



Welcome Letter

Reshma Begum Mohammed,
 Plot no 171, Harivillu Township, Road no 8, Krishnareddy Pet, Beeramguda,
 Patancheru, Hyderabad, Telangana, INDIA, 502319,
 January 3, 2021

RE: Student GIC Program; GIC-21010072 (this is your application reference number) - Deposit A/C # 001828845581

Dear Reshma Begum Mohammed:

Thank you for choosing CIBC and signing up for the CIBC International Student Banking Offer. Your student account number is 001828845581 at the CIBC Banking Centre listed below.

Before your arrival in Canada, schedule an appointment at a CIBC Banking Centre to activate your Student GIC Program:

- 1. Book time to meet with a CIBC advisor using CIBC's online booking system, *Meet With Us*: <https://bit.ly/2KY3Zw5>**
- 2. In the following order, select the options:**
 - a. Personal Banking**
 - b. Advice**
 - c. Other Advice**
 - d. Continue**
- 3. Enter the postal code of the CIBC Banking Centre listed below (last 6 characters of address) to book a meeting at this location; or enter the postal code of your Canadian address to see a list of banking centres closest to your residence**
 - o Based on the education institution you are going to, the closest CIBC Banking Centre is:**

CIBC Banking Centre is:

**OUELLETTE & RIVERSIDE BRANCH,
100 OUELLETTE AVE.,
WINDSOR, ON N9A 6T3.**

- 4. Select a time and date convenient for you**
- 5. Enter your contact information**
- 6. Include in the "Notes" section that you are meeting for: International Student Banking Offer**
- 7. If you are unable to book an appointment or have any questions, please contact us at: mailbox.ISBO@cibc.com.**

Please remember to bring the following documents with you:

- Your passport**
- A copy of this Welcome Letter**
- A valid Canadian study permit (IMM1442) (will be issued once you land in Canada)**
- Letter of Acceptance from a Canadian school (or a student ID)**

During your appointment at the Banking Centre we will activate your CIBC SmartTM Account for Students which qualifies you for no monthly fee, unlimited transactions¹ and free unlimited *Interac* e-Transfers®.

For more information on the CIBC International Student Banking Offer, please visit us at www.cibc.com/isbo .

Sincerely,

The CIBC ISBO Team

For the Attention of the Banking Centre:

This client as an International Student is visiting your banking centre to activate their CIBC SmartTM Account for Students under the CIBC International Student Banking Offer. Please contact the CIBC International Student Banking Offer

Banking Offer. Please refer to the CIBC International Student Banking Offer (ISBO) in Knowledge Central for further details and note that the GIC account for this client has not been opened yet.

¹A transaction includes cheques, withdrawals, transfers, pre-authorized payments, bill

... transactions include cheques, withdrawals, transfers, pre-authorized payments, and payments (including CIBC Credit Cards and CIBC Personal Lines of Credit) and debit purchases. For all accounts, transfers to CIBC-branded loans (excluding CIBC Personal Lines of Credit), mortgages and investments (registered and non-registered) are free. Other fees (in addition to any transaction fee) include: withdrawals from non-CIBC bank machines, *Interac* e-Transfer transactions (the *Interac* e-Transfer fee is waived for CIBC SmartTM Accounts and for clients who are enrolled in CIBC Smart for Students and transactions in foreign currency (including cheques written in currencies other than the account currency)).