



Student GIC Program Confirmation

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 - Deposit A/C # 001828845581 -
Passport Number M4835073**

Dear Reshma Begum Mohammed:

Thank you for choosing CIBC. We have received your wire transfer for the CIBC Student GIC Program as outlined below.

Investment Details:

Type of Investment Product: Guaranteed Investment Certificate (GIC)

Issued By: Canadian Imperial Bank of Commerce (CIBC)

Investment Amount: \$10,000 CAD

Redeemable?: No

Any additional amount you sent above CAD \$10,000 will be placed in your student bank account.

Setting up your new CIBC accounts

Once you have arrived in Canada, please visit your assigned CIBC Banking Centre outlined in your Welcome Letter to activate your account.

We will then deposit \$2,000 CAD into your new CIBC SmartTM Account for Students which can be accessed immediately. This account qualifies you for no monthly fee, unlimited transactions* and free unlimited *Interac* e-Transfers®. The remaining balance will remain invested in GICs with 8 equal payments paid out to you over a one year period. We have included an outline of the 8 disbursement payments in the Appendix.

We're always here to help

Thank you again for your interest in CIBC. Should you have any questions about the CIBC Student GIC Program or this letter, please contact us via email: mailbox.ISBO@cibc.com.

Sincerely,

The ISBO Team, CIBC

Appendix

Principal disbursement schedule:

Disbursement	GIC Term (Days)	Principal
1	60	\$1,000
2	103	\$1,000
3	146	\$1,000
4	189	\$1,000
5	232	\$1,000
6	275	\$1,000
7	318	\$1,000
8	364	\$1,000
Total		\$8,000

* A transaction includes cheques, withdrawals, transfers, pre-authorized payments, bill payments (including CIBC Credit Cards and CIBC Personal Lines of Credit) and debit purchases. 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 Smart™ Accounts) and transactions in foreign currency (including cheques written in currencies other than the account currency).