



\$100 Skip Gift Card Offer for CIBC Smart™ Account

Terms and conditions

This offer is governed by Canadian law.

For the purposes of this Offer:

“**you**” and “**your**” mean any Eligible Client(s);

“**we**”, “**our**” and “**us**” mean Canadian Imperial Bank of Commerce; and

“**Terms**” means these terms and conditions that govern this Offer.

1. Offer

The *\$100 Skip Gift Card Offer for CIBC Smart Account* (the “**Offer**”) begins on November 20, 2025, at 12:01 a.m. (ET) and ends on December 9, 2025 at 9:00 p.m. (ET) (the “**Offer Period**”). The Offer consists of a \$100 Skip Gift Card (the “**Reward**”) for opening and using a new CIBC Smart Account (including accounts with CIBC Smart Start, CIBC Smart for Students, CIBC Smart for Seniors, CIBC Smart for Newcomers, CIBC Smart for Foreign Workers, or CIBC Smart for Apprentices benefits)(the “**Account**”). The Offer is provided by Canadian Imperial Bank of Commerce (“**CIBC**”).

2. Eligibility

This Offer is only open to residents of Canada who from January 1, 2022 to the time of opening the Account, do not hold or have not held a CIBC chequing account as a single or joint account holder, as determined by CIBC in its sole discretion. CIBC employees and retired employees are not eligible for the Offer. Individuals who meet the foregoing eligibility requirements and otherwise comply with these Terms, as determined by CIBC at its sole discretion, may be referred to as “**Eligible Client(s)**”. For joint accounts, all accountholders must be Eligible Clients at the time of opening the Account. This Offer can be combined with the \$500 Offer for New CIBC Chequing Account, the \$125 Offer for CIBC Smart Start and CIBC Smart for Students and the CIBC Refer-a-Friend Program. Unless otherwise indicated, this Offer cannot be combined with any other chequing account offer, reward or rebate.

3. Offer requirements

To qualify to receive the Reward, you must complete the following:

Step 1: Open an Account during the Offer Period.

For Accounts opened remotely and if required, you must finish opening your Account at a CIBC Banking Centre.

Step 2: Provide a valid and operational email address for any one of the accountholders at the time of opening the Account (if one has not already been provided). The email address must remain on file and be valid and operational for at least one (1) year.

Step 3: Complete five (5) **Eligible Visa* Debit purchases** by January 31, 2026 (see Eligible Visa Debit purchases below for eligibility details).

We reserve the right to determine if a transaction is considered an **Eligible Visa Debit purchase**. Your **Eligible Visa Debit purchases** must be posted to your Account that is linked to your CIBC Advantage Debit Card between November 20, 2025 and January 31, 2026. Delays by the merchant, such as shipping, could extend the date that your purchases post to your account.

Eligible Visa Debit purchases: Eligible Visa Debit purchases include purchases made with your CIBC Advantage Debit Card® from your Account online, in-app, by phone or by mail order at participating retailers that accept Visa Debit as well as in-store in the U.S. and internationally where Visa is accepted, except items returned for credit. An example of a Visa Debit purchase includes the online purchase of streaming services using a debit card as the payment method or using your debit card to shop outside Canada. Point of sale purchases made in Canada and “Cash-Like Transactions” are not considered to be an Eligible Visa Debit purchase; a “Cash-Like Transaction” refers to a transaction involving the purchase of items directly convertible into cash. Examples include: casino gambling chips or credits, money orders, wire transfers, and travellers' cheques. Purchase date will be based on the date the transaction is posted to your Account. For more information, consult with a CIBC banking representative to determine whether any given Visa Debit transaction is eligible for the Offer.

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4. Offer limit

Limit of one (1) Reward is available per Eligible Client. For joint accounts, only one (1) Reward is available per Account. If we discover that any person has attempted to use multiple names, identities, email addresses and/or any other information to exceed these limits, then those individual(s) may be disqualified from the Offer (as determined by us at our sole discretion). Skip Gift Card Terms apply.

5. Offer fulfillment and conditions

If you qualify to receive the Reward, a \$100 Skip Gift Card will be sent by us (or by a third party on our behalf) to the email address we have on file for the Eligible Client no later than May 31, 2026. For joint accounts, we will randomly select the client email to receive the Reward.

If multiple Accounts are opened on the same day, CIBC reserves the right in its sole and absolute discretion to choose which account is eligible for the Reward. The Reward must be accepted as provided and is not assignable. In the event the Reward is no longer available or cannot be delivered to you via e-mail, CIBC reserves the right (but not obligation) to provide Eligible Clients with a \$100 credit to their Account.

If you do not receive the Reward, you have until July 31, 2026 to tell us that the Reward was not received. If you do not tell us by this time, you will be deemed to have forfeited your right to the Reward and to have not qualified for the Offer.

The Account must remain open, active, in good standing and unconverted by the Eligible Client for at least one (1) year after the month that the Account was opened. If you cancel or return any Eligible Visa Debit Purchases that results in less than five (5) in total at any time before January 31, 2026, we reserve the right to disqualify you from receiving the Reward or if the Reward has been paid, we reserve the right to withdraw from your Account (or any of your accounts with CIBC) the value of the Reward even if this places you into overdraft. If your Account is closed and you do not have any other account with us at that time, we may send you an invoice for the value of the Reward, which you agree to pay within 30 days of its postmark date.

6. General terms and conditions

This Offer is subject to all applicable federal, provincial and municipal laws. The decisions we make with respect to all aspects of this Offer are final and binding on all clients without right of appeal, including, without limitation, any decisions regarding the eligibility of any person. By participating in this Offer, you are agreeing to be legally bound by these Terms.

We reserve the right, in our sole and absolute discretion, to end, cancel, change or suspend this Offer, or to change these Terms, at any time, for any reason, without notice. We reserve the right, in our sole and absolute discretion, to disqualify any person we find or believe (using any evidence or other information made available to or otherwise discovered by us) to be manipulating or otherwise abusing the process, fairness, integrity or operation of the Offer. Please monitor [cibc.com](https://www.cibc.com) for information regarding any updates to these Terms. Except as modified, the terms and conditions relating to existing products/services will remain in full force and effect.

By participating in this Offer, you agree to CIBC collecting, using, disclosing and sharing your personal information to administer this Offer. CIBC may share this information with third parties who may be outside of your province or Canada. For more information, please review the CIBC Canada Client Privacy Policy. Our Privacy Policy tells you more about your privacy rights and choices. Participants, including Eligible Clients, who do not wish to provide their email address will not be eligible for the Offer, but will still be able to open a CIBC Smart Account or Smart Plus Account. Clients may unsubscribe from receiving marketing related email by clicking on the "Unsubscribe" button within the email.

In the event of any discrepancy or inconsistency between these terms and conditions and disclosures or other statements contained in any Offer-related materials, including, but not limited to point of sale, television, print or online advertising, these terms and conditions shall prevail, govern and control to the fullest extent permitted by law. In the event of any discrepancy or inconsistency between the English and French version of these Terms, the terms and conditions of the English version shall prevail, govern and control to the fullest extent permitted by law.

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