



Terms and Conditions for the CIBC RRSP Daily Interest Savings Account Bonus Interest Offer

The following Terms and Conditions explain in detail how bonus interest can be earned on new balances in an existing CIBC RRSP Daily Interest Savings Account or on deposits to a new CIBC RRSP Daily Interest Savings Account.

General

1. The CIBC RRSP Daily Interest Savings Account (**DISA**) Bonus Interest Offer (the "**DISA Offer**") begins on October 17, 2017 and continues until March 31, 2018 (the "**DISA Offer Period**"). The DISA Offer applies to eligible DISAs only.

Eligible DISAs

2. If a DISA is opened **during** the DISA Offer Period, it is eligible to earn Bonus Interest on the full daily closing balance from the date the DISA is opened for the duration of the DISA Offer Period.
3. If a DISA was opened **before** the DISA Offer Period, it will earn Bonus Interest on the portion of the account's daily closing balance that exceeds the closing balance as at October 16, 2017 (the "New Balance").
4. The DISA Offer is limited to one DISA per customer. If a customer has more than one DISA under the same name during the DISA Offer Period, only the first DISA opened will be eligible.

Bonus Interest and Regular Interest

5. Bonus Interest is calculated daily at the current rate and paid monthly on:
 - (a) each day's full closing balance for an eligible DISA opened **during** the DISA Offer Period; or
 - (b) each day's New Balance for an eligible DISA opened **before** the DISA Offer Period.

Regular Interest is calculated daily at the current rate on each day's full closing balance and paid monthly.

If the DISA is closed during the month, Bonus Interest is not paid for that entire month.

For current Bonus and Regular Interest rates ask at any CIBC branch or visit www.cibc.com. Regular and Bonus Interest rates may change at any time without prior notice.

Restrictions

6. Bonus Interest will not be paid on funds that are transferred from an existing DISA to another existing or new DISA.
7. This DISA Offer cannot be combined with any other offer on your DISA. CIBC, in its sole discretion, may change these terms and conditions or withdraw this DISA Offer at any time without notice. CIBC reserves the right, in its sole discretion, to disqualify, limit or revoke this DISA Offer in respect of any CIBC customer who it determines or believes is abusing or manipulating this DISA Offer.