

The CIBC Student **Shop & Win \$500** with Visa* Debit Contest (the “Contest”) Official Rules

1. To Enter: There are two ways to enter: i) An eligible CIBC Student client will automatically be entered for one (1) chance to win one of three hundred (300) prizes of \$500 CAD each time they complete a Visa Debit purchase of at least \$20 CAD online, in app (including bill payments made by providing CIBC Advantage Debit Card® details to a service provider) or internationally (a “Qualifying Purchase”) using their CIBC Advantage Debit Card between June 29, 2023 at 12:00:01 a.m. Eastern Time (ET) and August 8, 2023 at 11:59:59 p.m. ET (the “Contest Period”) that is posted to the client’s account by August 8, 2023. Transactions made during the Contest Period but not posted to the applicable bank account by August 8, 2023, shall not be considered to be a Qualifying Purchase. Returns shall not be considered Qualifying Purchases. The following are also excluded from being eligible for entry: a) purchases made by an unauthorized user; b) purchases made using a Personal Line of Credit (PLC) account; and c) purchases made with a CIBC Advantage Debit Card number which has been stolen, is fraudulent, has been tampered with, or otherwise altered. ii) **NO PURCHASE REQUIRED:** To obtain one (1) entry without purchase or obligation, you must email CIBCOPTOUT@themarkcorporation.com with the subject line “The CIBC Student Shop & Win \$500 with Visa Debit Contest” and include your name, address, city, province or territory, postal code, day and evening telephone numbers along with a 50-word or more original essay on the “Value of using Visa Debit”, Maximum of one (1) non-purchase entry per client. Non-purchase entries must be received by the last day of the Contest Period, and only those received by August 8, 2023, will be included in the draw. **Consent of Parent or Legal Guardian:** Entrants who have not reached the age of majority in their jurisdiction of residence must provide parent or legal guardian’s name, address, telephone number and email address in the email entry form as well as confirm that they have obtained parental consent prior to submitting.

2. Prizes: There are three hundred (300) prizes (the “Prizes”) worth \$500 CAD each available to be won. Each Prize will be awarded as a credit to the applicable winner’s CIBC bank account within 60 days of being declared a winner. Prizes must be accepted as awarded. There are no substitutions and the prizes are not transferable.

3. Eligibility: To be eligible to be a potential winner, an entrant must: a) be a Canadian resident; b) be a CIBC Student client with a CIBC Advantage Debit Card at the time of entry whose account is open at the time of verification and at the time the prize is awarded; c) have received an invitation to participate in the Contest d) have reached the age of majority in the province or territory in which the client resides as of June 29, 2023 or if below the age of majority in their jurisdiction of residence, have received the permission of their parent or legal guardian to participate in the contest and; e) not be an employee of, or living with an employee of CIBC (the Sponsor), or its affiliates, the Sponsor’s advertising or promotional agencies, or the contest administrator. The Contest is void where prohibited or restricted by law. The Contest is subject to all applicable federal, provincial, and local laws and regulations.

4. Drawing: Three hundred (300) draws will take place on August 30, 2023 at 1:00 P.M. Eastern Time (ET) (the “**Draw Date**”) at 470 Hardy Rd, Brantford, ON N3V 6T1 (“**Draw Location**”) by The Marco Corporation (the “**Contest Administrator**”), in order to determine potential winners. At the same time, six hundred (600) backup potential winners will be drawn at random from among all eligible automatic entries and all eligible non-purchase entries received during the Contest Period. In the case of joint accounts, only one accountholder is eligible to win the prize. If more than one accountholder on an account qualifies for the prize, a name will be chosen at random. Failure by the Sponsor or Contest Administrator to award all three hundred (300) prizes, shall result in successive draws subject to the same terms and conditions until all prizes have been awarded or 90 days have elapsed from the initial draw.

5. Odds: The odds of winning a prize depend on the total number of eligible automatic entries and eligible non-purchase entries received throughout the Contest Period.

6. Use of Information: By using the CIBC Advantage Debit Card to make a Qualifying Purchase during the Contest Period, CIBC Advantage Debit Card clients agree to being automatically entered into the Contest. If selected as a potential winner for the Contest, it will be necessary for the Contest Administrator, acting on behalf of CIBC, to contact the potential winners to confirm eligibility. No permanent records of any such personal information will be retained by such parties, except for the administration of this Contest as set out in Section 7 of these Official Contest Rules. **If you do not want to be automatically entered into the Contest, you must email the Contest Administrator at CIBCOPTOUT@themarkcorporation.com or call 1 866 755-8890 prior to the end of the Contest Period so that your Qualifying Purchases will not be entered into this Contest.**

7. Winner Notification/Prize Awards: The following process will be followed for the Contest. Each selected potential winner will be notified via e-mail and by phone by the Contest Administrator starting within 10 business days from when the draw takes place. In order to be declared a winner and win a Prize, the potential winner must correctly answer, unassisted, an arithmetical,

skill-testing question and sign and return the Sponsor's standard declaration and release form (the "Sponsor Release") within three (3) days from the time the notice to the potential winner that they have been selected is marked as having been sent by the Contest Administrator. The skill-testing question and the Sponsor Release will be included in the potential winner notification package from the Contest Administrator. The Contest Administrator must speak directly to the selected entrant and/or parent or legal guardian if the potential winner is under the age of majority. The prize will be forfeited and available to be awarded to a backup potential winner from the pool of backup potential winners following the same procedures set forth above until all prizes have been awarded or until all backups from successive draws have been exhausted.

8. Additional Terms: By participating, all entrants agree to: (a) these Official Rules and the decisions of any of the contest administrator and the Sponsor that shall be final and binding without right of appeal in all respects; and (b) release, discharge, indemnify and hold harmless the Sponsor and its affiliates, Sponsor-licensed financial institutions, the Sponsor's advertising or promotional agencies or any independent contest judging organization, and any of the foregoing entity's respective officers, directors, affiliates, related entities, partners, partnerships, principals, representatives, agents, licensees, employees, vendors, successors and assigns (collectively the "Contest Parties") from any liability, claims, or damages, demands, actions, or causes of action whatsoever which they, their heirs, successors, assigns, executors, or administrators may now or hereafter have directly or indirectly against them or any of them in respect of or relating to the Contest, an entrant's participation in the Contest, and/or the acceptance or use, misuse, or possession of the prize. By accepting the prize, the winner agrees to the Sponsor's and its designee's use of his/her name, city, province or territory of residence and/or photograph or other likeness for advertising and publicity purposes without notice or compensation. All national, provincial and local laws and regulations apply.

9. Limitation of Liability: The Contest Parties shall not be responsible for print or typographical errors in the offer or administration of the Contest or any other Contest-related materials; for stolen, lost, late, misdirected, damaged, incomplete, or illegible no-purchase entries; or for transactions that are posted late or incorrectly or are lost due to computer or electronic malfunction. The Sponsor reserves the right, subject to the approval of the Régie des alcools, des courses et des jeux du Québec, to cancel or modify the Contest if fraud or technical failures compromise the integrity of the Contest as determined by the Sponsor in their sole discretion.

10. Privacy Policy: By entering this Contest, entrants consent to the Sponsor, its promotional agencies and the independent contest judging organization storing and using the personal information submitted through automatic entry and through no-purchase entry for the purpose of administering the Contest in accordance with these Official Rules and the CIBC's privacy policy, which can be found at cibc.com/en/privacy-security/privacy-policy.html.

11. For Québec Residents Only: Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux du Québec for a ruling. Any litigation respecting the awarding of the Prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement.