



Personal Account Agreement

1. **Basic terms and definitions.** In exchange for CIBC opening and operating one or more personal deposit accounts for you, you agree to be bound by the following terms. You confirm you have received the Disclosure Documentation and also agree to be bound by its terms, including any changes to or replacements of the Disclosure Documentation made by CIBC from time to time.
You agree that this Agreement also replaces any existing personal account agreement or personal account services agreement you may have with CIBC. If you have a joint Account, the instructions that you provided to CIBC with respect to who may deal with the joint Account will continue in effect until you choose to change them.
In this Agreement:
"Account" means each personal deposit account you already have, as well as each account you asked CIBC to open for you when you signed the Signature Card or, if you signed a Signature Card in order to be added as a joint accountholder of an existing account or accounts, each such account;
"Agreement" means this Personal Account Agreement, which, if you have applied and been approved for the CIBC Overdraft Protection Service for any of your Accounts, includes the CIBC Overdraft Protection Service Addendum as well;
"Branch of Account" means the CIBC branch which administers the Account;
"CIBC" means Canadian Imperial Bank of Commerce;
"CIBC Bank Card" means the card CIBC may issue you to enable you to perform transactions at automated bank machines and branches, directly debit (withdraw funds) for retail purchases from the Account, and otherwise deal with the Account;
"Disclosure Documentation" means the Account fees disclosure documentation and, if the Account is an interest-bearing Account, the interest disclosure documentation you received when you opened the Account or were added as a joint accountholder, as applicable;
"Good Standing" means you are in compliance with this Agreement and/or any other agreement applicable to your Account.
"Instrument" means, among other things, a cheque or other bill of exchange, promissory note, draft, money order, order for payment, bill payment remittance, bankers' acceptance, coupon, electronic debit or credit or other payment instrument, whether negotiable or non-negotiable;
"Loyalty Program Operator" means an operator of a loyalty program, which may be CIBC or a third party.
"Online Banking" means the CIBC banking services available by Internet;
"Signature Card" means the Account signature card you signed when opening each Account, or when requesting that you be added as a joint accountholder of the Account, as applicable;
"Overdraft Fee" means fee charged to your Account when you are not covered by CIBC Overdraft Protection Service and CIBC chooses to process a debit which results in your Account being overdrawn, as set out in paragraph 13 below;
"Telephone Banking" means the CIBC banking services available by telephone;
"you" and "your" means each person who has signed the Signature Card and, "all of you" means both or all such persons (as applicable).
2. **You agree to examine your bankbook/Account statements.** If your record-keeping is by:
 - a) *Bankbook.* You agree to update your bankbook at least once every 30 days and examine all Account entries and balances at that time;
 - b) *Statement.* CIBC will mail or otherwise send you a statement at your address as indicated in the Branch of Account's records. When you receive your statement, you agree to examine all Account entries and balances in it. If a statement is returned to CIBC because it cannot be delivered, you understand that until such time as you provide CIBC with a current mailing address no further statements will be sent to you and you will be bound by paragraphs 2(c) and 3(a) as if your record-keeping is paperless;
 - c) *Paperless.* You agree to use Online Banking, Telephone Banking and/or CIBC automated bank machines at least once every 30 days in order to examine all Account entries and balances.
3. **You agree to notify CIBC.** If you believe that there are errors, omissions or irregularities in your Account entries or balances, you agree to notify CIBC, in writing, as follows:
 - a) *Bankbook or Paperless Record-keeping.* Within 60 days after the date on which the entry was, or should have been, posted to your Account according to CIBC's records (that date may be different from the day printed in your bankbook or indicated when you review Account entries through Online Banking, Telephone Banking and/or CIBC automated bank machines), even if you have failed to update your bankbook or use Online Banking, Telephone Banking and/or CIBC automated bank machines to review Account entries as required by paragraph 2(a) or 2(c) above; and
 - b) *Statement.* Within 30 days after the date on which the statement was mailed or otherwise sent to you. CIBC's records will be conclusive evidence of the date that CIBC mailed or sent you your Account statement.
4. **Failure to notify CIBC.** If you do not notify CIBC of an error, omission or irregularity in writing and within the time period required by paragraph 3 above, then it will be finally and conclusively settled between CIBC and you that:
 - a) all entries and balances are correct;
 - b) all Instruments paid from the Account are genuine, duly authorized and properly signed;
 - c) all amounts charged to your Account are properly chargeable to you;
 - d) you are not entitled to be credited with any amount that is not shown in the bankbook or statement; and
 - e) you release CIBC from all claims in connection with the Account.You will be bound by paragraphs 2, 3 and 4 of this Agreement even if your statement is delayed or never received for any reason (e.g. because it is lost in the mail or in transmission) or, if you select bankbook or paperless record-keeping, you do not update your bankbook or use Online Banking, Telephone Banking and/or CIBC automated bank machines to review your Account entries and balances at least once every 30 days.
5. **Use of Account.** Unless otherwise permitted by CIBC, you agree that your Account is to be used as a personal account only and not for business or non-personal purposes.
6. **Instructions.** You understand that CIBC, in its sole discretion, may act upon any written instructions or other information relating to your Account or dealings that is provided by ordinary mail or other delivery method approved by CIBC for use by you. If you choose to send instructions or notice to CIBC through ordinary mail, it must be sent to the Branch of Account unless CIBC agrees otherwise. Instructions or other information received by mail or other delivery method will be considered to have been received by CIBC only when it is brought to the attention of the officer at the Branch of Account to whom it is addressed. Instructions or information not addressed to any particular person will be considered to be addressed to the Manager.
7. **Dormant Accounts.** If your record-keeping is by monthly statements and there have been no deposits, withdrawals or cheques in your Account for six months, in the case of non-interest bearing Accounts, or twelve months, for all other Accounts, your record-keeping will be automatically changed to quarterly statements. Statements will not be sent to you if there are no entries posted to the Account in respect of transactions, interest, or service fees or other charges since either the date your Account was opened or the date of the last statement sent to you. You may request a change to your record-keeping by contacting CIBC. CIBC is entitled to close your Account if there have been no deposits, withdrawals or cheques for six months and the Account has a nil balance.

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8. **Report of Loss/Theft.** You agree to maintain your bankbook, CIBC Bank Card, and cheques safely at all times and to take reasonable precautions to protect them. You must notify CIBC as soon as possible (but no later than 24 hours) after learning or suspecting that your bankbook, CIBC Bank Card or any cheques have been lost or stolen, or if there are other circumstances from which one might reasonably infer that a fraud may occur in connection with the Account. Subject to any other agreement you may have with CIBC, CIBC will not be liable for any improper withdrawal from the Account or other loss if you have not given CIBC notice as required by this paragraph 8, or if your estate has not given the Branch of Account immediate notice of your death.
9. **Liability for forgeries, etc.** CIBC will not under any circumstances be liable to you for any loss, even if CIBC is notified within the time period required by paragraph 3 above, arising from any of the following:
- a) a forged or unauthorized endorsement on, or any alteration of, an Instrument drawn on your Account (unless CIBC negotiated the Instrument), and
 - b) a forged or unauthorized signature upon an Instrument, unless you prove that you took all reasonable steps to prevent the forged or unauthorized signature and the resulting loss, and that despite that fact, the loss was unavoidable.
10. **Money owing to CIBC.** You authorize CIBC to charge its standard account service fees to your Account. (The fees are set out in the Disclosure Documentation, which will be revised or replaced from time to time).
11. **Deposits.** You agree not to make any deposits into a wallet or night depository unless you have executed a separate wallet or night depository agreement with CIBC.
12. **Interest Information.** Interest is paid on interest-bearing Accounts at rates that vary from time to time. You acknowledge that, from time to time, CIBC may change interest rates and the method by which interest is calculated. If you have an interest-bearing Account, CIBC will advise you of the interest rate(s) and any changes to how interest is calculated by posting the new rate(s) and any interest calculation changes in all of CIBC's branches. You acknowledge that you may not receive interest on an interest-bearing Account if your balance falls below a certain level designated by CIBC or if the interest rate payable on such Account is zero percent.
13. **Overdrafts.** CIBC may, if it wishes, allow an overdraft to arise in your Account for any reason (including as a result of withdrawals, paying cheques, the charging of services fees, or otherwise). If CIBC does allow your Account to become overdrawn, then you must pay the amount by which your Account is overdrawn immediately. You authorize CIBC to charge to your Account an Overdraft Fee of \$5.00 in respect of the overdraft, plus interest on the overdraft amount at the rate and in the manner specified in the Disclosure Documentation, as revised from time to time. CIBC is entitled to change this Overdraft Fee for any reason at any time, without your permission. Any change will apply to any amounts owing under this paragraph 13 (the "indebtedness") existing on the date the change is effective and to indebtedness arising after that date. Changes to the interest rate or how interest is calculated and changes to the Overdraft Fee are effective when notice of the change is posted at CIBC branches or is mailed or sent to you or on any date set out in the notice. If you do not repay the Indebtedness as required, you agree that CIBC may, without notice and at its sole discretion, convert your indebtedness to a demand loan, payable by you on the terms and conditions CIBC will provide. This conversion will take effect immediately and you hereby waive any right you may have to receive prior notice of the conversion. You acknowledge that CIBC will, upon conversion of your indebtedness to a loan, report your default to credit bureaus as a fully delinquent loan. CIBC may, in its sole discretion, close your Account, direct a third party to collect all indebtedness you owe to CIBC and/or assign your indebtedness to a third party for collection. If you have applied and have been approved for the CIBC Overdraft Protection Service for your Account, this paragraph 13 is subject to the CIBC Overdraft Protection Addendum.
14. **Joint Accounts.** If more than one accountholder signs the Signature Card, then this is a joint Account, and the following terms also apply:
- a) *Notices/Statements.* CIBC need not send Account notices or statements to all joint accountholders. Notices and statements will be effective and binding on all of you when they are provided to any one of the joint accountholders at the Branch of Account, or sent by mail or electronic means to any one of the joint accountholders at his/her most recent address provided to CIBC. Notices will also be effective and binding on all of you when posted in CIBC branches, displayed on or near CIBC bank machines or posted on www.cibc.com. Any one of the joint accountholders may consent to receiving notices and statements by electronic means and such consent will be binding on all joint accountholders.
 - b) *Joint and Separate Liability.* Each accountholder is individually liable, and all accountholders are jointly liable (or in Quebec, solidarily liable), to pay CIBC any amounts that any of you may owe in respect of the Account.
 - c) *Communications/Instructions.* You authorize CIBC to communicate with any one joint accountholder in respect of matters relating to the joint Account. If you indicated on the Signature Card, or otherwise in writing, that any joint accountholder can deal with CIBC, then any joint accountholder may provide any instructions to CIBC regarding the operation of the joint Account including, but not limited to, transferring the joint Account from the Branch of Account to another CIBC branch or changing the joint Account address in the Branch of Account's records.
 - d) *Sharing Information.* You acknowledge that each joint accountholder may be provided Account information including transactions and Account related information of other joint accountholders. This includes information about the Account prior to it becoming a joint Account.
 - e) *Debits.* (This paragraph 14(e) does not apply if the Signature Card indicates that all of you must sign cheques, receipts, other vouchers or payment Instruments.) CIBC may accept as a valid discharge any cheque, receipt, other voucher or payment Instrument which is signed by any of the joint accountholders specified on the Signature Card. CIBC has no obligation to obtain signatures or consents from all of you.
 - f) *Electronic and Other Debits.* If you indicated on the Signature Card, or otherwise in writing, that debits can be made by one joint accountholder, then any joint accountholder may debit the joint Account by any means which CIBC may permit from time to time (including electronically, orally, by telephone, or otherwise). Each joint accountholder is responsible for any unauthorized debit which may occur by any of these means, to the extent provided in any agreement governing that method of debit.
 - g) *Deposits.* Each joint accountholder authorizes CIBC to deposit to the Account all Instruments which are payable to, or for the credit or account of, any one or more joint accountholder(s), even if they are not endorsed by any joint accountholder.
 - h) *Joint Tenancy.* (This paragraph will not apply if a joint accountholder is domiciled in Quebec at the time of his/her death.) All money which is now or may later be credited to the Account (including all interest) is the joint property of all of you with the "right of survivorship". That means that if one of the joint accountholders dies, all money in the Account automatically becomes the property of the other accountholder(s). In order to make this legally effective, all of you assign such money to the other accountholder (or to the others jointly if there is more than two accountholders). After your death, CIBC will only have obligations with respect to the Account to the surviving accountholder(s), and anyone else making a claim against the Account after your death must deal with the surviving accountholder(s).
 - i) *Incompetency/Capacity.* If one joint accountholder is declared mentally incompetent or incapable of managing his/her affairs, all of you consent that the legally appointed representative of the incapacitated joint accountholder has the same right of access to the joint Account as did the incapacitated joint accountholder. CIBC may rely on a legally appointed representative who is acting for any one joint accountholder.
15. **Set-off debts against Accounts.** CIBC may apply a credit (positive) balance in any of your Accounts against any debt or liability any of you may owe to CIBC or any affiliate of CIBC no matter how long it has been owed. CIBC may do so in any manner it considers necessary without first giving you notice and regardless of whether the Accounts are individual or joint Accounts. This right operates despite any demands that may have been made by a third party. You acknowledge that in the event that CIBC or its affiliate receives notice of your bankruptcy, insolvency or similar arrangement, either CIBC or its affiliate, as applicable, can immediately exercise this right of set-off without prior notice to you. This right is in addition to any rights which CIBC may have at law or in equity in respect to set-off or consolidation of accounts.

16. **CIBC's right to freeze or close your Account.** CIBC may freeze or close your Account without notice if required by law or if at any time CIBC has reasonable grounds to believe that you did or may commit fraud, use the Account for any unlawful or improper purpose, cause a loss to CIBC, operate the Account in a manner unsatisfactory to CIBC or contrary to CIBC policies, or violate the terms of any agreement applicable to the Account or any account-related service. CIBC may also freeze or close your Account if you are a victim of fraud or identity theft in order to prevent future losses.
17. **Legal representatives.** CIBC may accept and act in accordance with instructions from your legal representative (for example, by way of power of attorney or if deceased, your estate representative), if such legal representative demonstrates legal authority to act on your behalf to CIBC's satisfaction, which may include requiring a court order to prove such authority.
18. **Third party demands.** CIBC will comply with any lawful third party demands that it receives in respect of your Account without notice to you. You agree that if CIBC complies with a third party demand, it may charge its reasonable costs to do so against your Account, as disclosed in the Disclosure Documentation.
19. **Instruments.**
- a) *Unpaid Instruments.* You agree that a waiting period or "hold" as disclosed in CIBC's hold policy from time to time will be placed on the amount of Instruments deposited or transferred to your Account before you are able to withdraw the funds. CIBC may, however, in its sole discretion, establish an access to deposited funds limit for your Account which is the portion of your deposit to which you may have immediate access during the hold period. CIBC may change or cancel this limit at anytime and without notice to you. Instruments may be returned unpaid for any reason, either during or after the expiry of the applicable hold period, or after release by CIBC of the hold. You will be solely responsible for returned Instruments and CIBC has the right to charge the amount of any returned Instrument to the Account. In that case, CIBC may attempt on your behalf to obtain payment for the Instrument from the drawer of the Instrument or the drawer's financial institution, but CIBC will not be liable for doing so late or improperly or not doing so at all.
 - b) *Processing and returns.* You waive presentment, protest and notice of dishonour on every Instrument received by CIBC in any way for discount, deposit, collection or acceptance on your Account. You will be liable to CIBC for any Instrument received for your Account as if it was presented, protested and given notice of dishonour in the usual way. CIBC, in its discretion, may note or protest any such Instrument for any reason at your expense. CIBC will not, however, be liable to you for any failure or omission to note or protest any such Instrument.
 - c) *Outstanding Instruments.* You will continue to be liable for Instruments drawn on or deposited to the Account which are outstanding and have not been cleared even after the Account has been closed.
20. **Limitation of liability.** You understand and agree that, except as otherwise provided in this Agreement, CIBC will be liable to you only for direct damages resulting from gross negligence, fraud or willful misconduct of CIBC arising directly from the performance of CIBC of its obligations under this Agreement and CIBC will not be liable to you for any other direct damages. In addition, CIBC will not under any circumstances be liable to you for any other damages, including, without limitation, indirect, incidental, special, punitive or consequential losses or damages, loss of profits, loss of revenue, loss of business opportunities, or any other foreseeable or unforeseeable loss resulting directly or indirectly out of this Agreement or the services provided to you, even if CIBC was advised of the possibility of damages or was negligent. These limitations apply to any act or omission of CIBC, its affiliates, agents or suppliers, whether or not the act or omission would otherwise give rise to a cause of action in contract, tort, statute or any other doctrine of law. Gross negligence in this paragraph means conduct (whether through action or inaction, or through words or silence) which is (i) a marked and flagrant departure from the conduct ordinarily expected of a reasonable and prudent person in the position of CIBC, or (ii) so wanton and reckless as to constitute an utter disregard for harmful, foreseeable and avoidable consequences.
21. **Foreign currency transactions.** CIBC may, in its discretion, permit transactions in a currency different from that of your Account. The foreign currency will be converted to the currency of your Account at the exchange rate determined by CIBC on a date determined by CIBC, which date may be different from the date you performed the transaction. You agree that foreign currency Instruments deposited to your Account and returned to CIBC unpaid for any reason will be converted to the currency of the account based on a foreign currency exchange sell rate determined by CIBC on a date determined by CIBC and the converted amount will be charged back to your Account. CIBC is not responsible for any losses you may incur due to changes in foreign currency exchange rates or the unavailability of funds due to foreign currency restrictions. You agree that any claims CIBC may have against you, and any service or other charges related to your Account, can be deducted from your Account in the same currency as your Account.
22. **Non-residents.** You will advise CIBC if you cease to be a Canadian resident, and agree to immediately pay to CIBC all amounts which you may owe under this Agreement, free and clear of all applicable taxes and withholdings.
23. **Dealings with other branches.** If you wish to perform Account transactions at a CIBC branch other than the Branch of Account, you agree to comply with CIBC's requirements in that regard. CIBC may charge to the Account the amount of any Instrument drawn on the Account, as soon as it is negotiated or deposited at any CIBC branch or agency. CIBC may pay the Instrument even if it is not physically delivered to or presented at the address of the CIBC branch shown on the front of the Instrument.
24. **Conversion accounts.** If the Account has the same account number as an account that you previously opened (the "Old Account") and you have closed the Old Account, you instruct CIBC to transfer to this Account all agreements, orders, directions and authorizations relating to the Old Account. If any agreement governing the Old Account conflicts with this Agreement, the terms of this Agreement will apply.
25. **Existing CIBC Investor's Rate Accounts.** If you have a CIBC Investor's Rate Account[®], you understand that principal and interest owing to you in respect of that Account are owed by CIBC Trust Corporation and guaranteed by CIBC, and that CIBC is CIBC Trust Corporation's agent for administering that Account.
26. **Special Account Services and Loyalty Programs.**
- a) *Services and Benefits.* We may make special services or benefits available to you including insurance coverage, loyalty programs and memberships. Some of these services and benefits may be features of your Account while others must be enrolled in or purchased separately by you. Account services and benefits are subject to additional terms and conditions which may change from time to time, and these Account services and benefits may be cancelled at our discretion without notice to you. Certain services and benefits may be supplied by third parties; we are not liable for any services or benefits not directly supplied by us. You must deal directly with the supplier of services or benefits in respect of any dispute.
 - b) *Loyalty Programs.* If your Account allows you to earn loyalty rewards from a loyalty program operated by a Loyalty Program Operator, you acknowledge the following:
 - i) if you already have a loyalty program account with the Loyalty Program Operator, it is your responsibility to provide us with the correct loyalty program account number. If you do not provide a loyalty program account number, or if the number provided does not match any existing account, the Loyalty Program Operator will open a loyalty program account in your name; (or, if your Account is joint, in the name of one accountholder selected by the Loyalty Program Operator in its sole discretion);
 - ii) enrolment is not automatic by virtue of having another CIBC product on which loyalty rewards may be earned;
 - iii) loyalty rewards will only be awarded to the loyalty program account designated by or opened for you;
 - iv) for joint accounts, loyalty rewards are credited only to one accountholder;
 - v) if the Loyalty Program Operator is not CIBC, then the Loyalty Program Operator is not our agent and we are not responsible for the loyalty program or its administration, including the ability or inability to redeem loyalty rewards;
 - vi) the rules of the loyalty program may be changed or the loyalty program may be terminated at any time;

- vii) if the Loyalty Program Operator is not CIBC, then the Loyalty Program Operator is not responsible for your Account or its administration; and
 - viii) the arrangement we have with any third party Loyalty Program Operator may be changed or terminated at any time without notice.
 - c) **Adjustment of Loyalty Rewards.** If your Account has a loyalty reward program, loyalty rewards may not be awarded if your Account is not open and in Good Standing. We are entitled to, as applicable, remove or direct the removal of loyalty rewards from your loyalty program account at any time and without notice to you with respect to loyalty rewards which you did not earn or which were otherwise awarded in error. Loyalty rewards have no cash value and will be adjusted for any purchase refunds and reversals, if applicable.
 - d) **New Accounts.** If your Account is changed to another type of Account, you will cease to earn loyalty rewards (if any) associated with your old Account. Your ability to earn loyalty rewards associated with the new Account type will be subject to the terms and conditions of the loyalty program associated with that new type of Account.
 - e) **Sharing of Personal Information.** If the Loyalty Program Operator is not CIBC, you agree that CIBC may share personal information with the Loyalty Program Operator in order for it to open a loyalty program account (if applicable), award loyalty rewards and otherwise administer the loyalty program.
27. **Digital or electronic representations.** You acknowledge that digital or electronic representations of Instruments, or the relevant information from the Instrument, may be made or captured and used by financial institutions involved in the exchange and clearing of payments in Canada and elsewhere, in which case the original paper item may be destroyed and not returned to you. CIBC is entitled to act upon such a representation or information for all purposes as if it were the original paper item. You acknowledge that CIBC and other financial institutions may reject any Instrument that does not comply in all respects with all applicable by-laws, regulations, rules and standards of the Canadian Payments Association.
28. **Changes to this Agreement.** CIBC may change any of the terms of this Agreement at any time with or without prior notice unless advance notice is required by law. CIBC may tell you about those changes by sending you a notice (written or electronic), posting a notice in CIBC branches, displaying a notice on or near CIBC bank machines or by posting a notice on www.cibc.com. We will send any written notice to the most recent address provided to CIBC. If we make a change to this Agreement that is non-material or to your benefit, we will notify you by posting a notice on www.cibc.com where you can always locate the most up to date version of this Agreement. You can obtain a copy of the current Agreement at any CIBC branch, by calling CIBC Telephone Banking, or by visiting cibc.com.
29. **Paperless Record-keeping.** If your record-keeping is paperless, you agree that CIBC may, at its option, provide you with notice of any new or increased account service fee in writing (which may be provided by electronic means, including posting a notice on Online Banking) at least 30 days before the effective date of the increase or new account service fee, or by posting a notice at CIBC branches for a period of not less than 60 days immediately before the effective date of the increase or new account service fee.
30. **Governing law.** This Agreement shall be governed by and construed in accordance with the laws where the Branch of Account is located and the laws of Canada.
31. **No waiver of CIBC's rights.** If CIBC fails to exercise any of its rights under this Agreement or if CIBC delays exercising any of its rights under this Agreement, this will not be a waiver of CIBC's rights and will not prevent CIBC from exercising these rights again in the future.
32. **Choice of Language.** The parties have expressly requested that this Agreement and any related documented be drafted in English. *Les parties ont expressément exigé que cette Entente et tout document qui s'y rattache, soient rédigés en anglais.*

Personal Information

You consent to the collection, use and sharing of your personal information as described in CIBC's privacy policy Your Privacy is Protected. This includes collecting, during the course of your relationship with Canadian Imperial Bank of Commerce ("CIBC", "we" or "us"), information about you from, and sharing it with, the CIBC Group, credit bureaus, government institutions or registries, regulators and self-regulatory organizations, other financial institutions, any references you give us, and other such parties as may reasonably be required for the purposes of: (i) identifying you; (ii) qualifying you for products and services; (iii) verifying information you give us; (iv) protecting you and CIBC from fraud and errors; (v) facilitating tax and other reporting; (vi) complying with legal, regulatory and self-regulatory obligations; or (vii) telling you about other products and services of the CIBC Group. If you wish to withdraw your consent to (vii) you may contact CIBC at 1 800 465-CIBC (2422) at any time. You will not be refused products or services just because you withdraw your consent to the use of your information for marketing purposes.

CIBC's privacy policy is available at any branch or www.cibc.com. This policy may be amended, replaced or supplemented from time to time. The CIBC Group includes CIBC and its Canadian affiliates that offer deposits, loans, mutual funds, securities trading, portfolio management, investment counseling, mortgages, credit cards, trust services, insurance, and other products and services.

If you provide us with your Social Insurance Number (SIN) we may share it with a credit bureau as an aid to identify you as this is the best way to make sure the information accurately refers to you. However, this is completely voluntary and if you choose not to give provide your SIN, this by itself will not prevent you from qualifying for products and services.

Notice Re: Credit Bureau

CIBC may have obtained a credit report on you in connection with your application from Equifax Canada or Trans Union of Canada Inc. If you wish to review your credit bureau file, contact Equifax Canada, Consumer Relations Department, P.O. Box 190, Station Jean Talon, Montreal, Quebec H1S 2Z2, 1 800 465-7166 and/or Trans Union of Canada Inc., Consumer Relations Centre, P.O. Box 338 LCD1, Hamilton, Ontario L8L 7W2, 1 877 713-3393 (Quebec) or 1 800 663-9980 (all other provinces).