

## Schedule of Additional Terms

**Mortgage Type**  CIBC Variable Flex Mortgage™  
 Variable Rate Open Mortgage

**Mortgage Identification**

Mortgage Number	Date

**Borrower(s)**

--

---

### CIBC Variable Flex Mortgage

**Interest Rate**  
(Box 9(b))

The interest rate for the CIBC Variable Flex Mortgage is equal to the CIBC Prime Rate [plus/minus X%] a year. This rate will change as the CIBC Prime Rate changes. The CIBC Prime Rate on the date of the mortgage is _____% a year. Therefore, the CIBC Variable Flex Mortgage rate as of the date of the mortgage is _____% a year.
--

**Calculation Period**  
(Box 9(c))

Interest is calculated daily using a simple interest formula, which is the same as if it was calculated yearly, not in advance.
---

---

### Variable Rate Open Mortgage

**Interest Rate**  
(Box 9(b))

The interest rate for the variable rate open mortgage is equal to the CIBC Prime Rate [plus/minus X%] a year. This rate will change as the CIBC Prime Rate changes. The CIBC Prime Rate on the date of the mortgage is _____% a year. Therefore, the variable rate open mortgage rate as of the date of the mortgage is _____% a year.
--

**Calculation Period**  
(Box 9(c))

Interest is calculated daily using a simple interest formula, which is the same as if it was calculated yearly, not in advance.
---