

Consent to electronic delivery of documents

Consent to receive documents electronically

You consent to receive the following documents and information (“documents”) electronically from CIBC:

- Account statements
- Disclosure documents including terms and conditions, interest rates, premiums and fees
- Documents with respect to insurance products obtained from or through CIBC, including applications, certificates of insurance, policies and other evidences of coverage, client service letters, product summaries and fact sheets
- Notifications and communications including confirmations and notices of changes to terms and conditions, interest rates, premiums and fees, product cancellation notices and client service letters, and
- Any other documents we are required by law to provide in writing

For insurance products obtained from or through CIBC, you provide your consent to both CIBC and the insurer providing the insurance, including the insurer(s) providing optional creditor insurance and the insurance included as a feature of CIBC credit cards.

Application of the consent

Your consent applies to all documents related to the CIBC products and services, including any insurance products obtained from or through CIBC, (“products”) you currently have and any products you may obtain in the future. We may ask you to confirm this consent for any products you obtain in the future.

When consent takes effect

Your consent for electronic delivery of documents takes effect immediately, but you may continue to receive paper documents by mail for some time. Your consent to electronic delivery will replace all your current settings, preferences and alerts for all your current products. If you wish to adjust your preferences for individual products, please see the “Revoking your consent” section below.

Paper documents

We may provide you with documents by mail if we consider it appropriate or if we are unable to provide them electronically (including where documents are not currently in digital form).

Availability

Your statements are available in CIBC Online Banking® and the CIBC Mobile Banking® App. You can access them from www.cibc.com and are accessible for seven years after they are posted. Notifications may appear on the statements themselves.

Other documents may be delivered to you as follows and you are responsible for retaining a copy of these electronic documents:

- Made available in your Message Centre in CIBC Online Banking or as links in Message Centre notifications. Message Centre notifications are accessible for 13 calendar months after they’re posted, unless you delete them.
- Presented to you when you sign into CIBC Online Banking or as part of a banking transaction or selection. These documents may only be available at the time they are presented.
- Made available in your Digital Vault in CIBC Online Banking. These documents are accessible for at least 90 days. We will usually send a notification to your Message Centre that the document is available in your Digital Vault.
- Sent by email or text message, if you have provided us with your personal email address or mobile phone number.

Jointly held accounts

If you have a jointly held product deposit account and have agreed that documents in respect of that product may be provided to only one of the joint product holders on behalf of all other joint product holders, you confirm by consenting that you have the approval of your joint product holder(s) to give this consent on their behalf. You also agree to inform them of this consent, the ability to revoke this consent, and any documents that are delivered to you electronically.

Contact information

You are responsible for keeping your contact information, including your mobile phone number and email address up to date to ensure you receive your documents electronically and/or in paper.

Revoking your consent

If you would like to revoke your consent for electronic delivery, you can change your preferences by visiting CIBC Online Banking or a CIBC Banking Centre, or calling Telephone Banking at [1 800 465-2422](tel:18004652422). You may still receive electronic delivery of documents issued by us before your revocation takes effect.

Changes to this consent

We may change any terms and conditions of this consent from time to time and a notice of the change will be: i) sent to your Message Centre; (ii) posted on CIBC's website; (iii) provided in your statement; (iv) sent to the last email address you provided in our records; or (v) mailed to you at your last address in our records. If you access CIBC Online Banking after the effective date of the change, it will mean that you have agreed to the change. If you do not agree to a change, you must immediately revoke your consent as provided under "Revoking your consent" above.