

CIBC Premium Edge 2025 Cash Back Offer

Terms and Conditions

From April 1, 2025 to September 30, 2025, transfer an eligible amount of cash and/or securities (the “Transferred Assets”) into your eligible CIBC Investor’s Edge account (“Account”) and you may be eligible to receive a cash back credit, as outlined:

Market value of the Transferred Assets	Cash back amount
\$250,000 to \$499,999	\$1,000
\$500,000 to \$999,999	\$2,500
\$1,000,000 to \$1,999,999	\$5,000
\$2,000,000 to \$4,999,999	\$10,000
\$5,000,000 or more	\$15,000

This Offer is subject to the following Terms and Conditions:

1. Offer period

The Offer begins April 1, 2025, and ends September 30, 2025 (the “Offer Period”).

Cash back will be deposited in the week of May 5, 2026 to each qualifying Account that holds an eligible amount of Transferred Assets.

2. Eligibility criteria

The Offer is available to the new and existing Premium Edge clients of CIBC Investor’s Edge.

3. Qualifying transfers criteria

The assets must be transferred to CIBC Investor’s Edge from an account held outside of the CIBC group of companies. The CIBC group of companies include but aren’t limited to: Canadian Imperial Bank of Commerce (CIBC), CIBC Imperial Service, CIBC Imperial Investor Service, CIBC Asset Management Inc., CIBC Securities Inc., CIBC Wood Gundy, CIBC Private Investment Counsel, CIBC Trust Corporation, CIBC Private Wealth or any other subsidiary or affiliated company of CIBC.

The transfer of assets must be initiated, and the necessary transfer documentation must be in the possession of CIBC Investor’s Edge by September 30, 2025, or you must notify CIBC Investor’s Edge that you have otherwise deposited the assets into your account on or before September 30, 2025. Deposits initiated after September 30, 2025 aren’t eligible for the Offer. CIBC Investor’s Edge isn’t responsible for transfers that aren’t initiated by September 30, 2025 due to technical problems or malfunctions.

The Transferred Assets must be received in your account between April 1, 2025 and October 31, 2025 (the “Transfer-In Date”) to be eligible for the Offer. CIBC Investor’s Edge isn’t responsible for transfers that aren’t completed by October 31, 2025 due to technical problems or malfunctions.

The value of the Transferred Assets held in the Account, minus any withdrawals from the Account on or after the Transfer-In Date, must remain above \$250,000, \$500,000, \$1,000,000, \$2,000,000, or \$5,000,000 as applicable, until the date that the cash credit is applied to the Account. During this period, if the value of the Transferred-In Assets held in the Account drops below \$250,000, \$500,000, \$1,000,000, \$2,000,000, or \$5,000,000 as applicable, due to withdrawals, the Offer shall immediately be void and any cash credits pursuant to the Offer will not be applied. If, however, the value of the Transferred-In Assets held in the Account drops below

\$250,000, \$500,000, \$1,000,000, \$2,000,000 or \$5,000,000 as applicable, due to market or currency fluctuations, the Offer will still be valid. The values and balances of Accounts, Transferred Assets and withdrawals shall be determined by CIBC Investor's Edge in its sole and absolute discretion.

The value of the Transferred Assets will be based on the market value of such assets as of 11:59 pm (ET) on the Transfer-In Date, as determined by CIBC Investor's Edge in its sole and absolute discretion.

Securities not listed on a recognized exchange or quoted on a recognized quotation or trade reporting system or other market recognized by CIBC Investor's Edge, in its sole and absolute discretion, don't qualify as Transferred Assets and will not be taken into consideration when determining whether the conditions of the Offer have been met.

All dollar amounts expressed herein refer to Canadian dollars. In order to determine whether the Account qualifies for the Offer, the Canadian dollar value of any Transferred Assets denominated in a currency other than Canadian dollars will be determined using currency rates established by CIBC Investor's Edge from time to time. All cash credits paid pursuant to the Offer will be paid in Canadian dollars only. Cash credits into a registered account will not impact your contribution room if you've transferred in Transferred Assets to a registered account.

4. Qualifying account criteria

The Offer is limited to one (1) cash credit for one (1) of each of the following eligible account types per client in a given calendar year:

- Tax-Free Savings Account (TFSA)
- Registered Retirement Savings Plan (RRSP)
- Non-registered account (personal)
- Non-registered account (non-personal)
- Registered Retirement Income Fund (RRIF)
- Locked-In Retirement Account (LIRA)
- Locked-In Retirement Savings Plan (LRSP)
- Locked-In Income Fund (LIF)

The cash back will be deposited to the first eligible account of each type that received an eligible transfer. Joint accounts aren't a separate account type for the purpose of the Offer, so any rebate will be applied to either one (1) individual or joint account of each type, not both.

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

5. General criteria

You're solely responsible for any tax consequences or other amounts that may be associated with the Offer, including any consequences resulting from the Canada Revenue Agency (CRA) assessing a registered account for carrying on a business, and the transfer of the assets into, or trades placed in, the accounts. You remain responsible for ensuring that any contribution to your RRSP or TFSA does not exceed your contribution limits under the applicable tax legislation.

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 transferring into an Account an amount of Transferred Assets eligible for the Offer.

You may opt out of the Offer at any time by notifying CIBC Investor's Edge at 1-855-955-5155, in which case any credits made to your Account pursuant to the Offer will be reversed.

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 customer 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 the transfer-in 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 the Superior Court of Ontario, located in the City of Toronto. The Offer is non-transferable. The Offer can't be combined with other CIBC Investor's Edge promotional offers.