



CIBC US\$ Personal Account New Account Bonus Interest Offer

Terms and Conditions

Interest Rates

Your balances earn the rates shown here:

Current as of January 22, 2024

Balance	Annual Interest Rate
Daily Closing Balances	Regular Interest Rate
Daily Closing Balances up to the first \$1,000,000	4.50% Bonus Interest Rate

The following **Terms and Conditions** explain in detail how bonus interest can be earned on new CIBC US\$ Personal Accounts.

General

1. The CIBC US\$ Personal Account (the “**US\$ Account**”) Bonus Interest Offer (the “**Offer**”) begins on January 22, 2024 and continues until April 30, 2024 (the “**Offer Period**”). The US\$ Account Offer is by invitation only and applies to eligible new US\$ Accounts.

Eligibility

2. To be eligible for the Offer, you must open a US\$ Account during the Offer Period.
3. If a US\$ Account is opened during the Offer Period, it is eligible to earn bonus interest (“**Bonus Interest**”) (shown above) from the date the Offer is applied to the account until April 30, 2024 on the daily closing balance up to \$1,000,000 in aggregate for all eligible US\$ Accounts.
4. To accept the Offer, the US\$ Account holder must deposit new funds into the US\$ Account during the Offer period and meet the eligibility criteria to earn Bonus Interest on the eligible US\$ Account, as described in these Terms and Conditions.
5. The Offer will be applied to the US\$ Account within five business days from the date the account is opened.

Bonus Interest and Regular Interest

6. Bonus Interest is calculated daily at the current Bonus Interest rate on each day’s closing balance up to \$1,000,000 and paid monthly. Bonus Interest will only be paid into a US\$ Account that is open at the time of payment. If the US\$ Account is closed or converted prior to payment, the Bonus Interest will be forfeited for that month.

Regular interest (“**Regular Interest**”) is calculated daily at the current Regular Interest rates on each day’s full closing balance based on the applicable interest rate tier, and paid monthly.

Bonus Interest may be referred to as “**Promotional Interest**” on record keeping (i.e. CIBC Online Banking®, ATMs, etc.).

After the Offer Period, the US\$ Account will continue to earn Regular Interest on each day’s full closing balance. For current Regular and Bonus Interest rates, visit [CIBC US\\$ Personal Account - Fees and Details](#) or call us at [1 800 465-2422](tel:18004652422), or ask at any CIBC Banking Centre. Regular and Bonus Interest rates quoted are annual. Interest rates may change at any time without prior notice.

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Restrictions

7. Any balances that become US\$ Account balances when another CIBC personal bank account is converted to a US\$ Account during the Offer Period will not earn Bonus Interest. "Converted" is a term used to describe when any CIBC personal bank account is changed into a US\$ Account, either directly or indirectly, without changing the original account number.
8. There can only be one Offer on each US\$ Account. This Offer cannot be combined with any other offer on your US\$ Account. CIBC, in its sole discretion, may change these terms and conditions or withdraw this Offer at any time without notice. CIBC reserves the right, in its sole discretion, to disqualify, limit or revoke this Offer in respect of any CIBC client who it determines or believes is abusing or manipulating this Offer. This Offer is not transferable and will only apply to the client to whom it was directed.