

## CIBC Investor's Edge® 100 Free Trades Offer for Newcomers

### Terms and Conditions

From July 1, 2025 to June 30, 2026, if you have a CIBC Smart™ Account for Newcomers, you're eligible for 100 commission-free online stock and ETF trades valid for two (2) years when you open a new eligible CIBC Investor's Edge account (the "Account") using promo code EDGENC25.

The CIBC Investor's Edge 100 Free Trades for Newcomers (the "Offer") is subject to the following Terms and Conditions:

#### Offer Period

The Offer begins July 1, 2025 and ends June 30, 2026 (the "Offer Period").

#### Qualifying criteria

1. You must have a CIBC Smart™ Account for Newcomers.
2. Open a new eligible Account during the Offer Period online or by visiting a CIBC Banking Centre. Use promo code **EDGENC25** to be eligible for 100 commission-free online stock and ETF trades.

You must use your 100 commission-free online stock and ETF trades within 2 years from the date your Account is opened. Any unused free trades can't be transferred to another CIBC Investor's Edge account or used after the expiry date.

The Offer applies to North American equity trades only, including exchange-traded funds ("ETFs"), executed electronically via the CIBC Investor's Edge website, CIBC Mobile Wealth App or other electronic channels as they become available. Trades in options, mutual funds, fixed income and all other securities are excluded from this Offer. Any fees or charges incurred in addition to CIBC Investor's Edge trade commissions (e.g., exchange fees, account fees and other transaction charges) aren't covered under the Offer.

If you open an account after the Offer Period ends, or if you no longer qualify for the Offer, you'll be charged standard commission pricing on trades in the account.

Commission-free trades pursuant to the Offer aren't counted or considered for the purposes of qualifying for CIBC Investor's Edge active trader pricing.

#### Eligible accounts

You may qualify for the Offer only once for each eligible Account type.

Newly opened accounts that are of the same type as an account you already hold are not eligible for the Offer.

Joint accounts are not considered a separate account type for the purpose of the Offer. The Offer will be applied to either one (1) individual or joint account of each type as appropriate, not both.

Eligible Account types are the following:

- Tax-Free Savings Account (TFSA)
- Registered Retirement Savings Plan (RRSP)
- First Home Savings Account (FHSA)
- Registered Retirement Income Fund (RRIF)
- Non-registered account (individual)

#### General criteria

The Offer cannot be combined with other CIBC Investor's Edge promotional offers.

You're solely responsible for any tax consequences or other amounts that may be associated with the Offer, including

any consequences resulting from the Canada Revenue Agency (CRA) assessing a registered account for carrying on a business, and the transfer of the assets into, or trades placed in, the Account(s). You remain responsible for ensuring that any contribution to your RRSP, FHSA or TFSA does not exceed your contribution limits under the applicable tax legislation.

Terms and conditions applicable to the Offer are subject to change without notice at the sole and absolute discretion of CIBC Investor's Edge.

You're deemed to have accepted the terms and conditions of this Offer upon opening an Account using the promo code **EDGENC25**.

CIBC Investor's Edge reserves the right, in its sole and absolute discretion, to withdraw the Offer or to disqualify, limit or revoke the Offer in respect to any CIBC Investor's Edge client it determines or believes is abusing or manipulating the Offer.

Additional terms and conditions may apply to opening an account with CIBC Investor's Edge and the transfer-in and operation of accounts at CIBC Investor's Edge. Details are available upon request.

All disputes arising out of this offer shall be subject to the exclusive jurisdiction of the Superior Court of Ontario located in the City of Toronto.