

Credit Check Authorization

Legal Terms for Application for Loans and Lines of Credit:

"I", "me" and "my", mean me, the applicant, and "you", "your" and "CIBC" mean Canadian Imperial Bank of Commerce.

1. **Facts True:** I certify that the information I have provided on this application is a true and correct statement of my affairs.
2. **No Approval:** By receiving this application, you are not approving it. A CIBC representative will contact me to complete my application and inform me whether the application has been approved. Your decision to approve or decline my application is at your discretion. If my application is approved, my loan or line of credit will be subject to legal terms that will be provided to me as part of the process of obtaining it.
3. CIBC may collect Information during the course of my relationship with CIBC from credit bureau, government registries, reporting agencies, other financial institutions, and references that I may provide CIBC. CIBC may also disclose Information to credit bureau, reporting agencies and financial institutions. (The word "Information" means financial and financially related information about me, including (i) information to identify me or locate me (or any collateral I have pledged), (ii) information to qualify me (or, in the event that I have agreed to guarantee the debts of a third party, that third party) for products and services, (iii) any motor vehicle information, where applicable, or (iv) information that CIBC needs for regulatory requirements.) CIBC may use information to identify or locate me, protect me and CIBC both from fraud and error, understand my needs and eligibility for services, recommend particular products and services to meet my needs, provide ongoing service, and comply with legal and regulatory requirements. This is explained in the CIBC privacy brochure "Your Privacy Is Protected" available at any branch or www.cibc.com, which describes how the CIBC group collects, uses, discloses, and retains information about me and the products and services I use.
4. **Specific Consents:**
 1. **Direct Marketing:** CIBC may tell me about products and services through direct mail, telephone, and other direct means.
 2. **Disclosure within the CIBC group:** CIBC may share Information within the CIBC group, unless prohibited by law, so that the CIBC group may tell me about products and services. If I don't wish to consent to (a) or (b), I can contact CIBC at 1 800 465-CIBC (2422) at any time. I understand that I will not be refused credit or other services just because I withdraw my consent to (a) or (b). The CIBC group includes CIBC and its subsidiaries that currently offer deposits, loans, mutual funds, securities trading, mortgages, trust and insurance services.
5. **For Quebec Only:** The parties confirm that it is their express wish that this agreement and documents related thereto be drawn up in English. For an agreement entered into on or after June 1, 2023, the parties acknowledge that the French version of the agreement has been remitted and confirm that it is their express wish to be bound by the English version of the agreement. *Les parties confirment leur volonté expresse que l'entente et les documents s'y rattachant soient rédigés en anglais. Pour une entente conclue à compter du 1er juin 2023, les parties reconnaissent que la version française de l'entente a été remise et confirment leur volonté expresse d'être liées par la version anglaise de l'entente.*