



Changes to CIBC Business Account Service Fees

Changes have been made to the following service fees listed in the CIBC Business Account Service Fees brochure dated May 1, 2022.

The changes outlined below take effect on June 1, 2024

Non-CIBC client withdrawals at CIBC ATMs (page 9)

Non-CIBC clients who make withdrawals at CIBC ATM machines will be charged up to \$5.00 per item.

The changes outlined below take effect on August 1, 2024

CIBC Unlimited Business Operating Account^{®*} (page 2)

Account summary

Monthly account fee ¹	\$0.00
	If a minimum daily balance of \$65,000 is maintained throughout the month ²
	Or
	\$65.00

CIBC Advanced Business Operating Account^{™*} (page 3)

Account summary

Monthly account fee ¹	\$0.00
	If a minimum daily balance of \$35,000 is maintained throughout the month ²
	Or
	\$40.00

CIBC Everyday Business Operating Account^{®*} (page 3)

Account summary

Monthly account fee ¹	\$0.00
	If a minimum daily balance of \$20,000 is maintained throughout the month ²
	Or
	\$20.00
	self-service access
	\$25.00 ³
	full-service access

CIBC U.S. Dollar Current Account* (page 7)

Account summary

Monthly account fee ¹	\$8.00
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Everyday transactions (page 8)

Record-keeping

Printed statements ⁴	\$5.00 each
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Items deposited⁵ (page 9)

Items deposited

Each cheque deposited	\$0.25
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* Available to qualified business clients only.

¹ Monthly fee applies even if there is no account activity. Other fees may apply to the operation of your account; see pages 8-15 in the Business Account Service Fees brochure for details.

² "Minimum daily balance" condition is met when the required minimum daily balance is maintained in your Business Operating Account at the end of each day in the billing month. If you maintained the minimum daily balance, your statement will reflect the monthly account fee as a charge and a rebate.

³ Full-service access fee applies if any full-service transactions are performed in a month. Please see the CIBC Business Account Service Fees brochure for full-service transaction details.

⁴ If no statement is produced, the printed statement fee will not apply.

⁵ In addition to the transaction fee, if applicable.

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