

Introducing the International Student Banking Offer

International students looking to meet Canada's study permit guidelines can do so by prefunding their Guaranteed Investment Certificate (GIC)¹ while still at home in India, China, Vietnam or the Philippines.



See how the CIBC International Student Banking Offer can easily help you prepare for your new life in Canada.



Your future starts here

As a leading Canadian-based financial institution, we're in the business of helping our clients achieve what is important to them. As an international student preparing to study abroad, we know there's a lot to do before you arrive, and that the banking system in Canada may be very different from the banking system in your home country. That's why we developed the **CIBC International Student Banking Offer (ISBO)**, and why CIBC is here to help you on your journey every step of the way.

What's inside?

Welcome to the **ISBO Application Guidebook**. Inside you'll find detailed information about our ISBO programs as you plan for your studies in Canada, along with step-by-step instructions to easily complete your application online.

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Get Your Study Permit Faster

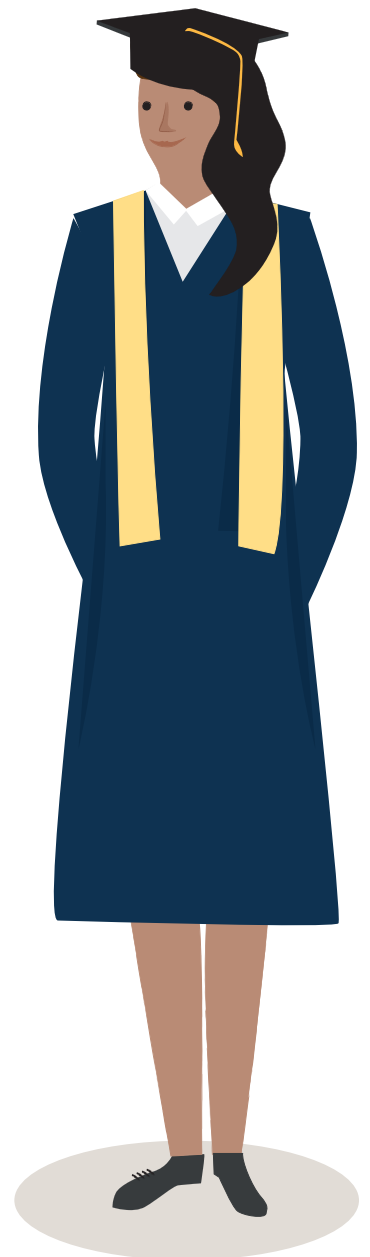
International students looking to meet Canada's study permit guidelines can do so by prefunding their Guaranteed Investment Certificate (GIC)¹ while still at home in India, China, Vietnam or the Philippines.

Before you arrive in Canada you can:

- Easily secure a GIC¹ to meet your study permit guidelines
- Quickly open a deposit account² for your day-to-day banking needs in Canada
- Efficiently transfer funds online using your preferred currency³ with no service fee⁴
- Learn more about our travel rewards and cash back credit cards⁵

Making plans to leave your home country and move to Canada takes a lot of work. At CIBC, we're here to help you prepare so that you can move to Canada with confidence.

Contact us at mailbox.isbo@cibc.com



* Your expected arrival date should be within 365 days (12 months) of the date you submit your ISBO application. If you are arriving later than 365 days, please wait and apply when you are within 365 days of arriving in Canada. You must be 15 years or older to submit an ISBO application.

CIBC International Student Banking Offer (ISBO)

See how our ISBO programs can help you prepare for your new life in Canada.

Use the **CIBC Student GIC Program**¹ to meet Canada's study permit guidelines by prefunding your Guaranteed Investment Certificate (GIC)¹ before you arrive in Canada.

While still at home in India, China, Vietnam or the Philippines, use the **CIBC Student Deposit Program**² to easily open a new deposit account² online for your day-to-day banking needs while at school. Your new CIBC Smart™ Account for Students can demonstrate proof of funds before you arrive, and will help to reduce the need to carry large sums of money while traveling.

CIBC Student GIC Program¹

- Deposit a minimum \$10,000 CAD (up to \$20,000 CAD) to enroll in the CIBC Student GIC Program¹
- Efficiently transfer funds online using your preferred currency³ with no service fee⁴
- Have between \$2000 CAD to \$12,000 CAD deposited into your new CIBC Smart™ Account for Students when you arrive in Canada
- Receive a portion of your investment back each month for 12 months – approximately \$1,000 CAD in 8 equal payments
- After 12 months, you'll have received your \$10,000 CAD investment back, plus earned interest

CIBC Student Deposit Program²

- Transfer a minimum \$1,000 CAD up to \$20,000 CAD into your new deposit account² before you move to Canada
- Efficiently transfer funds online using your preferred currency³ with no service fee⁴
- Instantly activate your account upon arrival in Canada at any one of our CIBC Banking Centres
- Benefits include no monthly account fee, unlimited transactions⁶, and free *Interac* e-transfers
 - *Interac* e-transfers are a convenient way to send, request and receive money directly from one Canadian bank account to another⁷
- Your account benefits last until your graduation date (up to four years) plus six additional months after graduation

Completing Your ISBO Application

Complete your ISBO application online through three key sections:

Section A: Programs & Payment

Select the ISBO program you are applying for:

- CIBC Student GIC Program¹; or
- CIBC Student Deposit Program²

Section B: Student Information

- Enter your personal information

Section C: Payment Summary

- Review your details and when ready, click SUBMIT to complete your application!

Regardless of the program you choose, make sure to have the following documents ready to complete your application:

- Your passport
- Your Letter of Admission (in pdf or jpg format)
- The name of your school's campus in Canada

Once submitted, CIBC will contact you within 1 business day to confirm your application.

Need help with your online application?

Email us at mailbox.isbo@cibc.com



Section A: Programs & Payment

Select the ISBO program you are applying for:

- CIBC Student GIC Program¹
- CIBC Student Deposit Program²

Then enter the amount you wish to deposit into your new CIBC account:

For the CIBC Student Deposit Program:

- Minimum Investment Amount: \$1,000 CAD
- Maximum Investment Amount: \$20,000 CAD
- Select Payment Country: Select the country you currently reside in and hold a passport for (i.e. India, China, Vietnam or the Philippines)
- Select Payment Currency³: Select the currency that you would like to use for your international wire transfer
- If your preferred currency³ is not in the dropdown you can pick to pay in Canadian Dollars

For the CIBC Student GIC Program:

- Minimum Investment Amount: \$10,000 CAD
- Maximum Investment Amount: \$20,000 CAD
- Select Payment Country: Select the country you currently reside in and hold a passport for (i.e. India, China, Vietnam or the Philippines)
- Select Payment Currency³: Select the currency that you would like to use for your international wire transfer
- If your preferred currency³ is not in the dropdown you can pick to pay in Canadian Dollars

We know you're working hard for your future, which is why we create banking solutions that work for you.



Section B: Student Information

1	Title	Select your title from the dropdown
2	Legal Name	Enter your Legal First, Middle, and Last Name as it appears on your passport. This is important as this will be the name associated with your CIBC bank account. Please note – special characters are not allowed in these fields
3	Name	Enter your First Name and Last Name in your home country language (this is an optional field allowing you to include an alternate name you use in your home country)
4	School Name and Campus	Select the school that you have been accepted to in Canada. Please select the name of your school's campus as well, as this will help us identify the CIBC Banking Centre closest to you
5	Tentative Arrival Date	This is the date that you expect to arrive in Canada. This date should be within 365 days (12 months) of the date you submit your application. If you are arriving later than 365 days, please wait and apply when you are within 365 days of arriving in Canada
6	Tentative Graduation Date	This is the date that you expect to graduate from the program you are enrolled in
7	Intended Use of Account	As a bank, we are required by law to ask clients about the intended use of the bank account they are applying for. This information will not be used for any other purpose. Please select a suitable option that explains the intended use of your account
8	Occupation Category / Occupation Description / Detailed Description	These questions ask you to identify what you currently do in your home country. Please select "Student". As a bank, we are required by law to ask clients for this information when they apply for a new account. This information will not be used for any other purpose
9	Is this Account to Benefit a Third Party?	<p>This question is asking you to confirm that your CIBC account will only be used by you and not someone else</p> <p>a) Select "No" if the account will only be used by you b) Select "Yes" if the account will be used for someone else</p> <p>We're required by law to ask clients for this information when they apply for a new account. This information will not be used for any other purpose</p>
10	Admission Letter	Please upload the Acceptance / Letter of Admission you received from the Canadian school you will be attending. It is very important to have your Legal Name on this document. This can be uploaded in pdf or jpg format at a maximum size of 5 MB

For Select Countries Only

1. Where did you get the funds you will be wire transferring (depositing) to your CIBC account? Select the option from the dropdown that best suits you
2. If you select “Family Member”, please enter your family member’s occupation details in the two following fields: “Occupation Category” and “Occupation Description”
3. The “Company Name” and “Scholarship Provider” section allows you to enter additional information about how you are funding your new CIBC account (if applicable)
 - If you selected “Personal Employee” or “Family Member” from question #1, enter the name you provided in the field from question #1, then the name of the company you or your family member are employed with
 - If you selected “Scholarship”, please enter the name of the association funding your scholarship
4. During your first year of school, how many wire transfers (deposits) do you expect to receive (including the first wire to set up your new account)?
5. What is the total value you expect to receive from all wire transfers (deposits)? This question is in relation to #4 above – add the values of your expected wire transfers (deposits) together and insert the total here
6. What will you use your CIBC account for? Please select a suitable option that explains the intended use of your account



Contact Details

1	Address	Enter the details of where you live now (i.e. in India, China, Vietnam or the Philippines) including Street Number, Street Name, State / Province, City, and ZIP / Postal Code. If current ZIP / Postal Code of residence are not applicable to you, please enter N/A
2	Phone Number	Enter your current phone number. Please include the area code
3	Registered Email Address	Enter your email address. This is the email that CIBC will use to contact you. This will also be the email address you use to sign in to the ISBO online platform to check the status of your application. We refer to this as your "registered email address"
4	Confirm Email Address	Enter the same email address again. Carefully review to ensure there are no errors, and to confirm the email address used for #3 (above) and #4 (here) match. We check as well, so you'll see an error message if they are not the same
5	Password	Create a password. This will be the password you will use to sign in to the ISBO online platform. For security purposes, we ask that it must contain at least 8 characters, at least 1 uppercase letter and 1 special character
6	Confirm Password	Enter your password again (i.e. the same password used in #3 and #4 above). Carefully review to ensure there are no errors, and confirm the password used for #5 (above) and #6 (here) match

Passport Details

1	Passport Number	Enter your passport number
2	Passport Issue Date	Select the date of issue on your passport. This date must be prior to today's date
3	Passport Expiry Date	Select the date your passport will expire. This date must be greater than today's date
4	Country of Issue	Enter the country where your passport is issued from
5	Date of Birth	Select your date of birth. You must be 15 years or older to submit an application

Referral Details

1

Referral Type

This question asks you how you heard about our ISBO

- If you have been referred by a friend, you both qualify to receive a \$25 bonus.⁸ Visit [cibc.com/isbo](https://www.cibc.com/isbo) for more details

2

Referral Details

This question asks for details about the friend who referred you to the ISBO

- If this is not applicable to you, please enter N/A



See how the CIBC International Student Banking Offer can help you prepare for your new student life in Canada.

Section C: Payment Summary

1

Review all of the details in the **Student Information** section on the ISBO online platform to ensure everything is correct. If you need to correct details, please scroll down and select the “Edit” button

2

Carefully review the **Terms and Conditions**, **Deposit Account**, **Privacy Details**, and **Other** section on the ISBO online platform (you may wish to print copies of each for your records). These are the official Terms and Conditions of your program

3

Once you have finished reading these documents in detail and when ready, please select the check box “I agree” to the above **Terms**, **Documents** and **Privacy Consent**

4

When ready, click **SUBMIT** to complete your application

Congratulations! You’re one step closer to your studies abroad!

Important Notes

- Once you submit your application, CIBC will begin the process of opening your new account. You can track your application online by signing on to the secure ISBO platform with your registered email address and the password you created
- CIBC will contact you within 1 business day via email to confirm your payment instructions. The instructions will include your newly established CIBC bank account number (i.e. where your international wire payments will be deposited)
- The international wire transfer must come from your bank account in India, China, Vietnam or the Philippines. Only one international wire transfer is permitted until you arrive in Canada and activate your account. If required, refunds can be requested on the ISBO online platform once you have submitted your wire transfer. We will ask why you need a refund, and will need to notify the Canadian Consulate of your request. The refund processing fee is \$20.00 per transaction

If you need further assistance:

1. Select FAQs from the top menu on the [ISBO online platform](#) for answers to frequently asked questions
2. Email us directly with questions at mailbox.isbo@cibc.com



¹ The CIBC Student GIC Program is available to students from India, China, Vietnam or the Philippines. Students can send minimum \$10,000 CAD up to \$20,000 CAD in any currency offered by CIBC to enroll in the GIC program. You will be required to open a CIBC Deposit account to purchase GICs. ² The CIBC Student Deposit Program is available to students from India, China, Vietnam or the Philippines. Students can send minimum \$1,000 CAD up to \$20,000 CAD in any currency offered by CIBC to enroll in the CIBC Student Deposit Program. Your expected arrival date should be within 365 days (12 months) of the date you submit your ISBO application. If you are arriving later than 365 days, you will need wait and apply when you are within 365 days of arriving in Canada. You must be 15 years or older to submit an ISBO application. ³ CIBC provides access to all developed market currencies and select growth market currencies. ⁴ CIBC foreign exchange rates apply. ⁵ Eligible cards only. Standard credit criteria applies. ⁶ A transaction includes cheques, withdrawals, transfers, pre-authorized payments, bill payments (including CIBC Credit Cards and CIBC Personal Lines of Credit) and debit purchases. For all accounts, transfers to CIBC-branded loans (excluding CIBC Personal Lines of Credit), mortgages and investments (registered and nonregistered) are free. Other fees (in addition to any transaction fee) include: withdrawals from non-CIBC bank machines, Interac e-Transfer transactions (the Interac e-Transfer fee is waived for CIBC Smart Accounts, CIBC PremierService Accounts and for clients who are enrolled in CIBC Advantage for Youth, CIBC Smart for Students, CIBC Smart for Seniors (on the CIBC Smart Account) and CIBC Advantage for Students (on the CIBC Everyday Chequing Account) and transactions in foreign currency (including cheques written in currencies other than the account currency). ⁷ Available with participating financial institutions. ⁸ Terms and Conditions apply. Please visit www.cibc.com/isbo for further details. Products and their features may change at any time.

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