

CIBC Investor's Edge® 100 Free Trades Offer for Group Banking Clients

Terms and Conditions

Open a new CIBC Investor's Edge account online using the promo code **EDGEGB** and you may be eligible to receive 100 commission-free online stock and ETF trades, which you can use within 2 years in an eligible CIBC Investor's Edge account, as set out below (the "Offer"). This Offer is only available to clients who apply online for a new account after October 3, 2022.

This Offer is subject to the following Terms and Conditions:

1. Offer Period

You can use a maximum of 100 commission-free online stock and ETF trades within 2 years from the time of opening your first new qualifying account ("The Offer Period").

Trades must be made in an eligible account that was opened online using the promo code **EDGEGB** after October 3, 2022 in order to qualify as a commission-free trade under the Offer.

2. Qualifying Account Criteria

New accounts must be opened online using the promo code **EDGEGB**. Accounts opened by visiting a CIBC Banking Centre or by mailing an application form to CIBC Investor's Edge aren't eligible for the Offer.

The following account types are eligible for the Offer:

- Tax-Free Savings Account (TFSA)
- Registered Retirement Savings Plan (RRSP)
- Non-registered account (Individual)
- Registered Retirement Income Fund (RRIF)
- Registered Education Savings Plan (RESP)

The Offer doesn't apply to any new account of the same type that you currently hold at CIBC Investor's Edge.

3. Qualifying Trades Criteria

The Offer applies only to North American equity trades, including Exchange-traded Funds (ETFs), executed electronically via the CIBC Investor's Edge website, CIBC Mobile Wealth App or other electronic channels as they become available. Options, mutual funds, fixed income and all other securities trades are excluded from this Offer. Any fees or charges that may be incurred in addition to CIBC Investor's Edge trade commissions (such as, but not limited to, exchange fees, account fees and other transaction charges) aren't covered under the Offer.

After the Offer Period ends or you otherwise no longer qualify for the Offer, you'll be charged regular pricing.

Trades made during the Offer Period aren't counted or considered for the purposes of qualifying for CIBC Investor's Edge Active Trader Pricing.

4. Eligibility Criteria

The Offer is only available to those who are presented with the promo code and the Offer terms and conditions via email from CIBC Investor's Edge or its representative.

The Offer is non-transferable and can't be combined with any other CIBC Investor's Edge promotional free trades offers.

5. General Criteria

You're solely responsible for any tax consequences or other amounts that may be associated with the Offer, the transfer of assets into or trades placed in the accounts.

Terms and conditions applicable to the Offer are subject to change without notice at the sole and absolute discretion of CIBC Investor's Edge.

You're deemed to have accepted the terms and conditions of this Offer upon opening an account using the promo code **EDGEGB**.

CIBC Investor's Edge reserves the right, in its sole and absolute discretion, to withdraw the Offer or to disqualify, limit or revoke the Offer in respect of any CIBC Investor's Edge client it determines or believes is abusing or manipulating the Offer.

Additional terms and conditions may apply to opening an account with CIBC Investor's Edge and operation of accounts at CIBC Investor's Edge. Details are available upon request.

All disputes arising out of this offer shall be subject to the exclusive jurisdiction of competent courts of the Province of Ontario.