CIBC Investor's Edge® 2027 Free Trade and Cash Back Offer

Terms and Conditions

From November 2, 2026 to March 31, 2027, you're eligible to receive 100 commission-free online stock and ETF trades when you open a new eligible CIBC Investor's Edge account, up to $15,000 cash back when you transfer assets into a new or existing eligible CIBC Investor's Edge account, or both.

The CIBC Investor's Edge 2027 Free Trade and Cash Back Offer (the "Offer") is subject to the following Terms and Conditions:

1. Offer Period

The Offer begins November 2, 2026 and ends March 31, 2027 (the "Offer Period").

2. Free Trade Offer and qualifying criteria

Open a new eligible account during the Offer Period online or by visiting a CIBC Banking Centre. Use promo code **EDGE2627** to be eligible for 100 commission-free online stock and ETF trades.

Eligible account types are listed in **section 5.**

Newly opened accounts that are of the same type as accounts already held by an existing CIBC Investor's Edge client are not eligible for the Offer.

One hundred (100) commission-free online trades will be available in your account upon its opening. Any unused free trades will expire on March 31, 2029 and cannot be transferred to another CIBC Investor's Edge account or used after the expiry date.

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 Offer Period ends, or if you no longer qualify for the Offer, you'll be charged the regular applicable commission pricing.

Commission-free trades pursuant to the Offer aren't counted or considered for the purposes of qualifying for CIBC Investor's Edge active trader pricing.

3. Cash Back Offer and qualifying criteria

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

Market value of the Transferred Assets	Cash back amount
$10,000 to $24,999.99	$150
$25,000 to $49,999.99	$250
$50,000 to $99,999.99	$500
$100,000 to $249,999.99	$1,000

$250,000 to $499,999.99	$2,500
$500,000 to $999,999.99	$5,000
$1,000,000 to $2,999,999.99	$10,000
$3,000,000 or more	$15,000

Eligible account types are listed in **section 5.**

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 aren't limited to: Canadian Imperial Bank of Commerce (CIBC), CIBC Imperial Service, CIBC Imperial Investor Service, CIBC Asset Management Inc., CIBC Securities Inc., CIBC World Markets Inc. operating as CIBC Wood Gundy, CIBC Private Investment Counsel, CIBC Trust Corporation, CIBC Private Wealth Management, Simplii Financial, or any other subsidiary or affiliated company of CIBC.

The transfer of Transferred Assets must be initiated and the necessary transfer documentation must be in the possession of CIBC Investor's Edge by March 31, 2027, or you must notify CIBC Investor's Edge that you have otherwise deposited the assets into your account on or before March 31, 2027. Deposits initiated after March 31, 2027 are not eligible for the Offer. CIBC Investor's Edge isn't responsible for transfers that aren't initiated by March 31, 2027 due to technical problems or malfunctions.

The Transferred Assets must be received in your account on a date between November 2, 2026 and April 30, 2027 (the "Transfer-In Date") to be eligible for the Offer. CIBC Investor's Edge isn't responsible for transfers that aren't completed by April 30, 2027 due to technical problems or malfunctions.

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.

The value of the Transferred Assets held in each account, minus any withdrawals from the account on or after November 2, 2026, must remain above $10,000, $25,000, $50,000, $100,000, $250,000, $500,000, $1,000,000, or $3,000,000, as applicable, until the date the cash back payment is deposited according to the schedule in section 4 below. During this period, the impact of withdrawals, market fluctuations and currency fluctuations on the Offer is as follows:

- Withdrawals: If withdrawals cause the value of the Transferred Assets held in the account to drop, the Cash Back amount will be based on the lowest fair market value of the Transferred Assets prior to the date the cash back payment is deposited into your account.
- Market and currency fluctuations: The Offer will remain valid if market or currency fluctuations cause the value of the Transferred Assets held in the account to drop below $10,000, $25,000, $50,000, $100,000, $250,000, $500,000, $1,000,000, or $3,000,000, as applicable.

Securities not listed on a recognized exchange or quoted on a recognized quotation, 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.

For the purposes of the Offer, only one eligible account of each account type will be considered. If a client holds multiple eligible accounts of the same type, the account with the highest amount of Transferred Assets will be used for the purpose of calculating the eligible cash back. Funds transferred between CIBC Investor's Edge accounts are not considered Transferred Assets.

The values and balances of accounts, Transferred Assets and withdrawals will be determined by CIBC Investor's Edge in its sole and absolute discretion.

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 back payments pursuant to the Offer will be paid in Canadian dollars only. Cash back payments deposited by CIBC Investor's Edge into a registered account as a result of the Offer will not impact your contribution room.

4. Cash Back payment schedule

Cash back will be deposited to each eligible account the week of July 17, 2028. If Transferred Assets are received multiple times into the same eligible account, the value of the cash back payment(s) will be calculated based on the cumulative value of all Transferred Assets into the account during the term of the Offer. For example, if you transfer $10,000 on November 30, 2026, followed by $40,000 on December 15, 2026 and then $60,000 on February 14, 2027 into your Investor's Edge RRSP account, the cumulative value of all Transferred Assets is $110,000 and you will be eligible to receive $1,000 cash back in your Investor's Edge RRSP account.

5. Eligible accounts

- Tax-Free Savings Account (TFSA)
- Registered Retirement Savings Plan (RRSP)
- First Home Savings Account (FHSA)
- Registered Retirement Income Fund (RRIF)
- Non-registered account (personal)
- Non-registered account (non-personal)

Joint accounts are not considered 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.

Locked-in plans aren't eligible for this Offer.

6. General criteria

The Offer can be combined with other CIBC Investor's Edge promotional offers with the consent of CIBC Investor's Edge.

You're solely responsible for any tax consequences or other amounts that may be associated with the Offer, including any consequences resulting from the Canada Revenue Agency (CRA) assessing a registered account for carrying on a business, and the transfer of the assets into, or trades placed in, the accounts. You remain responsible for ensuring that any contribution to your RRSP, FHSA or TFSA does not exceed your contribution limits under the applicable tax legislation. Clients should consult with their own personal tax advisor if they require tax advice before initiating any transfer. Tax receipts will not be issued in respect of any transfer as part of this Offer or any cash back amount paid under this Offer.

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 EDGE2627.

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.

This Offer shall be construed, administered and enforced according to the laws of the Province of Ontario and the laws of Canada, as applicable therein. 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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