

## Terms and Conditions

By selecting the "I agree" button you acknowledge and confirm that:

1. You consent to receive your account statements, disclosure documents, notices of any changes to your Personal Account Agreement, CIBC Cardholder Banking Service Agreement, interest rate, fees or charges, and any other documents we are required by the Bank Act or other regulation to provide in writing, by electronic means through CIBC Online Banking, which can be accessed at [www.cibc.com](http://www.cibc.com). Message Centre notifications are accessible for 13 calendar months after they are posted, unless you delete them. eStatements are accessible for 7 years after they are posted in CIBC Online Banking. You are responsible for retaining a copy of these electronic documents. Your consent takes effect immediately, but you may continue to receive paper documents by mail for some time. You may cancel this consent at any time by visiting CIBC Online Banking or a CIBC banking centre or by calling 1-800-465-2422.
2. If your account(s) is/are joint account(s), you have the approval of your joint accountholder(s) to give this consent on their behalf and that you will make them aware of this consent, the ability to cancel this consent, and any notices delivered electronically.

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