$50 Offer for CIBC Best Student Life Bundle™

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 *$50 Offer for CIBC Best Student Life Bundle* (the "**Offer**") begins on October 1, 2026, at 12:01 a.m. (ET) ("**Offer Start Date**")[1]. The Offer consists of a $50 Cash Reward (the "**Cash Reward**") for opening a CIBC Best Student Life Bundle, which consists of: a CIBC Smart Account with Smart Start or Smart for Students benefits, a CIBC eAdvantage Savings Account and a CIBC student credit card (each an "**Account**" and collectively, the "**Accounts**") and completing the offer requirements set out below. The Offer is offered by Canadian Imperial Bank of Commerce ("**CIBC**").

2. Eligibility

This Offer is only open to residents of Canada and international students who as of the Offer Start Date: (i) have reached the age of majority in their province or territory of residence, (ii) are not a holder (or joint holder) of a CIBC chequing account or CIBC savings account or a primary cardholder of a CIBC credit card, and (iii) meet all other eligibility requirements applicable to each Account. 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)**". This Offer can be combined with: CIBC Student Refer-a-Friend, CIBC Smart Start & Smart for Student cash reward offers, CIBC eAdvantage Savings Account special interest rate offers, and CIBC credit card cashback, Adapta Points, Aventura Points, or Aeroplan Points welcome offers. This offer cannot be combined with any other offer, reward, or rebate unless otherwise indicated by CIBC.

3. Offer requirements

To qualify to receive a $50 Cash Reward, you must complete the following:

Step 1:

On or after the Offer Start Date, apply online through the CIBC Best Student Life Bundle application page or in a CIBC Banking Centre for the CIBC Best Student Life Bundle and open your first: CIBC eAdvantage Savings Account, CIBC Smart Account with either the Smart Start or Smart for Student benefit, and a CIBC student credit card. A valid e-mail address must be provided as part of the application.

For Accounts opened through the CIBC Best Student Life Bundle online application, you must complete the opening of the applicable Account(s) at a CIBC Banking Centre if you are directed to do so in the online application.

Step 2:

By the end of the second full calendar month after the month the last Account in the bundle is opened (the "**Qualifying Month**") and no later than four (4) months from the date of the first Account is opened, have a closing balance of least $100 in each of your CIBC Smart Account and your CIBC eAdvantage Savings Account.

Step 3:

Maintain a month-end closing balance above $0 for the next two calendar months following the Qualifying Month. Closing balances will be determined based on transactions that have been posted to your account on or before the end of the calendar month. In most cases, transactions completed after 6:00 pm ET or on weekends and holidays will be posted on the next business day.

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[1] If you are eligible and have applied for and opened all products that form part of the CIBC Best Student Life Bundle between July 16, 2026 at 12:01 am ET and the day prior to the Offer Start Date, you are subject to the previous CIBC Best Student Life Bundle terms and conditions, and will be credited a cash reward offer if you have met all offer requirements in accordance with those terms.

For example, if you open your last Account in the bundle in July, you must have a closing balance of $50 or more in your CIBC Smart Account and CIBC eAdvantage Savings Account on September 30. You must then have a closing balance greater than $0 in both of these accounts on November 30. The Cash Reward could be credited to your CIBC Smart Account any time up to and including Jan. 31 of the following year.

4. Offer limits

The CIBC Best Student Life Bundle can only be opened by an individual Eligible Client and not jointly with another individual. Limit of one (1) Cash Reward of $50 per Eligible Client. Limit of one (1) Cash Reward per CIBC Best Student Life Bundle opened.

5. Offer fulfillment and conditions

If you qualify to receive the Cash Reward, it will be credited directly to your CIBC Smart Account within two (2) months after the month that you completed all offer requirements. All deposit and credit card accounts must remain open, unconverted, and in good standing at the time the Cash Reward is deposited.

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 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 the Accounts. 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 the terms and conditions as provided in these Terms and disclosures or other statements contained in any Offer-related materials, including, but not limited to point of sale, television, print or online advertising, the terms and conditions of these Terms 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 of these Terms shall prevail, govern and control to the fullest extent permitted by law.

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