



Terms and Conditions for the CIBC eAdvantage® Savings Account Targeted Bonus Interest Offer

Interest Rates

Interest is calculated on each day's final balance and paid monthly. Your entire balance earns the rate shown here when the final balance is:

Daily Closing \$ Balance	Interest Rate
Balance up to \$4,999.99	0.0000
Balance \$5,000 and over	0.9000
Bonus – Balance up to \$5,000,000	1.4000

NOTE: Interest is credited to the account as of the last business day in the interest period. However, the interest cannot be withdrawn, and will not be printed at branch terminals or at CIBC's ABMs or made available through CIBC Telephone or Online Banking, until 2 business days after the end of the interest period. Interest rates quoted are annual. Interest rates and balance tiers are subject to change without prior notice.

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 Account (the "eSA") Bonus Interest Offer (the "eSA Offer") begins on February 1, 2018 and continues until April 30, 2018 (the "eSA Offer Period"). The eSA Offer applies to eligible eSAs only.

Eligible eSAs

2. If an eSA is opened during the eSA Offer Period, the eSA Offer will be applied to the account within five days from the date the account is opened.

3. If an eSA is opened during the eSA Offer Period, it is eligible to earn bonus interest ("**Bonus Interest**") on the full daily closing balance from the date the eSA Offer is applied to the account and for the duration of the eSA Offer Period.

4. The eSA Offer is limited to one eSA per client. If you open more than one eSA under the same name(s) during the eSA Offer Period, only the first eSA opened will be eligible. If you open 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 \$5,000,000 and paid monthly, for an eligible eSA opened during the eSA Offer Period.

Regular interest ("Regular Interest") is calculated daily at the current rate on each day's full closing balance when the final balance is \$5,000 or more, and paid monthly.

Bonus Interest may be referred to as "Promotional Interest" on record keeping (i.e. CIBC Online Banking®, ATMs, etc.).

For current Regular and Bonus Interest rates, ask at any CIBC Branch. Regular and/or Bonus Interest rates may change at any time without prior notice.

Restrictions

6. Any balances that become eSA balances when another CIBC personal bank account is converted to an eSA during the eSA Offer Period will not earn Bonus Interest. "Converted" is a term used to describe when any CIBC personal bank account (such as a CIBC Premium Growth Account) is changed into an eSA, either directly or indirectly, without changing the original account number.

7. 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. CIBC staff (including retirees) and clients younger than 19 are not eligible for this eSA Offer. This eSA Offer is not transferable and will only apply to the client to whom it was directed.

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