



An Exclusive Offer Of Advice & Banking Solutions

CIBC Group Banking Plan - a value of over \$2,000†

CIBC has partnered with your organization to provide banking solutions to help simplify your banking, meet your needs and save you money along the way.

No Fee CIBC Chequing Account

A value of over \$1,400 over 2 years¹

No monthly fee for 2 years with a recurring payroll deposit. Option of no monthly fee even after 2 years².

CIBC Smart™ Plus Account

- Unlimited transactions³
- Premium CIBC credit card with fee rebate
- Free *Interac* e-Transfer[®] service
- CIBC Overdraft Protection fee⁴

Credit cards

A value of up to \$578 over 2 years⁵

A 2 year annual fee rebate on our credit cards.

With our credit cards, choose the rewards that are right for you – travel or cash back. Plus, you'll get a rebate on the annual fee of the card for the first two years, includes up to 3 authorized users.⁵

Mortgage Solutions

Up to 5% cash back

CIBC Cash Back Mortgage

You get a great rate and up to 5% cash back⁶. Use the extra money to be mortgage free faster.

Higher prepayment benefits

CIBC Variable Flex Mortgage[®]

Get a low interest rate with up to 20% annual prepayments⁷.

Loans and Lines of Credit

0.5% Savings via Preferred Rates⁸

Get access to the funds you need.

CIBC Home Power Plan[®]

Line of Credit⁹

0.5% Savings via Preferred Rates⁸

Use home equity to get a lower interest rate of CIBC Prime + 0.5%.

Investing

Transfer-in rebate of up to \$150

CIBC Investors Edge[®]

When you transfer \$25,000 or more to your Investor's Edge account, we'll reimburse the transfer-out fee, up to \$150¹⁰.

Exclusive access to financial and investment advice, events and resources

We're here to help with financial advice & education. You'll get personalized advice and an advisor.

- CIBC Financial HealthCheck[™]
- CIBC Imperial Service[®]

We're also offering access to financial and investment advice event series¹¹.

How to get this offer

This offer is exclusively available via your nearest banking center.

Meet with us

Learn more

¹ Value of \$1,400 is based on the following for two years, as of July 1, 2021: i) \$359.40 per year (\$29.95 per month) for unlimited transactions using a CIBC Smart™ Account; ii) \$289 in annual fees for the CIBC Aeroplan® Visa Infinite* Card, which includes a \$139 annual fee rebate for the primary cardholder and annual fee rebates for 3 additional authorized users (\$50 for each authorized user); iii) \$60 per year in value based on the inclusion of CIBC Overdraft Protection Service monthly fees (\$5 per month); interest charges for overdraft amounts and overdraft overlimit fees apply; iv) \$20 per year in value based on non-CIBC bank machine fees assuming 6 domestic, 1 U.S. and 1 international bank machine withdrawals in one year.

² Continue to receive an automatic rebate of your monthly fee when you maintain a minimum daily balance of \$6,000 in your account or \$100,000 in eligible Savings and Investments during the month. For details, review the CIBC Smart Plus Account Fee Rebate Terms and Conditions.

³ A transaction includes cheques, withdrawals, transfers, pre-authorized payments, bill payments (including CIBC Credit Cards and CIBC Personal Lines of Credit) and debit purchases. Additional fee(s) apply to wire transfers, withdrawals from non-CIBC bank machines, and transactions in foreign currency (including cheques written in currencies other than the account currency). The Interac e-Transfer® service fee is waived for CIBC Smart Accounts and CIBC Smart Plus Accounts.

⁴ If you apply for and are approved for CIBC Overdraft Protection Service (COPS), the COPS fee isn't applicable, however you'll pay interest on any overdraft amount on your account and overlimit fees if applicable. COPS is available on select CIBC personal bank accounts for customers who meet CIBC's standard credit criteria.

⁵ This offer applies to the following eligible cards: CIBC Aventura Visa Infinite Card, CIBC Aventura Gold Visa Card, CIBC U.S. Dollar Aventura Gold Visa Card, CIBC Aerogold Visa Infinite Card, CIBC Dividend Visa Infinite Card, CIBC Dividend Platinum Visa Card, CIBC Aventura Visa Card for Business, and CIBC Select Visa Card. If you apply and are approved for a new eligible card, CIBC will rebate for the first two years the applicable annual fee for you (the primary cardholder) and up to three authorized users added at the time of the application. This offer does not apply to annual fees for authorized users that are added after you submit your application. If you qualify, the rebate will be awarded to the primary cardholder and will appear as a credit against the applicable annual fee(s) on the anniversary month statement period in which the annual fee is charged for each of the first two years, for a total of 2 annual fee rebates for each cardholder. At the time the rebate is awarded, your new credit card account must be open, in good standing and must be the same credit card product that you were initially approved for. This offer is not transferable and cannot be combined with any other offer. This offer applies to newly approved cards accounts only; transfers from an existing CIBC credit card to a CIBC Aventura Visa Infinite Card, CIBC Aventura Gold Visa Card, CIBC U.S. Dollar Aventura Gold Visa Card, CIBC Aerogold Visa Infinite Card, CIBC Dividend Visa Infinite Card, CIBC Dividend Platinum Visa Card CIBC Aventura Visa Card for Business for \$120, and CIBC Select Visa Card are excluded. The savings of up to \$289 is based on the annual credit card fee rebate for the CIBC Aeroplan Visa Infinite Card. The rebate includes a \$139 annual fee rebate for the primary cardholder and annual fee rebate for 3 additional authorized users valued at \$50 for each authorized user. This offer may be revoked if you appear to be manipulating or abusing it, or are engaged in any suspicious or fraudulent activity, as determined by CIBC in its sole discretion.

⁶ Cash back amounts of up to 5% available on the 5-year (or greater) fixed-rate closed mortgage loans. Other cash back offers also available on 3- and 4-year fixed-rate closed mortgage loans and the CIBC Variable Flex Mortgage® loan. Maximum cash back amount is \$50,000. Cash back is deposited the business day after closing and is repayable if mortgage loan is discharged, transferred or renewed before maturity date. Subject to credit approval. Other conditions and restrictions apply. Ask us for details. Offer may be changed or withdrawn at any time.

⁷ Non-cumulative (the prepayment amount cannot roll over each year) and does not apply if you prepay in full.

⁸ Subject to applicant meeting CIBC's usual lending criteria.

⁹ Minimum equity in your home is required to qualify for a CIBC Home Power Plan® Line of Credit. Phone [1-800-465-2422](tel:1-800-465-2422) or visit any CIBC branch for more details. Not available in Nunavut.

¹⁰ If your institution charges you a transfer-out fee, CIBC will reimburse the transfer-out fee up to \$150 if the value of the assets you transfer to CIBC Investor's Edge is \$25,000 or more per account.

¹¹ You will have access to join CIBC's financial and investment advice live client virtual webcasts featuring our experts on an array of financial literacy, advice and investing topics.

† Value is based on 24 month fee waiver on CIBC Smart Plus Account, 24 months fee waiver on a premium CIBC Credit Card and transfer-in rebate on CIBC Investors Edge (if your institution charges you a transfer-out fee, CIBC will reimburse the transfer-out fee up to \$150 if the value of the assets you transfer to CIBC Investor's Edge is \$25,000 or more per account).

Offers related to any product and/or service in the CIBC Group Banking Plan can be changed or withdrawn at any time without prior notice.

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