



## LinkedIn Premium Career 6-month Subscription 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 LinkedIn Premium Career 6-month Subscription Offer for CIBC Smart® Account (the “Offer”) begins on June 22, 2026, at 12:01 a.m. (ET) and ends on September 8, 2026 at 9:00 p.m. (ET) (the “Offer Period”). The Offer consists of a LinkedIn Premium Career 6-month Subscription Voucher (the “Reward”) for opening and using a new CIBC Smart Account, including accounts with CIBC Smart Start (the “Account”). Offer cannot be combined with CIBC Smart for Students, CIBC Smart for Seniors, CIBC Smart for Newcomers, CIBC Smart for Foreign Workers, CIBC Smart for Apprentices or CIBC Costco Banking or CIBC Group Banking Offer benefit. Unless otherwise expressly specified, this Offer is exclusive and cannot be used in conjunction with any other chequing account offer, promotion, incentive, rebate or reward. The Offer is provided by Canadian Imperial Bank of Commerce (“CIBC”).*

### 2. Eligibility

To be eligible for this Offer, an individual must be a resident of Canada and must not currently hold, nor have held at any point from January 1, 2022 until the date the Account is opened, a CIBC chequing account, whether as a sole or joint account holder. Only persons who have graduated or will graduate from a post-secondary institution between January 1, 2023 and December 31, 2026 are eligible for this Offer. Full-time, part-time and professional students are excluded from this Offer. Current or retired employees of CIBC are not eligible for this Offer.

Where an Account is opened jointly, each account holder must independently satisfy all eligibility requirements at the time of Account opening; if any account holder does not meet the eligibility criteria, the Account is not eligible for this Offer.

Individuals who meet the foregoing eligibility requirements and otherwise comply with these Terms, in each case as determined by CIBC in its sole discretion, may be referred to as “**Eligible Client(s)**” for the purposes of this Offer.

This Offer may be combined with the \$500 Offer for New CIBC Chequing Accounts and the \$125 Offer for CIBC Smart Start. 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, this Offer must have been directly communicated to you from SPC, SLN, LinkedIn or CIBC; and you must apply for the Account using the link provided in that communication. You must then complete the following:

**Step 1:** Open an Account via the digital Offer webpages specified during the Offer Period.

For Accounts opened remotely and if required to do so, 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 account holders 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.

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**Step 3:** Complete five (5) **Eligible Visa\* Debit purchases** by October 15, 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 June 22, 2026 and October 15, 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.

### 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). [LinkedIn Terms](#) apply.

### 5. Offer fulfillment and conditions

If you are an Eligible Client and qualify to receive the Reward, the Reward 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 January 31, 2027. The Reward must be redeemed no later than July 2027. For joint accounts, we will select one of the client email addresses we have on file 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 email, CIBC reserves the right (but not obligation) to provide Eligible Clients with a \$180 credit to their Account.

CIBC is not required to credit your Account or provide any substitute compensation if, for any reason, you are unable to redeem the *LinkedIn Premium Career 6-month Subscription Voucher*. This includes circumstances such as the voucher expiring, technical or access issues on LinkedIn’s platform, failure to meet LinkedIn’s eligibility requirements, or any other matter outside CIBC’s control.

If you do not receive the Reward, you have until March 31, 2027 to tell us that the Reward was not received.

If you do not notify us by that date, you will be considered to have forfeited the Reward and therefore to be ineligible 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 it was opened. If you cancel or return any Eligible Visa Debit purchases and, as a result, have fewer than five (5) such purchases in total at any time before October 15, 2026, we may disqualify you from receiving the Reward, or if the Reward has been paid, withdraw from your Account (or any of your accounts with CIBC) the value of the Reward (\$180) 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 (\$180), 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.

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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](http://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 and in accordance with our Privacy Policy may be used, collected and disclosed for broader purposes as set out in CIBC's Privacy Policy. 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 CIBC Smart Account with Smart Start benefits. 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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