



**CIBC CHEQUING ACCOUNT [NEW EXTENDED] OFFERS FOR
CIBC TIM HORTONS® DOUBLE DOUBLE™ VISA* CARD CLIENTS
OFFER TERMS AND CONDITIONS**

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

1. OFFERS PERIOD:

What follows are the terms and conditions (the "Terms") for the *CIBC Chequing Account Offers for CIBC Tim Hortons® Double Double™ Visa* Card Clients* (collectively, the "Offers"). The Offers period begins on November 1, 2014 at 12:01 a.m. (EST) and ends on February 27, 2015 at 11:59 p.m. (EST) (the "Offers Period"). The Offers are offered by Canadian Imperial Bank of Commerce ("CIBC").

2. ELIGIBILITY:

These Offers are only offered to residents of Canada who: (i) have reached the age of majority; (ii) at the beginning of the Offers 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; and; (iii) applied to be the primary cardholder of the new CIBC Tim Hortons Double Double Visa Card (the "Card") between July 2, 2014 at 12:01a.m. (EST) and December 31, 2014 at 11:59 p.m. (EST) (the "Card Application Period") and have been approved within three (3) full calendar months after the end of the calendar month during which the Card was applied for, 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 Offers. With the exception of the CIBC Everyday® Banking Bundle and the CIBC Homeowner™ Banking Bundle, each Offer cannot be combined with any other offer or rebate. Without limiting the generality of the foregoing and for greater certainty, each Offer is mutually exclusive with the other 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. OFFERS REQUIREMENTS:

There are two (2) Offers: (A) the "\$400 Cash Offer"; and (B) the "\$50 Tim Cash Offer". Respectively, each Offer is described in greater detail below.

- A. **\$400 Cash Offer:** In order to qualify for the \$400 Cash 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 \$400 Cash Offer Chequing Account"). Further, the Eligible \$400 Cash Offer 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/cashoffer [the "Website"] or CIBC Online Banking) between the start of the Offers Period and February 13, 2015, inclusive (in which case, the Eligible Entrant must also provide his/her signature to complete the opening of the Eligible \$400 Cash Offer Chequing Account in a CIBC branch before the close of the Offers Period).

Next, in relation to the Eligible \$400 Cash Offer 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 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 \$400 Cash Offer 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 \$400 Cash Offer 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 \$400 Cash Offer 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 \$400 Cash Offer 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 \$400 Cash 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 \$400 Cash Offer.

- B. **\$50 Tim Cash Offer:** In order to qualify for the \$50 Tim Cash Offer, an Eligible Client must first open a CIBC Everyday[®] Chequing Account (the “**Eligible \$50 Tim Cash Offer Chequing Account**”). Further, the Eligible \$50 Tim Cash Offer Chequing Account must be opened either: (a) in a CIBC branch during the Offers Period; or (b) via Telephone Banking or online (through Website or CIBC Online Banking) between the start of the Offers Period and February 13, 2015, inclusive (whereby the Eligible Client must provide his/her signature to complete the opening of the Eligible \$50 Tim Cash Offer Chequing Account in a CIBC branch before the close of the Offers Period).

Next, in relation to the Eligible \$50 Tim Cash Offer Chequing Account the Eligible Client opened as per the procedure outlined above, if the Eligible Client visits the Website and follows the on-screen instructions to register Online Banking or 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 \$50 Tim Cash Offer Chequing Account, such Eligible Client will be eligible to receive a \$50 Tim Cash reward (the “**\$50 Tim Cash Reward**”).

4. OFFER LIMITS:

Limit of one (1) \$100 Cash Reward per Eligible Client/Eligible \$400 Cash Offer Chequing Account (including joint accounts). Limit of one (1) \$300 Cash Reward per Eligible Client/Eligible \$400 Cash Offer Chequing Account (including joint accounts). Limit of one (1) \$50 Tim Cash Reward per Eligible Client/Eligible \$50 Cash Offer Chequing Account (including joint accounts). Each Eligible Client cannot receive both of these Offers (as provided above, the Offers are mutually exclusive). 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 Offers (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 \$300 Cash Reward (each, a “**Cash Reward**”), or both such Cash Reward(s) will be directly credited to his/her Eligible \$400 Cash Offer Chequing Account (which must remain open and active) within twelve (12) weeks of completing the applicable requirements as provided herein. If an Eligible Client qualifies to receive the \$50 Tim Cash Reward, the \$50 Tim Cash Reward will be directly credited to his/her Card account (which must remain open and active) within twelve (12) weeks of completing the applicable requirements as provided herein. Collectively, the \$50 Tim Cash Reward and the Cash Rewards may be referred to as the “**Rewards**”. Each Reward must be accepted as awarded and is not transferable or assignable. Each Reward is subject to the Rewards Condition [defined below]. No Reward substitutions will be permitted. The \$50 Tim Cash Reward is subject to the terms and conditions of the issuer.

6. GENERAL TERMS AND CONDITIONS:

These Offers are subject to all applicable federal, provincial and municipal laws. The decisions CIBC makes with respect to all aspects of these Offers 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 these Offers, 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 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 Offers; (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 Offers; and/or (iv) any combination of the above.

CIBC reserves the right, in its sole and absolute discretion, to withdraw, amend or suspend these Offers (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 these Offers as contemplated by these Terms. CIBC reserves the right, in its sole and absolute discretion, to cancel, amend or suspend these Offers, 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 Offers 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 these Offers 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. Collectively, the Eligible \$400 Cash Offer Chequing Accounts and Eligible \$50 Tim 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 Card account for, or send an invoice to the Disqualified Rewards Client for, \$50, \$100, \$300 or \$400 CAD (based on the amount provided). Please monitor www.cibc.com/cashoffer 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 these Offers, each participant expressly consents to CIBC, its agents and/or representatives, storing, sharing, using and disclosing the personal information submitted while participating in these Offers for the purpose of administering these Offers 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 Offers-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.

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

Tim Hortons®, Double Double™ and Tim Cash™ 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.



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2. ELIGIBILITY:

These Offers are only offered to residents of Canada who: (i) have reached the age of majority; (ii) at the beginning of the Offers 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; and; (iii) applied to be the primary cardholder of the new CIBC Tim Hortons Double Double Visa Card (the "Card") during the Offers Period and have been approved within three (3) full months after the end of the calendar month during which the Card was applied for, 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 Offers. With the exception of the CIBC Everyday® Banking Bundle and the CIBC Homeowner™ Banking Bundle, each Offer cannot be combined with any other offer or rebate. Without limiting the generality of the foregoing and for greater certainty, each Offer is mutually exclusive with the other 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. OFFERS REQUIREMENTS:

There are two (2) Offers: (A) the "\$400 Cash Offer"; and (B) the "\$50 Tim Cash Offer". Respectively, each Offer is described in greater detail below.

- A. **\$400 Cash Offer:** In order to qualify for the \$400 Cash 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 \$400 Cash Offer Chequing Account"). Further, the Eligible \$400 Cash Offer Chequing Account must be opened either: (a) in a CIBC branch during the Offer Period; or (b) via Telephone Banking or online (through www.cibc.com/cashoffer [the "Website"] or CIBC Online Banking) between the start of the Offer Period and October 17, 2014, inclusive (whereby the Eligible Entrant must provide his/her signature to complete the opening of the Eligible \$400 Cash Offer Chequing Account in a CIBC branch before the close of the Offer Period).

Next, in relation to the Eligible \$400 Cash Offer 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 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 \$400 Cash Offer 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 \$400 Cash Offer 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 \$400 Cash Offer 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 \$400 Cash Offer 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 \$400 Cash 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 \$400 Cash Offer.

- B. **\$50 Tim Cash Offer:** In order to qualify for the \$50 Tim Cash Offer, an Eligible Client must first open a CIBC Everyday[®] Chequing Account (the “**Eligible \$50 Tim Cash Offer Chequing Account**”). Further, the Eligible \$50 Tim Cash Offer Chequing Account must be opened either: (a) in a CIBC branch during the Offer Period; or (b) via Telephone Banking or online (through Website or CIBC Online Banking) between the start of the Offer Period and October 17, 2014, inclusive (whereby the Eligible Client must provide his/her signature to complete the opening of the Eligible \$50 Tim Cash Offer Chequing Account in a CIBC branch before the close of the Offer Period).

Next, in relation to the Eligible \$50 Tim Cash Offer Chequing Account the Eligible Client opened as per the procedure outlined above, if the Eligible Client visits the Website and follows the on-screen instructions to register Online Banking or 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 \$50 Tim Cash Offer Chequing Account, such Eligible Client will be eligible to receive a \$50 Tim Cash reward (the “\$50 Tim Cash Reward”).

4. OFFER LIMITS:

Limit of one (1) \$100 Cash Reward per Eligible Client/Eligible \$400 Cash Offer Chequing Account (including joint accounts). Limit of one (1) \$300 Cash Reward per Eligible Client/Eligible \$400 Cash Offer Chequing Account (including joint accounts). Limit of one (1) \$50 Tim Cash Reward per Eligible Client/Eligible \$50 Cash Offer Chequing Account (including joint accounts). Each Eligible Client cannot receive both of these Offers (as provided above, the Offers are mutually exclusive). 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:

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 \$400 Cash Offer Chequing Account (which must remain open and active) within twelve (12) weeks of completing the applicable requirements as provided herein. If an Eligible Client qualifies to receive the \$50 Tim Cash Reward, the \$50 Tim Cash Reward will be directly credited to his/her Card account (which must remain open and active) within twelve (12) weeks of completing the applicable requirements as provided herein. Collectively, the \$50 Tim Cash Reward and the Cash Rewards may be referred to as the “Rewards”. Each Reward must be accepted as awarded and is not transferable or assignable. No Reward substitutions will be permitted. The \$50 Tim Cash Reward is subject to the terms and conditions of the issuer.

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. Please monitor www.cibc.com/cashoffer 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. 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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