



**MAY 18-AUGUST 31, 2015 CHEQUING ACCOUNT SPECIAL OFFER TERMS AND CONDITIONS FOR CIBC UNLIMITED® CHEQUING ACCOUNT AND CIBC PREMIERSERVICE® CHEQUING ACCOUNT CLIENTS  
THIS OFFER IS OPEN TO CANADIAN RESIDENTS AND IS GOVERNED BY CANADIAN LAW**

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**1. OFFER PERIOD:**

What follows are the terms and conditions (the "Terms") for the *May 18-August 31, 2015 Chequing Account Special Offer for CIBC Unlimited® Chequing Account and CIBC PremierService® Chequing Account Clients* (the "Offer"). The Offer period begins on May 18, 2015 at 12:01 a.m. (ET) and ends on August 31, 2015 at 11:59 p.m. (ET) (the "Offer Period"). The Offer is offered by Canadian Imperial Bank of Commerce ("CIBC").

**2. ELIGIBILITY:**

This 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. CIBC employees and retired employees are not eligible for the Offer. This Offer cannot be combined with any other offer or rebate. However, individuals who open Eligible Chequing Accounts (as defined below) who qualify for the CIBC Homeowner® Banking Bundle will also still qualify for this Offer. 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 Unlimited® Chequing Account; or (ii) CIBC PremierService® Account (each, an "**Eligible Chequing Account**"). Further, the Eligible Chequing Account must be opened either: (a) in a CIBC branch during the Offers Period; or (b) via Telephone Banking or online (through [www.cibc.com/300cashoffer](http://www.cibc.com/300cashoffer) [the "**Website**"] or CIBC Online Banking) between the start of the Offers Period and August 24, 2015, inclusive (in which case, the Eligible Entrant must also provide his/her signature to complete the opening of the Eligible Chequing Account in a CIBC branch before the close of the Offers 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 the Website and follows the on-screen instructions to register for CIBC Online Banking ("**Online Banking**") or CIBC Mobile Banking ("**Mobile Banking**") and then within three (3) full calendar months after the end of the calendar month during which the Eligible Client opened his/her Eligible Chequing Account, pays a bill or sends an *Interac* e-Transfer® using Online Banking/Mobile Banking (as applicable) or deposits a cheque using the eDeposit option on Mobile Banking which means depositing a cheque by taking a photo of it using a mobile device with CIBC's eDeposit App, 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 \$200 CAD cash reward (the "**\$200 Cash Reward**").

**Eligible Bill Payments:** Most bills that are able to be registered are eligible. Fund transfers to other CIBC deposit, 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

a particular bill payment is eligible for the Offer.

**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) \$200 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, the \$200 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 Cash 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 subsidiaries, affiliates, advertising/promotion agencies and any entity involved in the development, production, administration, or fulfillment of the Offers 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 this 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 Offer. Collectively, the Eligible Chequing Accounts are referred to as "Chequing Accounts". Each of the Cash 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 Cash Reward(s) 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 for, or send an invoice to the Disqualified Rewards Client for, \$100, \$200 or \$300 CAD (based on the amount provided). Please monitor [www.cibc.com/300cashoffer](http://www.cibc.com/300cashoffer) 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 this Offer for the purpose of administering this Offer and in accordance with CIBC’s privacy policy (available at: [www.cibc.com/privacy](http://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. In the event of any discrepancy or inconsistency between the English and French version of these Terms, the terms and conditions of the English version of these Terms shall prevail, govern and control to the fullest extent permitted by law.

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