



## Targeted CIBC Advantage Debit Card® Visa Debit Holiday Offer

### Terms and conditions

This offer is open to Canadian residents and is governed by Canadian law.

#### 1. Offer period

The *Targeted CIBC Advantage Debit Card® Visa Debit Holiday Offer* (the “Offer”) begins on November 9, 2020 at 12:00 a.m. (ET) and ends on December 31, 2020 at 11:59 p.m. (ET) (the “Offer Period”). The Offer consists of a \$20 credit for completing 2 Visa Debit purchases with a minimum spend of \$50 Canadian each funded using the CIBC Advantage Debit Card.

#### 2. Eligibility

This Offer is only open to residents of Canada who during the Offer Period, use their CIBC Advantage Debit Card to complete 2 Visa Debit transactions with a minimum spend of \$50 Canadian each funded using their CIBC Advantage Debit Card linked to their chequing account. This Offer cannot be combined with any other offer, reward or rebate.

#### 3. Offer requirements

In order to qualify for the Offer and receive \$20 credit, you must complete the steps below:

Make two (2) eligible purchases of \$50 Canadian or more each using Visa Debit with your CIBC Advantage Debit Card. An eligible purchase is a purchase made online, in app or international purchase when Visa Debit is the payment method except for items returned for credit. Your purchases must post to the CIBC chequing account that is linked to your CIBC Advantage Debit Card between November 9, 2020 and December 31, 2020. Delays by the merchant, such as shipping, could extend the date that your purchases post beyond the promotional period. This Offer is non-transferable and only available for the account referenced in this email.

#### 4. Offer fulfillment and conditions

The \$20 credit will be applied to your chequing account (that is attached to your CIBC Advantage Debit Card with eligible Visa Debit transactions) within 10 weeks of campaign end date. You will not receive any other notification of the credit. Credit will be automatically earned and applied if your eligible purchases are made in accordance with these offer terms and conditions. The credit will be forfeited and not paid if your bank account (that is attached to your CIBC Advantage Debit Card) is not open and active or in good standing at the date of credit.

#### 5. Offer limits

Only one (1) \$20 Cash Reward is available per Eligible Client. For joint accounts, only one (1) \$20 Cash Reward, is available 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).

#### 6. General terms and conditions

CIBC reserves the right, in its sole and absolute discretion, to cancel, amend or suspend this Offer, or to amend these Terms, in any way without prior notice or obligation for any reason whatsoever. CIBC reserves the right, in its sole and absolute discretion, and without prior notice, to adjust any of the dates, timeframes and/or other Offer mechanics stipulated in these terms, to the extent necessary, as a result of any technical or other problems, or in light of any other circumstances which, in the opinion of CIBC, in its sole and absolute discretion, affect the proper administration of this Offer as contemplated in these Terms, or for any other reason. CIBC reserves the right, in its sole and absolute discretion, to disqualify any person CIBC finds or believes (using any evidence or other information made available to or otherwise discovered by CIBC) to be manipulating or otherwise abusing the process, fairness, integrity or operation of the Offer. Except as modified, the terms and conditions relating to existing products/services will remain in full force and effect.

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By participating in this Offer, you expressly consent to CIBC, its agents and/or representatives, storing, sharing, using and disclosing the personal information submitted while participating in this Offer for the purpose of administering this Offer and in accordance with the terms of and CIBC's privacy policy (available at: [cibc.com/privacy](https://cibc.com/privacy)).

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.