



Virtual Annual and Special Meeting

FAQ

1. What is a virtual meeting?

With a virtual meeting there is no physical meeting place. You participate only online using a smartphone, tablet or computer. Online participation enables 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 or ask questions (but not vote) by following instructions from the Conference Line Operator.

2. Why are you holding a virtual meeting?

We are holding a virtual meeting to protect the health and wellbeing of participants amid the uncertainties and evolving nature of the COVID-19 pandemic. We remain committed to supporting shareholder engagement in our meeting through the online and phone options available.

3. Will shareholders or proxyholders be able to engage with the Board and management in a virtual meeting?

Yes. 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?

You can participate and vote by joining our webcast at <https://cibcvirtual.com/agm2022>. Shareholders and proxyholders may listen to the meeting and ask questions by phone at [416 641-6150](tel:4166416150) (local) or [1 866 696-5894](tel:18666965894) (toll free in Canada and the United States), passcode 2296336# (English) or [416 406-0743](tel:4164060743) (local) or [1 866 696-5910](tel:18666965910) (toll free in Canada and the United States) passcode 6552323# (French). If you are participating online and wish to vote during the meeting see voting instructions in question 7.







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 5 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, TSX Trust Company (TSX Trust) by 10:30 am (EDT) on Wednesday, April 6, 2022.

Shareholders who have any questions about voting may contact TSX Trust at [1 800 258-0499](tel:18002580499) (toll free in Canada and the United States) or [416 682-3860](tel:4166823860) (other countries).

7. How can I vote online during the meeting?

If you wish to vote during the virtual meeting at <https://cibcvirtual.com/agm2022>, 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 6 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, on page 7 of the [Circular](#), including appointing and registering your proxyholder as proxy with TSX Trust.**

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 TSX Trust.** 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 5 of the [Circular](#).

Non-registered shareholders and others who have not been duly appointed and registered with TSX Trust 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 <https://cibcvirtual.com/agm2022> to join the live webcast; or
- Phone – call [416 641-6150](tel:4166416150) (local) or [1 866 696-5894](tel:18666965894) (toll free in Canada and the United States) passcode 2296336# (English) or [416 406-0743](tel:4164060743) (local) or [1 866 696-5910](tel:18666965910) (toll free in Canada and the United States) passcode 6552323# (French) for an audio only experience.

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

Before the meeting

Go to www.meetingdocuments.com/TSXT/cibc or call TSX Trust at [1 888 433-6443](tel:18884336443) (toll free in Canada and the United States) or [416 682-3801](tel:4166823801) (other countries) or email TSXT-fulfilment@tmx.com. Please follow TSX Trust's instructions.

You will not receive another proxy form or voting instruction form so you 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 pm (EDT) on March 25, 2022. This estimate reflects the three business day period for processing requests as well as typical mailing times.

After the meeting

Call TSX Trust at [1 888 433-6443](tel:18884336443) (toll free in Canada and the United States) or [416 682-3801](tel:4166823801) (other countries) or email TSXT-fulfilment@tmx.com. If your request is made on or after April 7, 2022, the meeting materials will be sent to you within ten calendar days of your request.

9. 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, 81 Bay Street, CIBC Square, 20th Floor, Toronto, Ontario M5J 0E7.

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

Please log in at <https://cibcvirtual.com/agm2022> at least 15 minutes before the meeting starts and check browser compatibility. If you are having trouble accessing the live webcast, we recommend that you join by phone for an audio-only experience.

11. Will the virtual meeting be available on archive?

Yes. A replay of the meeting will be available on our [website](#) until our next AGM.

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

Yes. Our virtual meeting can be accessed on any web browser.