



**CIBC CHEQUING ACCOUNT OFFER FOR SELECT CIBC BRANCHES
OFFER TERMS AND CONDITIONS**

THIS OFFER IS OPEN TO CANADIAN RESIDENTS AND IS GOVERNED BY CANADIAN LAW

1. OFFER PERIOD:

What follows are the terms and conditions (the "Terms") for the *CIBC Chequing Account Offer for Select CIBC Branches* (the "Offer"). The Offer period begins on January 5, 2015 at 12:01a.m. (ET) and ends on April 30, 2015 at 11:59 p.m. (ET) (the "Offer Period"). The Offer is offered by Canadian Imperial Bank of Commerce ("CIBC") through the Eligible Branches (as defined below).

2. ELIGIBILITY:

The Offer is only offered to residents of Canada who: (i) have reached the age of majority; and (ii) at the beginning of the Offer Period, were not a holder (or joint holder) of a CIBC chequing account, as determined by CIBC at its sole discretion on the basis of its official records. Despite the foregoing, CIBC employees (including both current and retired employees) are not eligible for the Offer. With the exception of the CIBC Everyday® Banking Bundle and the CIBC Homeowner™ Banking Bundle, the Offer cannot be combined with any other offer or rebate. Without limiting the generality of the foregoing and for greater certainty, the Offer is mutually exclusive with the *CIBC Chequing Account Offers for CIBC Tim Hortons® Double Double™ Visa* Card Clients*. Individuals, who meet the foregoing eligibility requirements and otherwise comply with these Terms, as determined by CIBC at its sole discretion, may be referred to as "Eligible Clients".

3. OFFER REQUIREMENTS:

In order to qualify for the Offer, an Eligible Client must first open a: (i) CIBC EverydayPlus™¹ Chequing Account; (ii) CIBC Unlimited®² Chequing Account; or (iii) CIBC PremierService®³ Account (each, an "Eligible Chequing Account"). Further, the Eligible Chequing Account must be opened at one (1) of the participating CIBC branches listed in Schedule A (each, an "Eligible Branch") during the Offer Period. Next, in relation to the Eligible Chequing Account the Eligible Client opened as per the procedure outlined above:

- I. If the Eligible Client visits www.cibc.com (the "Website") and follows the on-screen instructions to register for CIBC Online Banking ("Online Banking") or CIBC Mobile Banking ("Mobile Banking") and then pays a bill or sends an Interac e-Transfer®⁴ using Online Banking/Mobile Banking (as applicable) within three (3) full calendar months after the end of the calendar month during which the Eligible Client opened his/her Eligible Chequing Account, such Eligible Client will be eligible to receive a \$100 CAD cash reward (the "\$100 Cash Reward"); and
- II. If, within three (3) full calendar months after the end of the calendar month during which the Eligible Client opened his/her Eligible Chequing Account, the Eligible Client sets up and ensures; (i) at least one (1) eligible recurring direct deposit (see Eligible Recurring Transactions below for eligibility details) is made into the Eligible Chequing Account; or (ii) at least two (2) different eligible recurring pre-authorized debits (see Eligible Recurring Transactions below for eligibility details) are withdrawn from the Eligible Chequing Account; such Eligible Client will be eligible to receive a \$300 CAD cash reward (the "\$300 Cash Reward").

Eligible Recurring Transactions: Most recurring direct deposits and pre-authorized debits are eligible. Examples of common recurring direct deposits are payroll, CPP/QPP, disability payments, dividends, and government deposits such as Employment Insurance and provincial parental insurance plan (PPIP). Examples of common recurring pre-authorized debits are pre-authorized bill payments and loan or mortgage payments where you set up pre-authorized instructions with your mortgage, loan, credit card and/or other provider. Recurring pre-authorized fund transfers that you initiate (i.e., if you use telephone banking, ABM and/or online banking to set up) to other CIBC deposit, credit card or line of credit accounts, or to accounts at other financial institutions, are not eligible for the Offer. For further details, consult with your branch advisor or telephone banking representative to determine whether any given pre-authorized debits or direct deposits are eligible for the Offer.

4. OFFER LIMITS:

Limit of one (1) \$100 Cash Reward per Eligible Client/Eligible Chequing Account (including joint accounts).
Limit of one (1) \$300 Cash Reward per Eligible Client/Eligible Chequing Account (including joint accounts). If CIBC discovers that any person has attempted to use multiple names, identities, email addresses and/or any other information to exceed these limits, then he/she may be disqualified from the Offer (as determined by CIBC at its sole discretion).

5. OFFER FULFILLMENT AND CONDITIONS:

If an Eligible Client qualifies to receive the \$100 Cash Reward or the \$300 Cash Reward (each, a "Cash Reward") or both, such Cash Reward(s) will be directly credited to his/her Eligible Chequing Account (which must remain open and active) within twelve (12) weeks of completing the applicable requirements as provided herein. Each Cash Reward must be accepted as awarded and is not transferable or assignable. Each Reward is subject to the Rewards Condition [defined below]. No Cash Reward substitutions will be permitted.

6. GENERAL TERMS AND CONDITIONS:

This Offer is subject to all applicable federal, provincial and municipal laws. The decisions CIBC makes with respect to all aspects of this Offer are final and binding on all clients without right of appeal, including, without limitation, any decisions regarding the eligibility of any person. By participating in this Offer, you are agreeing to be legally bound by these Terms.

CIBC, its parent companies, subsidiaries, affiliates, advertising/promotion agencies and any entity involved in the development, production, administration, or fulfillment of the Offer and each of their respective officers, directors, employees, agents, representatives, successors and assigns (collectively, the "Released Parties") will not be liable for: (i) any failure of any website or any device during the Offer; (ii) the failure of any information to be received, captured or recorded for any reason whatsoever, including, but not limited to, technical problems or traffic congestion on the internet or at any website; (iii) any injury or damage to an entrant's or any other person's computer or other device related to or resulting from participating in the Offer; and/or (iv) any combination of the above.

CIBC reserves the right, in its sole and absolute discretion, to withdraw, amend or suspend this Offer (or to amend these Terms) in any way without notice in the event of an error, technical problem, computer virus, bugs, tampering, unauthorized intervention, fraud, technical failure or any other cause beyond the reasonable control of CIBC that interferes with the proper conduct of this Offer as contemplated by these Terms. CIBC reserves the right, in its sole and absolute discretion, to cancel, amend or suspend this Offer, or to amend these Terms, in any way without prior notice or obligation for any reason whatsoever. CIBC reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates, timeframes and/or other Offer mechanics stipulated in these Terms, to the extent necessary, as a result of any technical or other problems, or in light of any other circumstances which, in the opinion of CIBC, in its sole and absolute discretion, affect the proper administration of the Offer as contemplated in these Terms, or for any other reason. CIBC reserves the right, in its sole and absolute discretion, to disqualify any person CIBC finds or believes (using any evidence or other information made available to or otherwise discovered by CIBC) to be manipulating or otherwise abusing the process, fairness, integrity or operation of the Offers. The Eligible \$400 Cash Offer Chequing Accounts are referred to as "Chequing Accounts". Each of the Rewards are subject to the condition (the "Rewards Condition") that the Eligible Client's Chequing Account must remain open, active and unconverted for at least one (1) calendar year from the month end of the month during which the Chequing Account was opened. Failing this, such Eligible Client (each, a "Disqualified Rewards Client") will not qualify for the Rewards. If Rewards have already been provided to a Disqualified Rewards Client, CIBC reserves the right, in its sole and absolute discretion, to charge the client's Chequing Account or send an invoice to the Disqualified Rewards Client for, \$100, \$300 or \$400 CAD (based on the amount provided). Please visit an Eligible Branch to speak with a CIBC advisor for information regarding any updates to these Terms. Except as modified, the terms and conditions relating to existing products/services will remain in full force and effect.

By participating in this Offer, each participant expressly consents to CIBC, its agents and/or representatives, storing, sharing, using and disclosing the personal information submitted while participating in the Offer for the purpose of administering the Offer and in accordance with CIBC's privacy policy (available at: www.cibc.com/privacy).

In the event of any discrepancy or inconsistency between the terms and conditions as provided in these Terms and disclosures or other statements contained in any Offer-related materials, including, but not limited to point of sale, television, print or online advertising, the terms and conditions of these Terms shall prevail, govern and control to the fullest extent permitted by law.

Visa* is a trademark of Visa Int./CIBC lic. user.

Tim Hortons® and Double Double™ are trademarks of Tim Hortons.

Interac e-Transfer® is a registered trademark of Interac Inc. CIBC authorized user of the mark.

All other trademarks are owned by CIBC or related entities.

Schedule A

Eligible Branch Name		Location	Transit No.
1	CIBC Place	Bankers Hall, 309 8th Avenue Sw, Calgary AB, T2P2P2	9
2	Devon Tower	400 3rd Avenue Sw, Calgary AB, T2P4H2	109
3	Mount Royal	1222 17th Avenue Sw, Calgary AB, T2T0B8	209
4	Inglewood	1230 9th Avenue Se, Calgary AB, T2G0T1	229
5	North Hill Station	2015 16th Avenue Nw, Calgary AB, T2M0M3	319
6	Westhills	121 Stewart Green Sw, Calgary AB, T3H3C8	329
7	Forest Lawn	3619 17th Avenue Se, Calgary AB, T2A0R8	509
8	2318 Centre Street North	2318 Centre Street N, Calgary AB, T2E2T7	519
9	Crowfoot Village	70 Crowfoot Way Nw, Calgary AB, T3G4C8	809
10	Elveden House	717 7th Avenue Sw, Calgary AB, T2P0Z3	829
11	Montgomery	5032 16th Avenue Nw, Calgary AB, T3B0N3	909
12	Chinook Station	6200 Macleod Trail S, Calgary AB, T2H0K6	919
13	Shaganappi Village	4625 Varsity Drive Nw, Calgary AB, T3A0Z9	929
14	Southport Road Southwest	10100 Southport Road Sw, Calgary AB, T2W3X4	1229
15	Shawnessy Corner	85 Shawville Boulevard Se, Unit 200, Calgary AB, T2Y3W5	1319
16	Cochrane Banking Centre	120 5th Avenue W Unit 407, Cochrane AB, T4C0A4	1409
17	Airdrie Main Street Banking Centre	121 Main Street Sw. Unit 301, Airdrie AB, T4B0P8	1729
18	Bow Tower	Bow Building N Tower 120 500 Centre Stre, Calgary AB, T2G1A6	1909
19	McKnight Village	5242 Falsbridge Drive Ne, Calgary AB, T3J3G1	2309
20	Aspen Landing	333 Aspen Glen Landing Sw Unit 147, Calgary AB, T3H0N6	2409
21	Bow Trail	4623 Bow Trail Sw, Calgary AB, T3C2G6	2529
22	Country Hills	388 Country Hills Boulevard Ne Unit 517, Calgary AB, T3K5J6	2929
23	Thornccliffe	5617 4th Street Nw, Calgary AB, T2K1B3	3029
24	Sierra Springs Banking Centre	2789 Main St Sw, Airdrie AB, T4B3S6	3329
25	Gates of Walden	267 Walden Gate Se, Calgary AB, T2X0R2	3709
26	Beacon Heights	12024 Sarcee Trail Nw Unit 100, Calgary AB, T3R0J1	4729

27	Creekside	12618 Symons Valley Road Nw, Calgary AB, T3P0A3	5529
28	Eastport Centre	200 52nd Street Ne Unit 2, Calgary AB, T2A4K8	6019
29	Dalhousie Co-op Shopping Centre	5505 Shaganappi Trail Nw, Calgary AB, T3A1Z6	6029
30	Royal Vista	31 Royal Vista Place Nw Unit 120, Calgary AB, T3R0N2	6429
31	130th Avenue and 50th Street	4916 130th Avenue Se Unit 202, Calgary AB, T2Z0G4	6909
32	Southcentre	324 Anderson Road Se, Calgary AB, T2J2T8	7009
33	Sunridge Corner	3070 Sunridge Boulevard Ne, Calgary AB, T1Y7G6	7029
34	Douglas Square	11520 24th Street Se Unit 228, Calgary AB, T2Z3E9	7209
35	Bow Valley Square	205 5th Avenue Sw, Unit 110, Calgary AB, T2P2V7	8009
36	Oakridge Co-Op Shopping Centre	2580 Southland Drive Sw Unit 11, Calgary AB, T2V4J8	8019
37	Deer Valley Shopping Centre	1221 Canyon Meadows Drive Se Unit 22, Calgary AB, T2J6G2	8309
38	Saddle Ridge	62 Saddletowne Circle Ne, Calgary AB, T3J0H5	8409
39	Okotoks	300 Village Lane, Okotoks AB, T1S1Z6	9039