

CIBC Foreign Cash contest

Official rules

1. Contest Period

The CIBC Foreign Cash Summer Contest (the “**Contest**”) begins at 12:00:01 a.m. Eastern Time (“ET”) on July 1, 2026 and ends at 11:59:59 p.m. ET on September 30, 2026 (the “**Contest Period**”). By participating in the Contest, each entrant agrees to abide by and be bound by these Official Rules and all decisions of Canadian Imperial Bank of Commerce (“**CIBC**”), which shall be final and binding, without right of appeal, in all matters relating to this Contest and the awarding of the prize(s), including without limitation eligibility and/or disqualification of entries.

2. Eligibility

The Contest is open to legal residents of Canada who have reached the age of majority in their jurisdiction of residence as of the date of entry.

Excluded from eligibility are the officers, directors, employees, agents and representatives of CIBC, any Contest judges, Marco Corporation (the “**Contest Administrator**”) and each of their respective parents, subsidiaries, affiliates, advertising and contest agencies (collectively, the “**Contest Entities**”), and members of the immediate families (defined as parents, siblings, children and spouses, regardless of where they live) or households (whether or not related) of such officers, directors, employees, agents and representatives.

3. How to Enter

NO PURCHASE NECESSARY. Internet access required. To obtain one (1) entry, visit <https://www.cibc.com/ca/how-to-bank/foreign-exchange/foreign-cash-online.html> (the “**Contest Website**”) or a CIBC Banking Centre in Canada (through FX Centre) during the Contest Period and place a prepaid foreign cash order.

To obtain one (1) entry without making a purchase, type an original essay describing your best holiday, from a minimum of 250 words to a maximum of 500 words, and together with your first name, last name, phone number, age, province and email address. Email the above information during the Contest Period to:

Mailbox.FXCashContest@cibc.com with the subject line “CIBC Foreign Cash Summer Contest.”

Limit: one (1) entry per Monthly Entry Period (as set out in section 5 below), per person and per email address, regardless of method of entry. For greater certainty, for a chance to win \$15,000 CAD, a person must enter every Monthly Entry Period. Non-winning entries will not be carried forward to subsequent draws.

If an entrant does not want to be automatically entered into the Contest, send an email to Mailbox.FXCashContest@cibc.com with “CIBC Foreign Cash Contest: DO NOT WISH TO PARTICIPATE” as the subject and CIBC will remove any entries you would have otherwise been eligible to earn in this Contest.

Foreign exchanges rate apply. CIBC derives income from the difference (the spread) between the prices we buy and sell Foreign Currency, as applicable. Our spreads may differ from time and can change (without prior notice). The spread is reflected in the price we quote for the Foreign Currency.

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4. Prizes

There are three (3) prizes available to be won, each consisting of \$5,000 CAD, to be awarded in the form of a cheque. Total value of all prizes is \$15,000 CAD.

Prize must be accepted as awarded and may not be substituted for cash or otherwise, or transferred, except at CIBC’s sole discretion. CIBC reserves the right, at its sole discretion, to substitute a prize of greater or equivalent monetary value if a prize cannot be awarded as described for any reason. Prizes will be delivered to verified winners only to one (1) address in Canada. CIBC will not replace any lost or stolen prizes. Cheque prize must be deposited within the applicable required time period deemed acceptable by the winner’s bank (approx. six (6) months —

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timelines may vary by financial institution) (“**Stale Date**”). Any cheque prize that is past the Stale Date will not be substituted or replaced by CIBC. Any other costs or expenses associated with the prizes not specified herein will be the responsibility of selected winners.

5. Winner Selection

On or about the following dates set out below, a random draw will be conducted from among all eligible entries received during the following Monthly Entry Periods for the purpose of selecting one (1) potential winner for each entry period listed for a total of three (3) winners (subject to satisfying the prize claim conditions below) (each, a “**Draw**”). For clarity, non-winning entries will not be carried forward to subsequent Draws. Odds of being selected depend on the number of eligible entries received during the applicable Monthly Entry Period.

Monthly Entry Period Start (at 12:01 a.m. ET)	Monthly Entry Period End (at 11:59 p.m. ET)	Draw
July 1, 2026	July 31, 2026	August 10, 2026
August 1, 2026	August 31, 2026	September 10, 2026
September 1, 2026	September 30, 2026	October 10, 2026

6. Selected entrant verification and prize claim conditions

Selected entrants will be notified by telephone at the phone number provided at the time of entry. In order to be declared a winner, selected entrant(s) must: (i) respond to notification of selection within five (5) business days of first attempt by CIBC; (ii) correctly answer the mathematical skill testing question, without assistance of any kind, whether mechanical or otherwise, in the form provided by CIBC (iii) sign and return to the Contest Administrator, within five (5) business days of it being sent, the declaration and release form, releasing the Contest Entities from any liability in connection with this Contest or the use, misuse, awarding or possession of any prize (the “**Release**”); and, (iv) otherwise comply with these Official Rules.

Return of any prize or winner notification as undeliverable, inability to reach selected entrant or failure of selected entrant to respond to notification within five (5) business days of first attempt by CIBC, failure to provide proof of eligibility (if requested), Release, or other required documentation in a timely manner, failure to correctly answer the skill-testing question, or other non-compliance with these Official Rules may result in disqualification, forfeiture of the prize and, at CIBC’s sole discretion, selection of an alternate eligible entrant for the forfeited prize in accordance with these Official Rules, who will be subject to disqualification in the same manner.

7. Right to void / terminate / suspend / modify

CIBC reserves the right to terminate, suspend or modify this Contest, in whole or in part, at any time and without notice or obligation if, in CIBC’s sole discretion, any factor interferes with its proper conduct as contemplated by these Official Rules. Without limiting the generality of the foregoing, if the Contest, or any part thereof, is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, programming errors, or technical failures, which, in the sole discretion of CIBC, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, CIBC may, in its sole discretion, void any suspect entries and: (a) terminate the Contest, or any portion thereof; (b) modify or suspend the Contest, or any portion thereof, to address the impairment and then resume the Contest, or relevant portion, in a manner that best conforms to the spirit of these Official Rules; and/or (c) award the prizes from among the eligible, non-suspect entries received up to the time of the impairment in accordance with the winner selection criteria discussed above.

CIBC reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process, the operation of the Contest and/or Contest Website, violates the Official Rules, or acts with intent to annoy, abuse, threaten or harass any other person.

8. Limitation of liability and releases

BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT CIBC, CONTEST JUDGES AND THE CONTEST ENTITIES HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM THE CONTEST, INCLUDING THE ACCEPTANCE, POSSESSION, MISUSE OR USE OF THE PRIZE, OR THE MERCHANDISE FOR WHICH IT IS REDEEMED (IF APPLICABLE). FURTHER, BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT CIBC, CONTEST JUDGES AND CONTEST ENTITIES HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM: A) ENTRY OR PARTICIPATION IN THIS CONTEST, INCLUDING ACCESS TO AND USE OF THE CONTEST WEBSITE, OR B) ANY CLAIMS BASED ON PERSONALITY OR PRIVACY RIGHTS, DEFAMATION OR MERCHANDISE DELIVERY. Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, therefore such exclusions may not apply to you.

Without limiting the foregoing, CIBC, Contest judges and the Contest Entities, and any of CIBC's other suppliers or contractors, shall not be responsible for: (a) any incomplete or inaccurate information that is caused by Contest Website users, or by any of the equipment or programming associated with or utilized in the Contest, or by any technical or human error which may occur in the processing of submissions in the Contest; (b) lost, interrupted, or unavailable network, server, service provider, on-line systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, entries; (d) any problems with, or malfunctions or failures of, telephone networks or lines, computers or computer on-line systems, servers or providers, computer equipment, software, viruses or bugs; (e) garbled transmissions or miscommunications; (f) failure of any e-mail to be received by or from the Contest judges or CIBC for any reason, including but not limited to congestion on the Internet or at any website or combination thereof or technical incompatibility; (g) damage to a user's computer equipment (software or hardware) occasioned by participation or downloading of materials related to this Contest or in connection with the Contest Website; (h) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (i) technical, pictorial, typographical or editorial errors or omissions contained herein.

9. Protection of personal information and publicity release

CIBC and its authorized agents will collect, use, and disclose the personal information you provide when you enter the Contest for the purposes of administering the Contest and prize fulfillment. You may be offered the opportunity to receive additional communications from CIBC or its partners about its products, and upcoming contests and promotions.

By accepting a prize, winner agrees to CIBC's use of his/her name, city/province of residence, picture, biographical information, statements, voice and likeness in any advertising and publicity CIBC and its respective successors, assigns and licensees may conduct relating to the Contest in any media or format, whether now known or hereafter developed, including but not limited to the World Wide Web, at any time or times in perpetuity, without further compensation or notice, and hereby releases CIBC and the Contest Entities from any liability with respect thereto. For further information about CIBC's privacy practices, please see CIBC's Privacy Policy at: <https://www.cibc.com/ca/legal/privacy-policy.html>.

10. General Conditions

All entries become the property of CIBC and will not be returned and no correspondence will be made with or entered into except with selected entrant(s). Winning a prize is contingent on fulfilling all the requirements set forth herein. Mass entries, automated entries, entries submitted by third parties, and any entries or prize claims that are late, incomplete, fraudulent, illegible, unidentified or delayed will be void. All entries and prize claims are subject to verification. Proof of entry submission does not constitute proof of receipt. Entrants agree to abide by these Official Rules. Decisions of CIBC and/or any independent Contest judging organization will be final and binding on all matters pertaining to this Contest. Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited. CIBC reserves the right to correct any typographical, printing, computer programming or operator errors. CIBC's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other

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provision. If any provision of the Official Rules is determined to be invalid or otherwise unenforceable, then the Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. The CIBC reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate or necessary to comply with applicable law. Should a winner make any false statement(s) in any document referenced above, the winner may be required to promptly return to CIBC his/her prize, or the cash value thereof. **WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS CONTEST OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND CIBC RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW.**

In the event of a dispute as to the identity of the person who submitted any entry, the authorized account holder of the e-mail address submitted at registration will be deemed to be the entrant. The "**authorized account holder**" is the natural person assigned an e-mail address by an access provider, service provider, or other person or organization responsible for assigning e-mail addresses for the account associated with the submitted address. The potential winner may be required to show proof of being the authorized account holder.