



CIBC Smart™ Account Fee Rebate Welcome Offer

Terms and Conditions

The *CIBC Smart Account Fee Rebate Welcome Offer* (the “**Offer**”) begins on April 30, 2022 at 12:01 a.m. (ET). This Offer is a monthly fee rebate on the above-noted CIBC Smart™ Account (the “**Account**”) and consists of up to 3 months of standard account monthly fees rebated.

To be eligible for the Offer, you must not be a holder(s) of any other CIBC chequing account at the time of opening the Account (“**Eligible Clients**”). For joint accounts, all clients must be Eligible Clients.

To qualify for the Offer, you must provide a valid email address for any one of the accountholders at the time of opening the Account if one has not already been provided, and it must remain on file for the duration of the Offer.

The standard monthly fee will be rebated for:

- i) the calendar month in which the Account is opened;
- ii) the first two (2) full calendar months immediately following the end of the calendar month in which the Account is opened.

Other service fees continue to apply as set out in the Personal Account Service Fees brochure. Except as indicated in this Offer all standard account terms and fees apply. The Offer may be changed, suspended, canceled or withdrawn at any time without further notice to you.

This Offer will not be renewed and when you no longer qualify for the monthly fee rebate, the standard monthly fees applicable to the Account will apply.

This Offer applies only to you and the Account indicated above and cannot be combined with any other chequing account Offer, reward or rebate, unless otherwise indicated. Limit of one (1) Offer per Eligible Client. For joint accounts, limit of one (1) Offer per Account. If CIBC discovers that any person has attempted to use multiple names, identities, email addresses and/or any other information to exceed these limits, then he/she may be disqualified from the Offer (as determined by CIBC at its sole discretion).

You will not be eligible for the Offer if you do not wish to provide your email address, but you will still be able to open an Account. You 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.