



## CIBC eAdvantage® Savings New Account Bonus Interest Offer

### Terms and conditions

#### Interest Rates

Your balance earns the rates shown here:

Balance	Annual Interest Rate
Daily Closing Balance	Regular Interest Rate
Daily Closing Balance up to \$1,000,000	1.75% Bonus Interest Rate

The following **Terms and Conditions** explain in detail how bonus interest can be earned on new CIBC eAdvantage Savings Accounts.

#### General

1. The CIBC eAdvantage Savings® New Account (the “**eSA**”) Bonus Interest Offer (the “**eSA Offer**”) applies to eligible eSAs. New eSA accounts are eligible to earn regular (“**Regular Interest**”) and bonus interest (“**Bonus Interest**”) shown above for 120 days from the date the eSA is opened<sup>1 2</sup>.
2. If the eSA is opened on a non-business day, the 120 day eSA Offer period will begin on the first business day after the eSA is opened. “Business day” means a day from Monday to Friday on which CIBC banking centres are open for business in the province where the eSA is opened.

#### Eligible eSAs

3. To be eligible for the eSA Offer, the client(s), including joint account holder(s), must be opening their first eSA.
4. If a client(s) opens more than one eSA under the same name(s), only the first eSA opened will be eligible. If a client(s) opens more than one eSA on the same day with the same account holder name(s), CIBC will determine which of the eSAs (if any) is eligible.

#### Bonus interest and regular interest

5. Bonus Interest is calculated daily at the current rate on each day’s full closing balance (up to a balance limit of \$1,000,000) and paid monthly.  
Bonus Interest may be referred to as “Promotional Interest” on record keeping (i.e. CIBC Online Banking®, ATMs, etc.).  
Regular Interest is calculated daily at the current rate on each day’s full closing balance and paid monthly.  
Regular Interest rates may change at any time without prior notice. For current Regular Interest rate, ask at any CIBC Banking Centre or go to [cibc.com](http://cibc.com).  
Regular and Bonus Interest rates quoted are annual.

<sup>1</sup> If an eSA is opened through Telephone Banking, the eSA Offer will be applied to the account within five days from the date it is opened and will continue for 120 days from the date the eSA Offer is applied.

<sup>2</sup> If an eSA is opened through Online or Mobile Banking the client may be required to visit a CIBC Banking Centre to provide further documentation in order for the account to be activated. The 120 days will begin on the date the eSA is opened and not from the date the client visits the CIBC Banking Centre to provide required documentation.

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## **Restrictions**

6. There can only be one eSA Offer on each eSA. This eSA Offer cannot be combined with any other offer on your eSA. CIBC, in its sole discretion, may change these terms and conditions or withdraw this eSA Offer at any time without notice. CIBC reserves the right, in its sole discretion, to disqualify, limit or revoke this eSA Offer in respect of any CIBC client who it determines or believes is abusing or manipulating this eSA Offer. This eSA Offer is not transferable and will only apply to the client to whom it was directed.