



Refund Letter

SURESH VALLIVEDU,
19-44-S4-391, BAIRAGIPATTEDA TIRUPATI, CHITTOOR,
CHITTOR, ANDHARA PRADESH, 517501, INDIA

Date: Jul 15, 2024

RE: Student GIC Program/Student Deposit Program; GIC-24012837 – Deposit A/c # 016526898998

Dear SURESH VALLIVEDU:

We understand that circumstances change, and that you can no longer come to Canada to activate your account. By law, we are required to ask you to confirm your identity to process your refund.

In order to help you through this, we ask the following:

1- Please take your passport and another valid identification card (such as your driver's license or country ID card) to

a. Your bank

OR

b. A lawyer or notary (a notary is a person authorized to perform certain legal formalities, especially to draw up or certify contracts, deeds, and other documents for use in other jurisdictions)

OR

c. A Government organization (crown corporation), see below examples for each jurisdiction:

i. India: State Bank of India, National Insurance Co Ltd, New India Assurance Company

ii. China: China Investment Corporation, China Cinda Asset Management, Bank of China

iii. Philippines: Philippine National Bank, Philippine Postal Savings Bank, Inc. (PPSB), Land Bank of the Philippines (LandBank)

iv. Vietnam: Vietnam Bank for Agriculture and Rural Development (Agribank), Vietnam Bank for Industry and Trade (VietinBank), Joint Stock Commercial Bank for Foreign Trade of Vietnam

2- Please ask that they fill out the form attached to this letter

3- Please log in to your account with your email address and password, and request a refund. You will be able to upload your documentation for our review

Once we have reviewed your documentation, we will process your refund. If we have any questions, we will reach out to you.

If you have any questions, please contact us at: mailbox.ISBO@cibc.com.



Letter of Instructions for Account Signatory Identification

Canadian Imperial Bank of Commerce,
161 Bay Street,
Toronto,
ON, M5J 1C4,
Canada

Date:

Address of solicitor or notary:

Dear (insert name of solicitor or notary):

Ascertaining Identity of (insert name of individual):

You agree to act on CIBC's behalf to confirm the identity of the above noted individual in agreement with the Proceeds of Crime (Money Laundering) and Terrorist Financing Act (Canada) and Regulations thereunder (collectively, the **"Act"**).

The Act and CIBC policies require CIBC to confirm the identity of this individual as CIBC has opened an account for them.

Please confirm the identity of this person using the following instructions.

1. Attached with this letter is an Account Signatory Identification Form (the "ASIF"). Please meet with the individual in person when completing the ASIF as the Act requires the individual to be physically present when his or her identity is being confirmed.

2. Please confirm the identity by examining **two** pieces of Acceptable Identification as defined in Schedule 'A' - "Acceptable Forms of Identification" (the **"Acceptable ID"**)

All Acceptable ID examined must be original, valid (i.e. not expired if an expiry date is present), legible and not substantially damaged. At least one piece of the Acceptable ID must have the signature of the individual and **at least one piece of the Acceptable ID must** include his/her photograph

3. Please record on the ASIF, where indicated, the following:

- Individual's full legal name;
- Individual's occupation (for example, 'student')
- Individual's date of birth; and
- The type, reference or registration number, and place of issue for each piece of original Acceptable ID

4. Please witness the signature of the individual on the ASIF and compare the signature to the signature on the Acceptable ID for any differences:

- Check "Yes" if you confirm that the individual presenting himself or herself is the individual represented in the Acceptable ID
- Check "No" if you cannot confirm that the individual presenting himself or herself is the individual represented in the Acceptable ID and provide a brief explanation why not

5. Please sign and date the ASIF and provide the original to the person. Please also retain a copy of the ASIF for your files.

Schedule A

Acceptable Forms of Identification

Non-Residents of Canada:

- Valid Foreign Passport
- Valid Foreign Driver's Licence OR Government Issued Identification

To: Canadian Imperial Bank of Commerce ("CIBC")

From (insert name of law firm or notary):

1. I received and read the Letter of Instructions for Account Signatory Identification regarding ascertaining the identity of [insert name of the individual] (the "customer") and confirm that I will act on behalf of CIBC with respect to confirming the identity of the customer in accordance with such letter.

2. I confirm one of the following (please check the box beside the applicable description):

☐ I am a solicitor in good standing with the law society, bar association or other body (whether regulatory, self-governing, voluntary or otherwise) that regulates the professional conduct and responsibility of lawyers in each jurisdiction in which I practice law; or

☐ I am a notary in good standing with the chamber of notaries, society of notaries or other body (whether regulatory, self-governing, voluntary or otherwise) that regulates the professional conduct and responsibility of notaries in each jurisdiction in which I practice as a notary; or

☐ I am an employee in good standing at [insert name of bank] from which the customer transferred funds to CIBC; or

☐ I am an employee in good standing at [insert name of government agency/crown corporation]. Customer name and information:

Name []		Date of Birth (mmm/dd/yyyy) []	
Home Address* []		Unit []	Home Telephone []
City []	Province/State []	Country []	Postal Code/ Zip Code []
Occupation: []			

3. Acceptable ID (Note: **Two** pieces of Acceptable ID must be presented. At least one piece of the Acceptable ID must bear the signature of the customer and at least one piece of the Acceptable ID must include a photograph of the customer.) **Both** pieces of the Acceptable ID must bear the customer's name.)

Type of ID a:	Reference/Registration No []	Place of Issue []	Includes Photo <input type="checkbox"/>
Type of ID b:	Reference/Registration No []	Place of Issue []	Includes Photo <input type="checkbox"/>

4. Signature of customer (Note: To be signed in the presence of the Solicitor or Notary.)

X.
[]

5. I confirm, by indicating "Yes" below, that (i) I witnessed the above signature of the customer and there is no material discrepancy between such signature and the signature on the Acceptable ID, and (ii) the person presenting himself/herself to me as the customer appeared to be the person contained in the photograph included in the Acceptable ID and I have no reason to believe that the person presenting himself/herself to me as the customer was not such individual otherwise I have indicated "No" and provided a brief explanation below.

☐ Yes ☐ No (provide explanation)

[insert name of law firm or notary] / [insert name of solicitor or notary]

Signature of identifier

Date: