



## **CIBC INTERNATIONAL STUDENT BANKING OFFER (ISBO) ONLINE REFERRAL PROGRAM TERMS AND CONDITIONS**

### **Eligibility:**

- The referral offer ("Offer") is available to a Canadian resident or a small business operating in Canada with a deposit account at a financial institution located in Canada ("Referrer") who successfully refers a friend ("Friend") to CIBC to submit an application for the CIBC International Student Banking Offer (ISBO) Program. Before providing any information, including the email address of the Referrer, the Friend must ensure that he/she has the Referrer's consent to provide all information about the Referrer to CIBC for the purpose of administering the referral bonus described below.

### **Offer Requirements:**

- A cash referral bonus, in the amount disclosed on [www.cibc.com/isbo](http://www.cibc.com/isbo), ("Bonus") will be paid to each of the Referrer and the Friend if:
  - a) The Friend uses the CIBC ISBO online platform to enter the Referrer's email address (no Bonus will be paid to either the Friend or the Referrer if the Friend is referred in any other manner);
  - b) The Referrer has a valid email address and a deposit account at a financial institution located in Canada; and
  - c) The Friend completes activation of their new CIBC account under ISBO at a CIBC Banking Centre.

### **Bonus Payment:**

- Bonus will be paid into the Friend's CIBC personal bank account within 14 business days of the Friend activating their new CIBC account opened with ISBO at a CIBC Banking Centre.
- Bonus will be paid to the Referrer within 14 business days of CIBC receiving the Friend's funds and their application becoming processed.
- If the Referrer does not have a CIBC deposit account, the Bonus will be paid through *Interac* e-Transfer to the email address provided.

### **Conditions:**

- Limit of one (1) Bonus paid to the Referrer per Friend referred and one (1) Bonus paid to the Friend, regardless of the number of accounts in the Friend's name. The Friend must have never activated an account at CIBC previously. This Offer cannot be combined with any other offer or rebate unless otherwise disclosed.

- CIBC reserves the right, in its sole discretion, to suspend, disqualify, limit or revoke this Offer for any person it finds or believes to be manipulating or otherwise abusing the process, fairness, or integrity of the Offer. CIBC is not responsible for paying any Bonus to the Friend or Referrer, as applicable, if incomplete or inaccurate contact information is provided. CIBC reserves the right, in its sole discretion, to cancel, amend or suspend this Offer, or to amend these terms and conditions (“Terms”), in any way without prior notice or obligation, for any reason whatsoever. If you participate in the Offer at a future date, you will be subject to the Terms that are in force at that time. Please visit [www.cibc.com/isbo](http://www.cibc.com/isbo) for information regarding any updates to these Terms.
- By participating in this Offer, you agree to be bound by these Terms and consent to CIBC, its agents and/or representatives, collecting, using and sharing the personal information you submitted while participating in this Offer for the purpose of administering this Offer and in accordance with CIBC’s privacy policy “Your Privacy is Protected” (available at: [www.cibc.com](http://www.cibc.com) or at any CIBC branch).