



CIBC Client Appreciation Day 2026 National Contest

OFFICIAL RULES

1. Contest Period

The Client Appreciation Day 2026 National Contest (the “**Contest**”) begins at 12:01 a.m. Eastern Time (“**ET**”) on June 11, 2026, and ends at 11:59 p.m. ET on June 11, 2026 (the “**Contest Period**”). By participating in the Contest, you agree to abide by and be bound by these Official Rules and all decisions of the Canadian Imperial Bank of Commerce (“**CIBC**”, or the “**Sponsor**”), which shall be final and binding, without right of appeal, in all matters relating to this Contest and the awarding of the prizes, including without limitation eligibility and/or disqualification of entries.

2. Eligibility

The Contest is open only to individuals and businesses who before May 16, 2026:

- (i) are active clients of CIBC who are in good standing;
- (ii) are legal residents of Canada; and
- (iii) have reached the age of majority in their jurisdiction of residence as of the date of entry (each a “**Client**”).

For CIBC business accounts: The primary contact listed on the CIBC business account will, subject to the business’ consent, be considered the entrant for the purposes of this Contest. Prize will be awarded to business and not primary contact. Primary contact must be: (i) a legal resident of Canada; (ii) age of majority in their jurisdiction of residence; and (iii) permitted by the business (if applicable) to enter the Contest.

Excluded from eligibility are: (i) any individuals or businesses who became clients of CIBC after May 15, 2026; (ii) any CIBC Bank USA clients; CIBC Commercial Banking clients, or CIBC Private Wealth clients; and (iii) the officers, directors, employees, agents and representatives of Sponsor, The Marco Corporation (the “**Contest Administrator**”), and each of their respective parents, subsidiaries, affiliates, advertising and promotion agencies (collectively, the “**Contest Entities**”), and members of the immediate families (defined as parents, siblings, children and spouses, regardless of where they live) or households (whether or not related) of such officers, directors, employees, agents and representatives.

3. How to Enter

NO PURCHASE NECESSARY. Each Client will be automatically entered into the Contest and will receive one (1) entry.

Limit: One (1) entry per Client.

To opt out of automatic entry, see Section 9 below.

If it is discovered that a contestant has attempted to: (i) enter the Contest through more than one method; or (ii) use (or attempt to use) multiple names, email addresses or identities to enter, or otherwise participate in the Contest, then (in the sole discretion of Sponsor), they may be disqualified from participating in the Contest and all of their entries will be disqualified. Use (or



attempted use) of multiple identities, email addresses and/or any automated system to enter or otherwise participate in this Contest is strictly prohibited and is grounds for disqualification at the sole discretion of the Sponsor.

4. Prizes

There are twenty-five (25) **total** prizes available to be won. Each prize will consist of either: (a) 125,000 Aventura® Points (approx. retail value (“**ARV**”): \$2,000 CAD); or (b) \$2,000 CAD in the form of a deposit into a CIBC account or cheque, as determined in the sole discretion of the Sponsor in accordance with the process outlined below.

a) **125,000 Aventura Points**

Clients who are the primary cardholders of the following eligible CIBC Aventura® products and are selected as potential winners are eligible to win 125,000 Aventura® Points as their prize:

- Aventura Visa*
- Aventura Gold Visa*
- Aventura Visa Infinite*
- Aventura Visa Infinite Privilege*
- Aventura World MasterCard®
- Aventura World Elite MasterCard®
- Aventura MasterCard®

For the purposes of this section, CIBC Aventura Visa for Business and CIBC Aventura Visa for Business Plus are **not** eligible to win the Aventura Points prize.

Prize will be directly delivered into the verified winner’s primary CIBC Aventura® credit card within 45 days of completing the prize claim conditions set out below. Verified winners will be notified via email once the prize has been deposited.

In the event a Client holds multiple eligible CIBC Aventura products, CIBC will contact selected entrant to determine the account where the selected entrant prefers to receive the prize.

b) **\$2,000 CAD**

For the purposes of this section, a CIBC Business Account includes any of the following (each a “**CIBC Business Account**”):

- CIBC Basic Business Operating Account®
- CIBC Unlimited Business Operating Account®
- CIBC Advanced Business Operating Account™
- CIBC Everyday Business Operating Account®

If the Client selected as potential winner does not hold an eligible CIBC Aventura® product listed in Section 4 a) above, then Client will be eligible to win \$2,000 CAD as follows:



- Clients who hold a CIBC Business Account will receive \$2,000 CAD deposited into their respective account. In the event a Client holds multiple CIBC Business Accounts, CIBC will contact selected entrant to determine the account where the selected entrant prefers to receive the prize ; or
- Clients who hold a CIBC Smart® Account or CIBC Everyday® Chequing Account will receive \$2,000 CAD deposited into their account. In the event a Client holds a CIBC Smart Account and a CIBC Everyday Chequing Account, CIBC will contact selected entrant to determine the account the selected entrant prefers to receive the prize; or
- Clients who do not hold either a CIBC Business Account; a CIBC Aventura product listed in Section 4 a) above; a CIBC Smart® Account; or a CIBC Everyday® Chequing Account will receive \$2,000 CAD in the form of a cheque.
- Clients who hold a CIBC Aventura Visa for Business or CIBC Aventura Visa for Business Plus will receive a \$2,000 deposit if they hold a CIBC Business Account **or** in the form of a cheque if they do not hold a CIBC Business Account.

The \$2,000 prize will be deposited within 45 days of completing the prize claim conditions set out below. Verified winners will be notified via email once the prize has been deposited.

Any prize must be accepted as awarded and may not be substituted or transferred, except at Sponsor's sole discretion. Verified winners must remain an active Client and in good standing as of July 31, 2026, or continue to meet eligibility criteria as of the date of prize fulfillment. Sponsor reserves the right, at its sole discretion, to substitute a prize of greater or equivalent value if a prize cannot be awarded as described for any reason. Any other costs or expenses associated with a prize not specified herein will be the responsibility of selected winners.-

Conditions Associated with Aventura® Points

Aventura Points are non-transferable. Points redemption is subject to the applicable Aventura® Rewards Program. The stated ARV is based on sample redemptions under the terms of the Aventura® Rewards Program. Actual ARV may vary depending on the rewards available and options selected at the time of redemption and card type. If redeemed for air travel, the value could depend on such factors, among others, as the destination chosen, date of travel and use of multiple carriers or suppliers. If redeemed for other reward options, the value will depend on, card type, the rewards and reward options in effect and selected at the time of redemption. Winner is not entitled to the difference, if any, between the stated and actual value.

The \$2,000 in value is based on the following: a) The maximum redemption for 125,000 Aventura® Points on a long-haul economy class airfare purchase, based on the Aventura Airline Rewards Chart, before taxes and other charges. To obtain an Airline Travel Reward using the Aventura Airline Rewards Chart, you must redeem at least 80% of the total number of Aventura Points required to purchase it. If you don't have enough Aventura Points to purchase an Airline Travel Reward in full (but have at least 80% of the required number of Aventura Points), you may have the Centre charge an amount to your Card to cover the Points Deficit, excluding taxes and other charges. For a business class flight, you may have the Centre charge an amount to your Card to cover the Points Deficit for an economy class ticket in the same flight segment as the business



class ticket you want, excluding taxes and other charges. If you have the Centre charge an amount to your Carad to cover the Points Deficit for an Airline Travel Reward and you are advised that the Aventura Travel Reward is refundable, then, in the event of a refund, the amount previously charged to your Card will not be refunded to your Credit Card Account and instead, you will receive Aventura Points equal to the Points Deficit.

5. Winner Selection

On or around June 22, 2026, a random draw will be conducted to select twenty-five (25) potential winners from all eligible entries. Odds of being selected depend on the number of eligible entries received during the Contest Period.

6. Selected Entrant Verification and Prize Claim Conditions

Selected entrants will be notified by telephone and by email by the Contest Administrator at the respective primary telephone number or email address, associated with his, her or their CIBC account. In order to be declared a winner, the selected entrant must: (i) respond to notification of selection within five (5) business days of first attempt by Contest Administrator; (ii) schedule a time with the Sponsor to administer a mathematical skill-testing question to be administered via telephone; (iii) correctly answer the time-limited mathematical skill-testing question without assistance of any kind, whether mechanical or otherwise; (iv) sign and return to Sponsor, within five (5) business days of it being sent by Sponsor, a written declaration and release form, releasing the Contest Entities from any liability in connection with this Contest or the use, misuse, awarding or possession of any prize (the "**Release**"); and, (v) otherwise comply with these Official Rules.

Return of any prize or winner notification as undeliverable, inability to reach selected entrant or failure of selected entrant to respond to notification within five (5) business days of first attempt by Sponsor or Contest Administrator (as applicable), failure to correctly answer the mathematical skill-testing question, failure to provide proof of eligibility (if requested), Release, or other required documentation in a timely manner, or other non-compliance with these Official Rules may result in disqualification, forfeiture of the prize and, at Sponsor's sole discretion, selection of an alternate eligible entrant for the forfeited prize in accordance with these Official Rules, who will be subject to disqualification in the same manner.

7. Right to Void / Terminate / Suspend / Modify

Sponsor reserves the right to terminate, suspend or modify this Contest, in whole or in part, at any time and without notice or obligation if, in Sponsor's sole discretion, any factor interferes with its proper conduct as contemplated by these Official Rules. Without limiting the generality of the foregoing, if the Contest or any part thereof, is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, programming errors, or technical failures, which, in the sole discretion of Sponsor, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, Sponsor may, in its sole discretion, void any suspect entries and: (a) terminate the Contest, or any portion thereof; (b) modify or suspend the Contest, or any portion thereof, to address the impairment and then resume the Contest, or relevant portion, in a manner that best conforms to the spirit of these Official Rules; and/or (c) award the prizes from among the eligible,



non-suspect entries received up to the time of the impairment in accordance with the winner selection criteria discussed above.

Sponsor reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process, the operation of the Contest, violates the Official Rules, or acts with intent to annoy, abuse, threaten or harass any other person.

8. Limitation of Liability and Releases

BY PARTICIPATING IN THIS CONTEST, ENTRANTS AGREE THAT SPONSOR, CONTEST JUDGES AND THE CONTEST ENTITIES HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND TO PERSONS OR PROPERTY RESULTING FROM THE CONTEST, INCLUDING THE ACCEPTANCE, POSSESSION, MISUSE OR USE OF THE PRIZE, OR THE MERCHANDISE FOR WHICH IT IS REDEEMED (IF APPLICABLE). Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages, therefore such exclusions may not apply to you.

Without limiting the foregoing, Sponsor, Contest judges and the Contest Entities, and any of Sponsor's other suppliers or contractors, shall not be responsible for: (a) any incomplete or inaccurate information that is caused by any of the equipment or programming associated with or utilized in the Contest, or by any technical or human error which may occur in the processing of submissions in the Contest; (b) lost, interrupted, or unavailable network, server, service provider, on-line systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, entries; (d) any problems with, or malfunctions or failures of, telephone networks or lines, computers or computer on-line systems, servers or providers, computer equipment, software, viruses or bugs; (e) garbled transmissions or miscommunications; (f) failure of any e-mail to be received by or from the Contest judges or Sponsor for any reason, including but not limited to traffic congestion on the Internet or at any website or combination thereof or technical incompatibility; (g) damage to a user's computer equipment (software or hardware) occasioned by participation to this Contest; (h) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (i) technical, pictorial, typographical or editorial errors or omissions contained herein.

9. Protection of Personal Information and Publicity Release

Sponsor and its authorized agents will collect, use, and disclose the personal information provided when entering the Contest for the purposes of administering the Contest and prize fulfillment. By entering this Contest, you consent to the collection, use and disclosure of information about you by CIBC and its authorized agents for the purpose of administering the Contest and prize fulfillment, and as otherwise described in accordance with CIBC's privacy policy available at <https://www.cibc.com/en/privacy-security/privacy-policy.html>.

By accepting a prize, winner agrees to Sponsor's use of his/her/their name, city/province of residence, picture, biographical information, statements, voice and likeness in any advertising and publicity Sponsor and its respective successors, assigns and licensees may conduct relating to the Contest in any media or format, whether now known or hereafter developed, including but



not limited to the World Wide Web, at any time or times in perpetuity, without further compensation or notice, and hereby releases Sponsor and the Contest Entities from any liability with respect thereto. If winner would like to withdraw consent to the use of their information for advertising and publicity, he/she may do so at the time of prize fulfilment.

Opt out: To opt out of automatic entry, contact CIBCOptOut@TheMarcoCorporation.com or 1-866-755-8890 with full name, age, email address, the last 4 digits of debit card or Business Operating Account number and postal code prior to the end of the Contest Period. By opting out of use of your personal information in connection with this Contest, you waive your chances of winning any prize.

10. General Conditions

All entries become the property of Sponsor and will not be returned, and no correspondence will be made with or entered into except with selected entrant(s). Winning a prize is contingent on fulfilling all the requirements set forth herein. Mass entries, automated entries, entries submitted by third parties, and any entries or prize claims that are late, incomplete, fraudulent, illegible, unidentified or delayed will be void. All entries and prize claims are subject to verification. Proof of entry submission does not constitute proof of receipt. Entrants agree to abide by these Official Rules. Decisions of Sponsor and/or any independent Contest judging organization will be final and binding on all matters pertaining to this Contest. Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited. Sponsor reserves the right to correct any typographical, printing, computer programming or operator errors. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. If any provision of the Official Rules is determined to be invalid or otherwise unenforceable, then the Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. Sponsor reserves the right, in its sole and absolute discretion, to administer an alternate test of skill as it deems appropriate or necessary to comply with applicable law. Should a winner make any false statement(s) in any document referenced above, the winner may be required to promptly return to Sponsor his/her/their prize, or the cash value thereof. **WARNING: ANY ATTEMPT BY ENTRANTS OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS CONTEST OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW.**

In the event of a dispute as to the identity of the entrant who submitted any entry, the authorized CIBC account holder associated with the CIBC account or primary contact in the case of a CIBC business account will be deemed to be the entrant. The "**authorized account holder**" is the natural person assigned as the primary account holder to the CIBC account.