



## CIBC International Student Banking Offer (ISBO) Online Referral Program Terms and Conditions

### Eligibility

1. 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

1. A cash referral bonus, in the amount disclosed <https://www.cibc.com/en/special-offers/international-student-bank-account.html>, ("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(s) under ISBO following the instructions provided during the application.

### Bonus Payment & Conditions

1. 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 once they arrive in Canada and follow the activation steps provided.
2. Bonus will be paid to the Referrer within 14 business days of CIBC receiving the Friend's funds and their application becoming processed.
3. If the Referrer does not have a CIBC deposit account, the Bonus will be paid through *Interac* e-Transfer to the email address provided.
4. 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.
5. 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 <https://www.CIBC.com/en/banking-CIBC/join-CIBC/international-student-gic.html> for information regarding any updates to these Terms
6. Each Referrer is limited to: (i) fifty (50) Cash Rewards within any twelve (12) month period; and (ii) two hundred fifty (250) lifetime Cash Rewards, except as may be agreed to in writing by CIBC at its sole discretion.
7. This Offer cannot be combined with any other offer or rebate unless otherwise specifically communicated by CIBC. CIBC may, in its sole discretion, revoke or limit this Offer, including the number of Cash Rewards paid, if you are believed to be manipulating or otherwise abusing the process, fairness, integrity or operation of it, or engaging in any suspicious or fraudulent activity.
8. The Referrer agrees to only share their Refer a Friend link or code with individuals with whom they have a personal or family relationship.

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9. The Referrer agrees not to make any representations that they act on behalf of CIBC, or are an employee, agent, intermediary or representative of CIBC except to the extent the Referrer is a paid influencer or ambassador of CIBC and, in such circumstances, only to the extent such representation is permitted under their applicable influencer or ambassador agreement. The Referrer agrees not to use paid advertising or a service of any kind to advertise, promote or share their unique Refer a Friend link. The Refer a Friend Offer and Refer a Friend link can only be used for personal, non-commercial purposes.
10. The Cash Reward must be accepted as awarded and is not transferable or assignable. No Cash Reward substitutions will be permitted. The recipient of the Cash Reward is solely responsible for any tax consequences associated with their receipt thereof. The Cash Reward will be treated as a credit on the credit card account and not as a payment.
11. The Offer is subject to the terms and conditions of the CIBC Products and Services Agreement. CIBC reserves the right to end, cancel or change the terms of the Offer at any time, at its sole discretion, without notice, for any reason, and to revoke, limit or suspend the Offer for any person who appears to be manipulating or abusing the Offer, or is engaged in any suspicious / fraudulent activity.
12. By participating in this Offer, you agree to be bound by these Terms and consent to receiving electronic messages related to your participation in the Offer on behalf of CIBC. It also means you 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 Privacy Policy "Your Privacy is Protected" (available at: <https://www.cibc.com/en/privacy-security/privacy-policy.html>).