"Transfer-In Date."**
2. The Offer: If you transfer an eligible amount of cash and/or securities (the **"Transferred Assets"**) into your new eligible Account(s), you're eligible to receive a cash credit to your Account(s), as outlined:
 - a) Transferred Assets with a market value of \$10,000 or more (but less than \$25,000) are eligible for a \$50 cash credit;
 - b) Transferred Assets with a market value of \$25,000 or more (but less than \$50,000) are eligible for a \$100 cash credit;
 - c) Transferred Assets with a market value of \$50,000 or more (but less than \$100,000) are eligible for a \$200 cash credit;
 - d) Transferred Assets with a market value of \$100,000 or more (but less than \$500,000) are eligible for a \$500 cash credit;
 - e) Transferred Assets with a market value of \$500,000 or more (but less than \$1,000,000) are eligible for a \$1,000 cash credit; and
 - f) Transferred Assets with a market value of \$1,000,000 or more are eligible for a \$2,000 cash credit.
3. An Account is only eligible if it was opened using an account application form that was submitted at a CIBC Banking Centre during the Offer Period. Accounts that are opened online or by mailing an application form to CIBC Investor's Edge aren't eligible for the Offer.
4. Transferred Assets must satisfy the following criteria to qualify for the Offer:
 - a) 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 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.
 - b) The transfer of Transferred Assets must be initiated and the necessary transfer documentation must be in the possession of CIBC Investor's Edge on or before September 30, 2022.
 - c) Notify CIBC Investor's Edge that you have otherwise deposited Transferred Assets into your new Account opened during the offer period on or before September 30, 2022.
 - d) The Transfer-In Date must be between April 1, 2022 and November 25, 2022 to be eligible for the Offer. Deposits initiated after September 30, 2022 aren't eligible for the Offer. CIBC Investor's Edge isn't responsible for transfers that aren't initiated, received or completed by these dates due to technical problems or malfunctions. 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).
 - e) 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.

- f) 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.
 - g) Securities 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 have been met.
 - h) 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.
5. Cash credits pursuant to the Offer will be applied to each eligible Account that holds an eligible amount of Transferred Assets during the week of December 5, 2022 for transfers received between April 1, 2022 and June 30, 2022, and during the week of February 20, 2023 for transfers received between July 1, 2022 and September 30, 2022.
 6. The Offer is limited to one (1) cash credit for one (1) 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's opened. Joint accounts aren't a separate account type for the purpose of the Offer, so any rebate will be applied to either one (1) individual or joint account of each type, not both.
 7. The Offer is non-transferable. The Offer can't be combined with other CIBC Investor's Edge promotional offers.
 8. You're solely responsible for any tax consequences or other amounts that may be associated with the Offer, the transfer of Transferred Assets into or trades placed in the Accounts.
 9. Terms and conditions applicable to the Offer are subject to change without notice at the sole and absolute discretion of CIBC Investor's Edge.
 10. 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.
 11. 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.
 12. 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 it determines or believes is abusing or manipulating the Offer.
 13. 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.
 14. All disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts of the Province of Ontario.

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