



CIBC Group Banking Plan – CIBC Smart™ Account & CIBC Smart™ Plus Account Fee Rebate Offer

Terms and Conditions

The **CIBC Group Banking Plan Fee Rebate Offer** (the “Offer”) is a monthly fee rebate on the CIBC Smart™ Account or the CIBC Smart™ Plus Account (as applicable, the “Account”) and consists of a rebate of standard account monthly fees for up to 24 months following account opening.

To be eligible for the Offer, you must be an employee or member of a CIBC Group Banking partner (“Eligible Clients”).

To qualify for the Offer, you must provide a valid email address at the time of opening the Account if one has not already been provided, and it must remain on file for the duration of the Offer.

The standard monthly fee will be rebated for:

- i) The calendar month in which the Account is opened;
- ii) The next twenty-three (23) full calendar months immediately following the end of the calendar month in which the Account is opened

Other service fees continue to apply as set out in the Personal Account Service Fees brochure. Except as indicated in this Offer all standard account terms and fees apply. The Offer may be changed, suspended, canceled or withdrawn at any time without further notice to you.

This Offer will not be renewed and when you no longer qualify for the monthly fee rebate, the standard monthly fees applicable to the Account will apply.

This Offer applies only to you and the Account and cannot be combined with any other chequing account offer, reward or rebate, unless otherwise indicated. Limit of one (1) Offer per Eligible Client. For joint accounts, limit of one (1) Offer per Account. For clarity, if you move to a new employer that participates in the CIBC Group Banking program, you will not be eligible to participate in the Offer again (even if you open a new Account). If you lose your job or change employment before the final rebate payment is made under this Offer, you will continue to receive the rebate as long as you comply with these terms.

If CIBC discovers that any person has attempted to use multiple names, identities, email addresses and/or any other information to exceed these limits, then he/she may be disqualified from the Offer (as determined by CIBC at its sole discretion).

By participating in this Offer, you expressly consent to CIBC, its agents and/or representatives, collecting, using, storing, sharing and disclosing the personal information submitted while participating in this Offer for the purpose of administering this Offer and in accordance with the terms of CIBC’s Personal Account Agreement and CIBC Canada Client Privacy Policy (available at: cibc.com/privacy). You will not be eligible for the Offer if you do not wish to provide your email address and partner organization, but you will still be able to open an Account. You may unsubscribe from receiving marketing related email by clicking on the “Unsubscribe” button within the email.

In the event of any discrepancy or inconsistency between the terms and conditions as provided in these terms and disclosures or other statements contained in any offer-related materials, including, but not limited to point of sale, television, print or online advertising, the terms and conditions of these terms shall prevail, govern and control to the fullest extent permitted by law in the event of any discrepancy or inconsistency between the English and French version of these terms, the terms and conditions of the English version of these terms shall prevail, govern and control to the fullest extent permitted by law.