



Changes to CIBC Business Bank Accounts and Fees

Effective September 1, 2017

What's inside...

Changes to:

Withdrawals at Non-CIBC ATMs

Wallet Depository Service

CIBC Business Interest Accounts

For more information

talk to a CIBC business advisor
visit your nearest CIBC Banking Centre
visit cibc.com/businessbanking
call 1 800 465-CIBC (2422)

¹ This means ATMs not displaying the CIBC name or logo.

² New fee schedule applies as follows: in most cases, transactions done at a banking centre or ATM after 6:00 p.m. local time on August 31, 2017 will have a transaction date of September 1, 2017. Transactions done at a branch or ATM after 9:30 p.m. local time on August 31, 2017 will be processed on September 1, 2017. Transactions done through Telephone or Online Banking after 6:00 p.m. (Eastern Standard Time) on August 31, 2017 will have a transaction date of September 1, 2017.

³ If you choose to cancel your account, you remain responsible for and must repay all amounts outstanding on your account on the date of cancellation. CIBC Cube Design is a trademark of CIBC.



Thank you for choosing CIBC for your banking and financial services needs. We are committed to helping you choose the right accounts and services to meet your specific needs and keeping you informed of any changes to your business bank accounts. Your CIBC business advisor is available to evaluate your current banking options to help ensure you are using them in the most efficient and cost effective manner.

By continuing to use your business bank account after the changes take effect, you are accepting these changes. Of course, you have the option to cancel your account without cost within 30 days of the changes taking effect by contacting your CIBC business advisor or calling telephone banking at 1 800 465-CIBC (2422)³.

This brochure summarizes changes that will take effect on September 1, 2017, unless otherwise indicated in your written agreement with us.

Withdrawals at Non-CIBC ATMs¹

	Fee until August 31, 2017	Fee as of September 1, 2017 ²
In Canada	\$1.50 [^]	\$2.00 [^]

[^]In addition to transaction fee, if applicable. Some ATMs may apply surcharges.

Wallet Depository Service

CIBC offers two types of Wallet Depository service: the regular Wallet Depository Service and the ABM-Wallet Combo service which requires a matching transaction to be performed using a CIBC ATM.

For the purpose of calculating transaction fees and items deposited fees, deposits made through regular Wallet Depository Service will be treated as full-service transactions. The fees below will apply for each transaction made over and above the amounts included in your account package.

	Fee until August 31, 2017	Fee as of September 1, 2017 ²
Transaction fee (where applicable)	\$1.00	\$1.25
Cash deposited – bills (per \$1,000)	\$2.25	\$2.50
Coin deposited (per \$100)	\$2.25	\$2.50

Deposits made through the ABM-Wallet Combo will remain self-service transactions and will not be subject to the fee increase described above.

CIBC Business Interest Accounts

Cheque certification service will no longer be available for CIBC Business Interest Accounts. Alternative payment methods include bank drafts, money orders or transferring funds to a business account that allows certified cheques.