



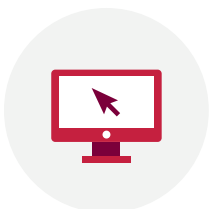
How to access and use your monthly CIBC eStatements

May 2021

What are eStatements?

eStatements, also known as electronic statements, are versions of your monthly bank statement, which you can monitor using CIBC Online Banking or the CIBC Mobile Banking® App. They're a great way for you to access your banking activity from anywhere, at any time.

What are the benefits of eStatements?



Always available

You'll be able to view up to 7 years of your credit card and bank account eStatements online and on your mobile device.



Convenient

You can view, save, or download eStatements on your personal computer, or print them if you'd like a hard copy.



Less clutter

Using eStatements results in less clutter, with less paper to file or shred. You'll also help the environment.

How to access your eStatements using CIBC Online Banking

1. Sign on to CIBC Online Banking. If you don't have an online account, registering is easy! Visit [cibc.com](https://www.cibc.com) and select the "Register" button.

*See page 6 for further information on how to register.

The screenshot shows the CIBC Online Banking homepage. At the top, there is a navigation bar with links for Personal, Business, Commercial, About CIBC, and CIBC Websites. On the right, there are links for Special Offers, English, and a Contact Us button. Below this is a search bar and a red navigation bar with links for Bank Accounts, Credit Cards, Mortgages, Lending, Investments, Insurance, Ways to Bank, and Advice Centre. A blue banner below the navigation bar states: "We're committed to supporting you through the COVID-19 disruption. [Learn more about how we can help](#)". The main content area features a large heading "Let's get your ambitions moving" and a subheading "CIBC GoalPlanner™ can help you map your goals and track your progress. Talk to a CIBC Imperial Service Advisor to get started." Below this is a "Meet with us" button. To the right of the text is an illustration of a potted plant. Further right is a login and registration form. The form has fields for "Card number" and "Password", a "Remember my card" checkbox, and a "Reset my password" link. Below these fields are "Register" and "Sign on" buttons. At the bottom of the form, there are links for "Security guaranteed" and "Electronic access agreement". A "Feedback" button is located on the far right of the page.

2. On the "My Accounts" page, select "View eStatements" on the side bar on the left hand side.

The screenshot shows the CIBC "My Accounts" page. At the top, there is a dark red navigation bar with links for Contact Us, AdChoices, and a Sign Off button. Below this is a header section with the CIBC logo and links for Meet with us and a notification bell icon with the number 32. The main content area is divided into three sections: BANKING, INVESTING, and PRODUCTS. The "My Accounts" section is highlighted. On the left, there is a sidebar with links for View Account Details, Download Transactions, View eStatements (highlighted with a blue arrow), Savings Goals, and Net Worth. The main content area of the "My Accounts" section includes a "Welcome" message, a "Your last visit: April 20, 2021 at 6:55 p.m. ET." message, and a "COVID-19 Support" banner with a speaker icon and the text "We're committed to supporting you. Find the latest information and available resources." Below the banner is a "Go to COVID-19 Support" link. To the right of the banner is a "Quick Transfer" section with the text "Can't find your account in the list?" and a question mark icon. At the bottom right, there is a "Sign Off" button.

3. Select the month for which you'd like to view your statement.
You'll be able to see your monthly statements, dating back 7 years.

[Contact Us](#) [AdChoices](#) [Sign Off](#)



[Meet with us](#) [32](#)

[BANKING](#) [INVESTING](#) [PRODUCTS](#)

[My Accounts](#)

[View Account Details](#)
[Download Transactions](#)

View eStatements
[Statement Preferences](#)
[Savings Goals](#)
[Net Worth](#)
[Upcoming Bill Payments and Transfers](#)

[Bill Payments](#)
[Transfer Funds](#)
Interac e-Transfer
[Global Money Transfer](#)
[Order Foreign Cash](#)
[Buy Gold and Silver](#)
[Account Security](#)
[Customer Services](#)

ESTATEMENTS

Account:

Chequing

[View Account Details](#)

Statement option:

eStatement

[Edit Preferences](#)

Alerts:

Inactive

[Print](#) [Download](#) [Help](#)

You can also:

[Set Up Alerts](#)

— Statements from 2021

 March 1 to 31, 2021

 February 1 to 28, 2021

 January 1 to 31, 2021

— Statements from 2020

 December 1 to 31, 2020

 November 1 to 30, 2020

 October 1 to 31, 2020

 September 1 to 30, 2020

 August 1 to 31, 2020

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4. On your eStatements page, you'll also have the option to "Edit Preferences", including choosing your alert preferences.

Alerts are notifications that CIBC sends to keep you informed of your transactions. You can choose to receive them by email, text message, or push notification to your cell phone.

[Contact Us](#) [AdChoices](#) [Sign Off](#)



[Meet with us](#) [32](#)

[BANKING](#) [INVESTING](#) [PRODUCTS](#)

My Accounts

View Account Details

Download Transactions

View eStatements

Statement Preferences

Savings Goals

Net Worth

Upcoming Bill Payments and Transfers

Bill Payments

Transfer Funds

Interac e-Transfer

Global Money Transfer

Order Foreign Cash

Buy Gold and Silver

Account Security

Customer Services

EDIT STATEMENT PREFERENCES

Step: 1 2 3

Details

- If you switch to eStatements, the change will take effect immediately.*
- If you switch to a Mailed Statement, the change may take up to 3 business days.

Chequing

Statement options: ☒ eStatement (view your statement online)

Alerts Status: Inactive ⓘ

By selecting the eStatement option you agree to review your account entries and balances every 30 days and to notify CIBC via letter mail of any errors, omissions, or irregularities within 60 days of the date of the entry in question, or when it should have been posted to the account.

Once you have selected eStatement as your preferred statement option, you will no longer receive a mailed statement.

If you want to switch your statement option from eStatement, only the Mailed Statement option will be supported in Online Banking.

Alert contact methods for eStatement and Notice of Change ⓘ

Selections will be applicable to all accounts within the same group.

☒ My Messages

☒ Email ()
[Change email](#)

☐ Text Message ()
[Change mobile phone number](#)

How to read your eStatement

1. Your name
2. Month that is covered by the statement
3. Your Account number and branch transit number
4. Your Account summary shows the opening balance at the start of the month, total withdrawals, total deposits, and closing balance at the end of the month
5. Our Contact information ensures you can easily reach us for any questions, or if you need to update any personal information
6. Transaction details shows the withdrawals and deposits made in your account
7. Withdrawals column shows money that has left your account. This can be for bills paid, or items bought at stores with a debit card.
8. Deposits column shows the money that has come into your account, like a paycheque for example

CIBC Account Statement

MR JOHN RAYMOND

For Apr 1 to Apr 30, 2020

The names shown are based on our current records, as of April 7, 2021.
This statement does not reflect any changes in account holders and
account holder names that may have occurred prior to this date.

Account number
50-12345

Branch transit number
98765

Account summary

Opening balance on Apr 1, 2020		\$96.45
Withdrawals	-	2,102.02
Deposits	+	2,084.42
Closing balance on Apr 30, 2020	=	\$78.85

Contact information

1 800 465 CIBC (2422)
Contact us by phone for questions
on this update, change of personal
information, and general inquiries,
24 hours a day, 7 days a week.

TTY hearing impaired
1 800 465 7401

Outside Canada and the U.S.
1 902 420 CIBC (2422)

www.cibc.com

Transaction details

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 1	Opening balance			\$96.45
Apr 3	● PAY		1,039.73	1,136.18
	INTERNET TRANSFER 000000268351	700.00		436.18
	PREAUTHORIZED DEBIT Shareowner Investments	350.00		86.18
Apr 16	RETAIL PURCHASE 000001460280 MCDONALD'S #893	27.07		59.11
Apr 17	● PAY		1,039.74	1,098.85
	PREAUTHORIZED DEBIT Shareowner Investments	350.00		748.85
Apr 20	INTERNET TRANSFER	670.00		78.85
	Closing balance			\$78.85

Things to keep in mind



eStatements allow you to review your balance and transaction history securely using CIBC Online Banking or the CIBC Mobile Banking® App. With digital information, you don't need to worry about losing your statements.



eStatements make filing taxes easier. Electronic statements are accepted by Canada Revenue Agency for tax purposes.



eStatements are not sent to you by email. You retrieve them after using your password to sign on to CIBC Online Banking or our CIBC Mobile Banking® App. The information is stored behind the bank's firewall - which ensures that your statements are kept private.

How to register for CIBC Online Banking or Mobile Banking

To register, you'll need a **valid CIBC debit card or CIBC credit card with an expiry date**. You'll only need to register once using either CIBC Online Banking or the CIBC Mobile Banking® App to bank on all your devices.

To register for CIBC Online Banking on your computer

1. Go to cibc.com, and select "Register".

CIBC

Search [Contact Us](#)

[Bank Accounts](#) [Credit Cards](#) [Mortgages](#) [Lending](#) [Investments](#) [Insurance](#) [Ways to Bank](#) [Advice Centre](#)

Let's get your ambitions moving

CIBC GoalPlanner™ can help you map your goals and track your progress. Talk to a CIBC Imperial Service Advisor to get started.

[Meet with us](#)

Card number

Remember my card ☐

Password

[Reset my password](#)

[Register](#) [Sign on](#)

[Feedback](#)

2a. Enter your card number and card expiry date.

2b. Enter the phone number that you have on file with CIBC, and select “Next”.

[Home](#) | [Help](#) | [Find Us](#)



REGISTER FOR MOBILE AND ONLINE BANKING

All you have to do is register once to immediately start banking on all of your devices.

Registering a card for the first time

What you'll need to register your card:

- A valid CIBC debit or credit card
- Access to text message or voice call

Note: For account security, we're no longer sending one-time verification codes to personal or free email services.

Using a replacement card

If you've received a replacement debit or credit card, you don't need to register it again. Sign on with your replacement card number and your existing password.

You're Protected



Frequently Asked Questions

[How do I register for CIBC Online Banking or CIBC Mobile Banking? >](#)

[What is the two-step verification process in CIBC Online Banking and CIBC Mobile Banking? >](#)

[What is a one-time verification code and why do I need one? >](#)

Card Information

All fields are mandatory unless stated (optional).
Enter your card number, expiry date and the phone number you have on file with CIBC to register.



Card number (no spaces)



Card expiry date
 /
MM YY



Canada or US phone number on file with CIBC

Area code Number
[Switch to enter an international phone number](#)

 Cancel

Next

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- 3a. Choose how you'd like to receive your one-time verification code and select "Send".
If we don't have your mobile phone number on file, you'll need to enter it so that we can send you the code.
- 3b. Once you receive the code, please enter it in the verification code box, and select "Next".

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Card Information

Identity Verification

To register for CIBC Mobile and Online Banking and for your security, we need to verify your identity.

Choose a contact method. We will send you a message with a one-time verification code and details of the request. Once you receive the code, enter it before it expires.

Note: For your security, we're no longer sending one-time verification codes to personal or free email providers.

If you close this page you won't be able to enter the one-time verification code.

Your contact method

▶

Text: 64X-XXX-X456 ▼

Resend code

◀

✓

The verification code has been sent.

Please check your messages then enter the one-time verification code below.

Enter the verification code

▶

✕ Cancel

Next

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4. Create your password and select “Next”.

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Using a replacement card

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Card Information

Identity Verification

CIBC Online Banking Password

Create a password to use when you sign on to CIBC Online and Mobile Banking.

New password

Re-enter new password

 Cancel

Next

 You're Protected



Frequently Asked Questions

How do I register for CIBC Online Banking or CIBC Mobile Banking? [>](#)

What is the two-step verification process in CIBC Online Banking and CIBC Mobile Banking? [>](#)

What is a one-time verification code and why do I need one? [>](#)

5. Read the Electronic Access Agreement and select the checkbox to acknowledge you have read the agreement.
Then select "Register."

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Card Information

Identity Verification

CIBC Online Banking Password [Edit](#)

Electronic Access Agreement



You're Protected

Frequently Asked Questions

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 [View a printable version](#)

CIBC ELECTRONIC ACCESS AGREEMENT (2016)

PART A: GENERAL

1. Scope: This Agreement, as amended from time to time, governs your use of Online Banking and Wealth Management Online and applies when you access or use the Services, regardless of the technology you use to access the Services. Subject to Section 2, this Agreement replaces all prior agreements between you and us for your use of Online Banking and Wealth Management Online.

2. Other Agreements: This Agreement supplements any other existing and future written agreements that you have with us and any terms, conditions or disclaimers provided on our Web Site. For example, there are a variety of additional terms, conditions and disclaimers in other agreements that govern your use of Accounts and Services. If there is a conflict between a term in this Agreement and any other written

☒ By checking this box you confirm that you have read, understand and agree to be bound by all the terms and conditions of the CIBC Electronic Access Agreement. If you do not agree, you will not be able to continue with your CIBC Online Banking® registration.

 Cancel

Register

6. Once you've registered, select "Sign on".

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To register for CIBC Mobile Banking from the CIBC Mobile Banking App®

1. Download the CIBC Mobile Banking® App:
 - For Android devices, visit the [Google Play Store](#)
 - For Apple devices, visit the [App store](#)
 - For Blackberry devices, visit [Blackberry World](#)
 - For Windows devices, go to the [Microsoft Store](#)
2. From the side navigation menu, select "Register".
3. Enter your card number and card expiry date then select "Continue".
4. To get the one-time verification code needed to verify your identity, select a contact method and then select "Send".
5. Enter the verification code and select "Next".
6. Create your password and select "Continue".
7. Read the Electronic Access Agreement and select "I Agree".
8. To continue to the sign on screen, select "OK".