

<sup>1</sup> You may be eligible to receive a \$300 cash bonus when you incorporate your business through MyCorporation and open a Business Account. For terms and conditions visit: <https://www.cibc.com/en/business/advice-centre/starting-your-business.html>

<sup>2</sup> "Minimum balance" condition is met when the required minimum daily balance is maintained in your Business Operating Account at the end of each calendar day in the billing month. If you maintained the minimum daily balance, your statement will reflect the monthly account fee as a charge and a rebate.

<sup>3</sup> This offer applies to the following eligible cards: CIBC Aventura Visa Infinite Card, CIBC Aventura Gold Visa Card, CIBC U.S. Dollar Aventura Gold Visa Card, CIBC Aerogold Visa Infinite Card, CIBC Dividend Visa Infinite Card, CIBC Dividend Platinum Visa Card, CIBC Aventura Visa Card for Business for \$120, and CIBC Select Visa Card. If you apply and are approved for a new eligible card, CIBC will rebate for the first two years the applicable annual fee for you (the primary cardholder) and up to three authorized users added at the time of the application. This offer does not apply to annual fees for authorized users that are added after you submit your application. If you qualify, the rebate will be awarded to the primary cardholder and will appear as a credit against the applicable annual fee(s) on the anniversary month statement period in which the annual fee is charged for each of the first two years, for a total of 2 annual fee rebates for each cardholder. At the time the rebate is awarded, your new credit card account must be open, in good standing and must be the same credit card product that you were initially approved for. This offer is not transferable and cannot be combined with any other offer. This offer applies to newly approved cards accounts only; transfers from an existing CIBC credit card to a CIBC Aventura Visa Infinite Card, CIBC Aventura Gold Visa Card, CIBC U.S. Dollar Aventura Gold Visa Card, CIBC Aerogold Visa Infinite Card, CIBC Dividend Visa Infinite Card, CIBC Dividend Platinum Visa Card CIBC Aventura Visa Card for Business for \$120, and CIBC Select Visa Card are excluded. The savings of up to \$289 is based on the annual credit card fee rebate for the CIBC Aeroplan Visa Infinite Card. The rebate includes a \$139 annual fee rebate for the primary cardholder and annual fee rebate for 3 additional authorized users valued at \$50 for each authorized user. This offer may be revoked if you appear to be manipulating or abusing it, or are engaged in any suspicious or fraudulent activity, as determined by CIBC in its sole discretion.

<sup>4</sup> Value of \$1,400 is based on the following for two years, as of November 8, 2020: i) \$359.40 per year (\$29.95 per month) for unlimited transactions using a CIBC Smart™ Account; ii) \$289 in annual fees for the CIBC Aeroplan® Visa Infinite\* Card, which includes a \$139 annual fee rebate for the primary cardholder and annual fee rebates for 3 additional authorized users (\$50 for each authorized user); iii) \$48 per year in value based on the inclusion of CIBC Overdraft Protection Service monthly fees (\$4 per month); interest charges for overdraft amounts and overdraft overlimit fees apply; iv) \$20 per year in value based on non-CIBC bank machine fees assuming 6 domestic, 1 U.S. and 1 international bank machine withdrawals in one year.

<sup>5</sup> Continue to receive an automatic rebate of your monthly fee when you maintain a minimum daily balance of \$6,000 in your account or \$100,000 in eligible Savings and Investments during the month. For details, review the [CIBC Smart Plus Account Fee Rebate Terms and Conditions](#).

<sup>6</sup> Subject to applicant meeting CIBC's usual lending criteria.

<sup>7</sup> Minimum equity in your home is required to qualify for a CIBC Home Power Plan® Line of Credit. Phone 1-800-465-2422 or visit any CIBC branch for more details. Not available in Nunavut.

<sup>8</sup> If your institution charges you a transfer-out fee, CIBC will reimburse the transfer-out fee up to \$150 if the value of the assets you transfer to CIBC Investor's Edge is \$25,000 or more per account.

Offers related to any product and/or service in the CIBC Group Banking Plan can be changed or withdrawn at any time without prior notice.

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