



Notice of Amendment to the CIBC Electronic Access Agreement

We are updating the Electronic Access Agreement (“**EAA**”) to include new terms and conditions for the CIBC by Expedia booking service (the “**Platform**”). These changes will take effect on November 21, 2025 (the “**Effective Date**”).

A new Part I has been added to the EAA, which explains how you can access and use the Platform, clarifies the roles and responsibilities of CIBC and third-party travel service providers, and outlines important limitations and disclaimers related to travel services booked through the Platform.

No action is required on your part. By signing on to CIBC Online Banking, Mobile Banking, or Wealth Management Online after the Effective Date, you agree to the updated terms of the EAA.

If you do not agree with the updated terms, you must stop using CIBC Online Banking, Mobile Banking, and Wealth Management Online immediately.