

# Changes to Business Bank Accounts and Fees

Effective April 1, 2015<sup>1</sup>

At CIBC, we are committed to helping you choose the right accounts and services to meet your business banking needs and to keeping you informed of any changes to your business bank accounts. Your CIBC business advisor is committed to working with you and can evaluate your current banking options to ensure you are using them in the most efficient manner. We appreciate your business and look forward to continuing to meet your financial needs.

The following changes apply unless otherwise indicated in your written agreement with us.

Account Type	Until March 31, 2015	As of April 1, 2015
<b>CIBC Business Operating Account for Commercial/ Large Corporate Clients</b>	One free transaction included for every \$1,500 held in the account throughout the calendar month	One free transaction included for every \$2,000 held in the account throughout the calendar month <sup>2</sup>
<b>CIBC U.S. Dollar Current Account</b>	One free transaction included for every \$1,500 U.S. held in the account throughout the calendar month	Free transactions no longer included
<b>Accounts No Longer Offered:</b> <ul style="list-style-type: none"> <li>• <i>CIBC Business Operating Account for Small Business Clients</i></li> <li>• <i>CIBC Business Operating Account for Small Business Clients, Additional Option</i></li> <li>• <i>CIBC Professional Edge® Account</i></li> </ul>	One free transaction included for every \$1,500 held in the account throughout the calendar month	One free transaction included for every \$2,000 held in the account throughout the calendar month <sup>2</sup>



**For more information**  
**talk to a CIBC business advisor**  
**visit your nearest branch**  
**visit [cibc.com](http://cibc.com)**  
**call 1 800 465-CIBC (2422)**



<sup>1</sup> New fee schedule applies as follows: in most cases, transactions done at a branch or bank machine after 6:00 p.m. local time on March 31, 2015 will have a transaction date of April 1, 2015. Transactions done at a branch or bank machine after 9:30 p.m. local time on March 31, 2015 will be processed on April 1, 2015. Transactions done through Telephone or Online Banking after 6:00 p.m. (Eastern Standard Time) on March 31, 2015 will have a transaction date of April 1, 2015.

<sup>2</sup> Transactions include any debits and credits to your account (excluding CIBC interest credits and fee debits). Debits include, without limitation, withdrawals, cheques, pre-authorized payments, bill payments, *Interac*<sup>®</sup> Direct Payments, *Interac* e-Transfer<sup>®</sup> payments, direct deposits and transfers to other accounts. Credits include, without limitation, deposits, pre-authorized payments, bill payments, *Interac* Direct Payments, *Interac* e-Transfer payments, and direct deposits and transfers from other accounts (except transfers from CIBC business accounts). Additional charges may apply including, without limitation, *Interac* e-Transfer, "Items Deposited" and "Currency Supplied" fees where applicable. Free transaction(s) cannot be carried forward for use in subsequent months. See CIBC *Business Account Service Fees* brochure for more information.

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