



Virtual Annual Meeting

Q & A

1. What is a virtual meeting?

A virtual meeting means there is no physical meeting place. You join the meeting online using a digital device such as your smartphone, tablet or computer. Online participation enables you, as a shareholder or proxyholder, to vote or submit questions electronically in real time, as opposed to travelling to a physical meeting location. Any shareholder or proxyholder may also call into our phone line to listen to the meeting (but not vote) or ask questions by following instructions from the Conference Line Operator.

2. Why are you holding a virtual meeting?

We are holding a virtual meeting to align with the latest directives on the COVID-19 pandemic from public health and government authorities. The health and well-being of our team, clients, investors and communities remains our top priority.

3. Will a virtual meeting limit a shareholder's or proxyholder's ability to engage with the Board and management?

No, only the manner of engagement changes. Shareholders and proxyholders will have the opportunity to ask questions of the Board and management online or by phone in real time regardless of their location. They can also vote online during the meeting.

4. How can I access the virtual meeting?

Shareholders and proxyholders will have the opportunity to attend the meeting online in real time regardless of their location, submit questions and vote. Please join our webcast at cibc.pividal.tv/agm2021. Shareholders and proxyholders can listen to the meeting and ask questions (but not vote) on our phone line at [1 800 898-3989](tel:18008983989), passcode 6875673# (English) or [1 877 395-0279](tel:18773950279) passcode 9080240# (French).

5. What does it mean to be a registered or non-registered shareholder?

You are a registered shareholder if you hold a paper share certificate in your name or your shares are held through the direct registration system. You are a non-registered shareholder if your shares are registered in the name of an intermediary, such as a bank, broker or trust company. The type of shareholder you are will determine how you can vote. See "Voting" starting on page 2 of the Management Proxy Circular ([Circular](#)) for details on how to vote.

6. Do I have to wait until the virtual meeting to vote?

No, we encourage shareholders to vote in advance of the meeting by one of the methods described in the [Circular](#) and their proxy form or voting instruction form.

Shareholders may vote their shares **before** the meeting using one of the following methods:

Registered shareholders

Non-registered shareholders



Online



By Fax



By Mail



Online



By Phone



By Mail

Your proxy form or voting instruction form explains how to vote using these methods. Please follow those instructions. We encourage you to vote before the meeting. To be counted, your proxy must be received by our transfer agent, AST Trust Company (Canada) (AST) by **10:30 a.m. (EDT) on Wednesday, April 7, 2021**.

Shareholders who have any questions about voting may contact AST at 1 800-258-0499 (toll free in Canada and the United States) or 416 682-3860 (other countries).

7. How can I vote online during the meeting?

If you wish to vote during the virtual meeting at cibc.pividal.tv/agm2021, there may be specific steps you have to take in advance to complete an online ballot.

If you are a **registered shareholder** and you wish to attend and vote online at the virtual meeting, you **MUST** follow the steps set out on page 3 of the Circular. If you want to appoint someone as your proxyholder to vote for you at the meeting, **there are additional steps you MUST take, including appointing and registering your proxyholder as proxy with AST.**

If you are a **non-registered shareholder** and you wish to attend and vote online at the virtual meeting, **there are additional steps you MUST take including appointing and registering yourself as proxy with AST. If you are a non-registered shareholder located in the United States**, you also need to obtain a legal proxy form from your intermediary. For more information, please see "Voting" starting on page 2 of the [Circular](#) for more information.

Non-registered shareholders and others who have not been duly appointed and registered with AST as proxyholders may attend the meeting as guests. Guests will not be able to vote at the meeting. You may attend the meeting as a guest in one of these ways:

- Online – go to cibc.pividal.tv/agm2021 to join the live webcast; or
- Phone – call 1 800 898-3989 passcode 6875673# (English) or 1 877 395-0279 passcode 9080240# (French) for an audio only experience.

8. How can I get a paper copy of my AGM package?

Before the Meeting

Go to meetingdocuments.com/astca/cibc or call AST at 1 888 433-6443 (toll free in Canada and the United States) or 416 682-3801 (other countries) or email fulfilment@astfinancial.com. Please follow AST's instructions.

You will not receive another proxy form or voting instruction form so should retain your original form to vote your shares. To ensure receipt of the paper copy before the voting deadline and meeting date, we estimate that your request must be received no later than **5:00 p.m. (EDT) on March 25, 2021**. This reflects the three business day period for processing requests as well as typical mailing times.

After the Meeting

Call AST at 1 888 433-6443 (toll free in Canada and the United States) or 416 682-3801 (other countries) or email fulfilment@astfinancial.com. If your request is made **on or after April 8, 2021**, the meeting materials will be sent to you within ten calendar days of your request.

9. Are there other paperless options available for receiving meeting materials?

We encourage shareholders to go paperless. Starting this year, we are using notice-and-access to send our registered and non-registered shareholders our Circular as permitted by law.

This means that our Circular will be posted online for you to access, rather than being printed and mailed to you. We are also using notice-and-access to deliver our Annual Report to our non-registered shareholders.

You will still receive a proxy form or a voting instruction form by mail so that you can vote your shares. You will also receive a notice with information about how you can access our meeting materials online and how to request a paper copy.

If you have questions about notice-and-access or our virtual meeting, you may contact AST at 1 800-258-0499 (toll free in Canada and the United States) or 416 682-3860 (other countries).

10. How can I ask questions at the meeting?

Shareholders will be able to make comments or ask questions in writing through the online webcast or verbally by phone. The Conference Line Operator will provide directions for asking questions over the phone. Our Board and management would like to answer as many shareholder questions as possible during the meeting. We encourage you to submit questions in advance to the Corporate Secretary at corporate.secretary@cibc.com or mailed to CIBC Corporate Secretary's Division, 199 Bay Street, Commerce Court West, Suite 4460, Toronto, Ontario M5L 1A2.

11. Who do I contact if I'm having trouble accessing the virtual meeting?

If you are having trouble accessing the live webcast, we recommend that you join by phone for an audio-only experience.

12. Will the virtual meeting be available on archive?

Yes. A replay of the meeting will be available on our website until our next AGM.

13. Is the virtual meeting accessible on any web browser?

Yes, our virtual meeting can be accessed on any web browser.