



How to access and use your monthly CIBC eStatements

May 2021

What are eStatements?

eStatements, also known as electronic statements, are versions of your monthly bank statement, which you can monitor using CIBC Online Banking or the CIBC Mobile Banking® App. They're a great way for you to access your banking activity from anywhere, at any time.

What are the benefits of eStatements?



Always available

You'll be able to view up to 7 years of your credit card and bank account eStatements online and on your mobile device.



Convenient

You can view, save, or download eStatements on your personal computer, or print them if you'd like a hard copy.



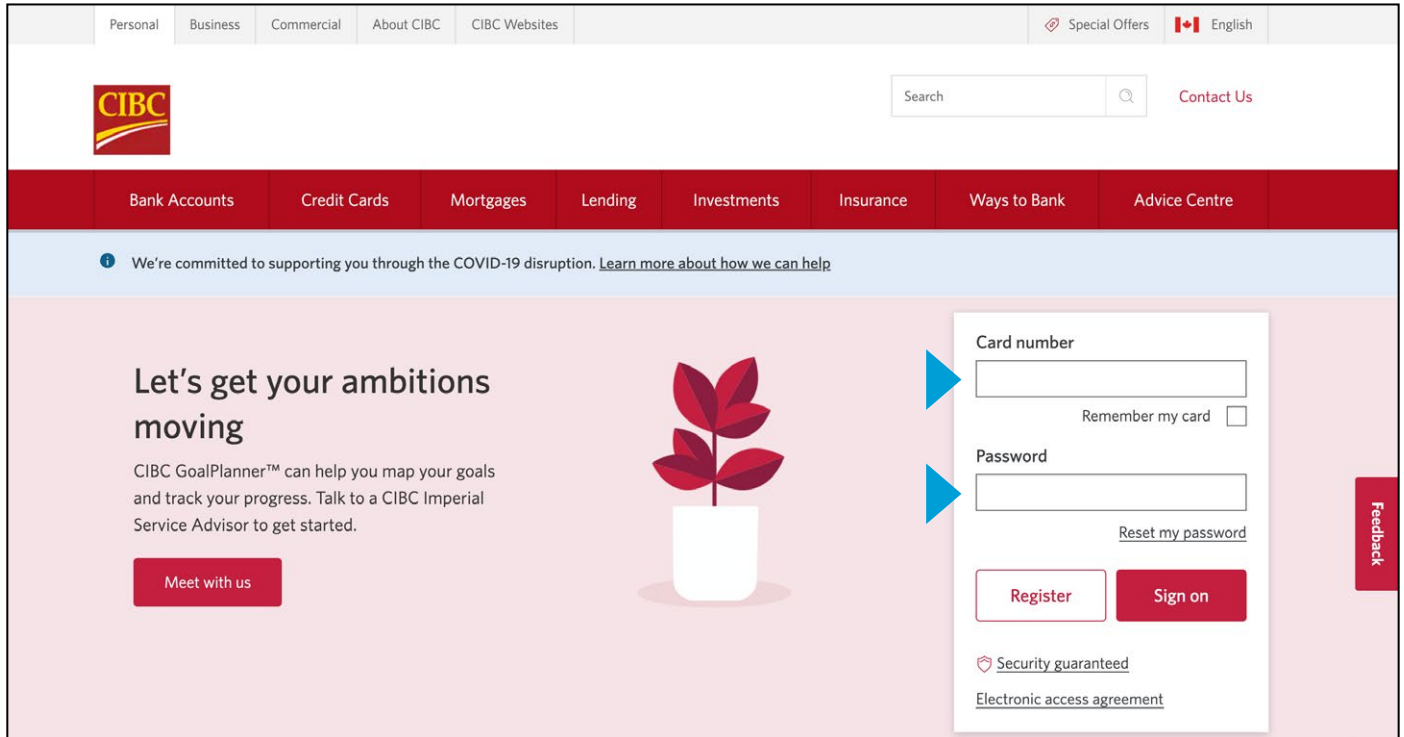
Less clutter

Using eStatements results in less clutter, with less paper to file or shred. You'll also help the environment.

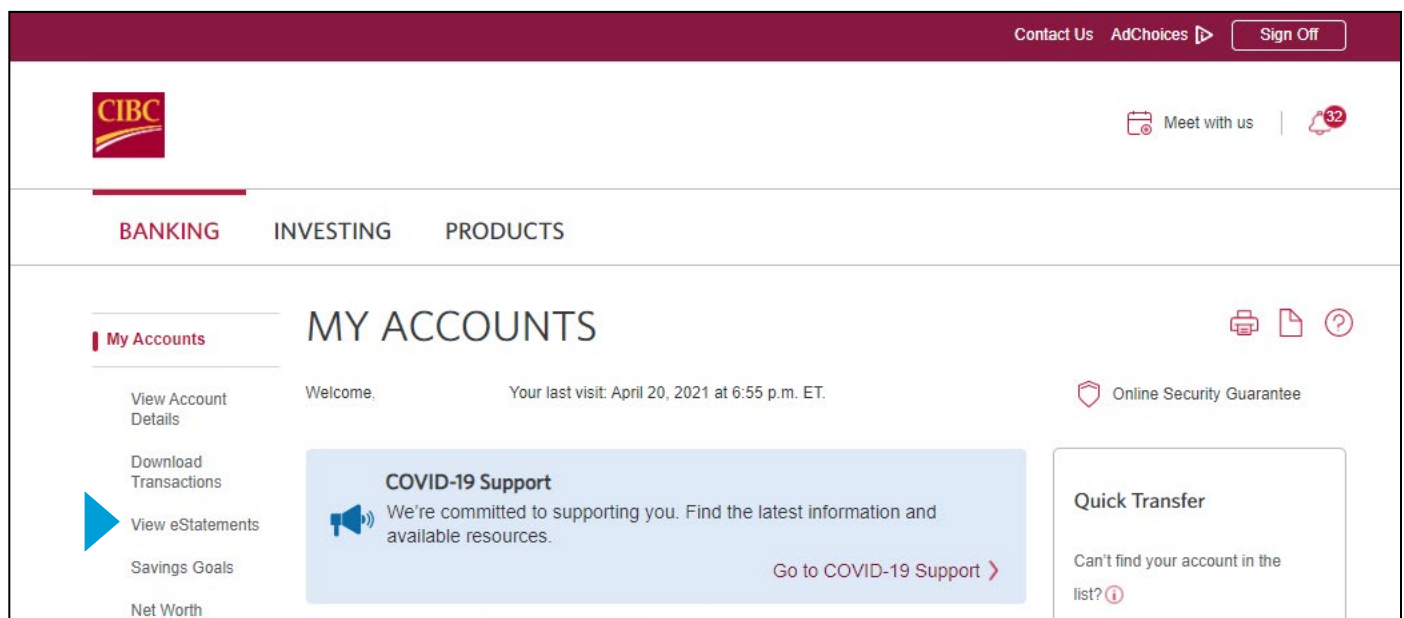
How to access your eStatements using CIBC Online Banking

1. Sign on to CIBC Online Banking. If you don't have an online account, registering is easy! Visit [cibc.com](https://www.cibc.com) and select the "Register" button.

*See page 6 for further information on how to register.



2. On the "My Accounts" page, select "View eStatements" on the side bar on the left hand side.



3. Select the month for which you'd like to view your statement.
You'll be able to see your monthly statements, dating back 7 years.

Contact Us **AdChoices** **Sign Off**

CIBC **Meet with us** **42**

BANKING **INVESTING** **PRODUCTS**

ESTATEMENTS

My Accounts

- View Account Details
- Download Transactions
- View eStatements**
 - Statement Preferences
 - Savings Goals
 - Net Worth
 - Upcoming Bill Payments and Transfers
- Bill Payments
- Transfer Funds
- Interac e-Transfer**
 - Global Money Transfer
 - Order Foreign Cash
 - Buy Gold and Silver
 - Account Security
 - Customer Services

Account: Chequing [View Account Details](#)

Statement option: eStatement [Edit Preferences](#) **Alerts:** Inactive

You can also:
[Set Up Alerts >](#)

— Statements from 2021

- March 1 to 31, 2021
- February 1 to 28, 2021
- January 1 to 31, 2021

— Statements from 2020

- December 1 to 31, 2020
- November 1 to 30, 2020
- October 1 to 31, 2020
- September 1 to 30, 2020
- August 1 to 31, 2020

4. On your eStatements page, you'll also have the option to "Edit Preferences", including choosing your alert preferences.

Alerts are notifications that CIBC sends to keep you informed of your transactions. You can choose to receive them by email, text message, or push notification to your cell phone.

Contact Us AdChoices Sign Off

CIBC Meet with us 32

BANKING INVESTING PRODUCTS

My Accounts

View Account Details

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Net Worth

Upcoming Bill Payments and Transfers

Bill Payments

Transfer Funds

Interac e-Transfer

Global Money Transfer

Order Foreign Cash

Buy Gold and Silver

Account Security

Customer Services

EDIT STATEMENT PREFERENCES

Step: 1 — 2 — 3

Details

- If you switch to eStatements, the change will take effect immediately.*
- If you switch to a Mailed Statement, the change may take up to 3 business days.

Chequing

Statement options: eStatement (view your statement online)

Alerts Status: Inactive ⓘ

By selecting the eStatement option you agree to review your account entries and balances every 30 days and to notify CIBC via letter mail of any errors, omissions, or irregularities within 60 days of the date of the entry in question, or when it should have been posted to the account.

Once you have selected eStatement as your preferred statement option, you will no longer receive a mailed statement.

If you want to switch your statement option from eStatement, only the Mailed Statement option will be supported in Online Banking.

Alert contact methods for eStatement and Notice of Change ⓘ

Selections will be applicable to all accounts within the same group.

My Messages

Email ()
[Change email](#)

Text Message ()
[Change mobile phone number](#)

How to read your eStatement

1. Your name
2. Month that is covered by the statement
3. Your Account number and branch transit number
4. Your Account summary shows the opening balance at the start of the month, total withdrawals, total deposits, and closing balance at the end of the month
5. Our Contact information ensures you can easily reach us for any questions, or if you need to update any personal information
6. Transaction details shows the withdrawals and deposits made in your account
7. Withdrawals column shows money that has left your account. This can be for bills paid, or items bought at stores with a debit card.
8. Deposits column shows the money that has come into your account, like a paycheque for example

CIBC Account Statement				
MR JOHN RAYMOND 1		For Apr 1 to Apr 30, 2020 2		
The names shown are based on our current records, as of April 7, 2021. This statement does not reflect any changes in account holders and account holder names that may have occurred prior to this date.		Account number 50-12345 3		
		Branch transit number 98765		
Account summary 4		Contact information 5		
Opening balance on Apr 1, 2020	\$96.45	☎ 1 800 465 CIBC (2422) Contact us by phone for questions on this update, change of personal information, and general inquiries, 24 hours a day, 7 days a week.		
Withdrawals	- 2,102.02	TTY hearing impaired 1 800 465 7401		
Deposits	+ 2,084.42	Outside Canada and the U.S. 1 902 420 CIBC (2422)		
Closing balance on Apr 30, 2020	= \$78.85	www.cibc.com		
Transaction details 6		7	8	
Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 1	Opening balance			\$96.45
Apr 3	● PAY		1,039.73	1,136.18
	INTERNET TRANSFER 000000268351	700.00		436.18
	PREAUTHORIZED DEBIT Shareowner Investments	350.00		86.18
Apr 16	RETAIL PURCHASE 000001460280 MCDONALD'S #893	27.07		59.11
Apr 17	● PAY		1,039.74	1,098.85
	PREAUTHORIZED DEBIT Shareowner Investments	350.00		748.85
Apr 20	INTERNET TRANSFER	670.00		78.85
	Closing balance			\$78.85

Things to keep in mind



eStatements allow you to review your balance and transaction history securely using CIBC Online Banking or the CIBC Mobile Banking® App. With digital information, you don't need to worry about losing your statements.



eStatements make filing taxes easier. Electronic statements are accepted by Canada Revenue Agency for tax purposes.



eStatements are not sent to you by email. You retrieve them after using your password to sign on to CIBC Online Banking or our CIBC Mobile Banking® App. The information is stored behind the bank's firewall - which ensures that your statements are kept private.

How to register for CIBC Online Banking or Mobile Banking

To register, you'll need a **valid CIBC debit card or CIBC credit card with an expiry date**. You'll only need to register once using either CIBC Online Banking or the CIBC Mobile Banking® App to bank on all your devices.

To register for CIBC Online Banking on your computer


1. Go to [cibc.com](https://www.cibc.com), and select "Register".

The screenshot shows the CIBC website's registration interface. At the top left is the CIBC logo. To its right is a search bar and a 'Contact Us' link. Below this is a red navigation bar with links for Bank Accounts, Credit Cards, Mortgages, Lending, Investments, Insurance, Ways to Bank, and Advice Centre. A light blue banner below the navigation bar contains a message: 'We're committed to supporting you through the COVID-19 disruption. [Learn more about how we can help](#)'. The main content area has a light pink background. On the left, there's a section titled 'Let's get your ambitions moving' with a 'Meet with us' button. In the center is an illustration of a potted plant. On the right is a registration form with the following elements: 'Card number' field, 'Remember my card' checkbox, 'Password' field, 'Reset my password' link, and 'Register' and 'Sign on' buttons. A blue arrow points to the 'Register' button. A vertical 'Feedback' button is on the far right.


2a. Enter your card number and card expiry date.

2b. Enter the phone number that you have on file with CIBC, and select "Next".

[Home](#) | [Help](#) | [Find Us](#)



REGISTER FOR MOBILE AND ONLINE BANKING

 You're Protected

All you have to do is register once to immediately start banking on all of your devices.

Registering a card for the first time

What you'll need to register your card:

- A valid CIBC debit or credit card
- Access to text message or voice call

Note: For account security, we're no longer sending one-time verification codes to personal or free email services.

Using a replacement card

If you've received a replacement debit or credit card, you don't need to register it again. Sign on with your replacement card number and your existing password.

Card Information

All fields are mandatory unless stated (optional).
Enter your card number, expiry date and the phone number you have on file with CIBC to register.

▶ Card number (no spaces)

▶ Card expiry date

	/	
MM		YY

▶ Canada or US phone number on file with CIBC

Area code	Number

[Switch to enter an international phone number](#)


✕ CancelNext

Frequently Asked Questions

How do I register for CIBC Online Banking or CIBC Mobile Banking? >

What is the two-step verification process in CIBC Online Banking and CIBC Mobile Banking? >

What is a one-time verification code and why do I need one? >



3a. Choose how you'd like to receive your one-time verification code and select "Send".
If we don't have your mobile phone number on file, you'll need to enter it so that we can send you the code.

3b. Once you receive the code, please enter it in the verification code box, and select "Next".

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CIBC

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Card Information

Identity Verification

To register for CIBC Mobile and Online Banking and for your security, we need to verify your identity. Choose a contact method. We will send you a message with a one-time verification code and details of the request. Once you receive the code, enter it before it expires.

Note: For your security, we're no longer sending one-time verification codes to personal or free email providers.

If you close this page you won't be able to enter the one-time verification code.

Your contact method

Text: 64X-XXX-X456 Resend code

The verification code has been sent.
Please check your messages then enter the one-time verification code below.

Enter the verification code

Cancel Next

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4. Create your password and select "Next".



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Card Information

Identity Verification

CIBC Online Banking Password

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Create a password to use when you sign on to CIBC Online and Mobile Banking.

New password


Re-enter new password

Cancel

Next

5. Read the Electronic Access Agreement and select the checkbox to acknowledge you have read the agreement.
Then select "Register."

Home | Help | Find Us



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Card Information

Identity Verification

CIBC Online Banking Password [Edit](#)

Electronic Access Agreement



You're Protected

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Important: The CIBC Electronic Access Agreement outlines the terms and conditions that apply when you access your accounts using CIBC Online Banking® or CIBC Mobile Banking® App. The sections in bold are particularly important for you to read. Please read them and then select the checkbox to agree to the terms and conditions. You should also print a copy of the CIBC Electronic Access Agreement below before you complete your registration.

[View a printable version](#)

CIBC ELECTRONIC ACCESS AGREEMENT (2016)

PART A: GENERAL

1. Scope: This Agreement, as amended from time to time, governs your use of Online Banking and Wealth Management Online and applies when you access or use the Services, regardless of the technology you use to access the Services. Subject to Section 2, this Agreement replaces all prior agreements between you and us for your use of Online Banking and Wealth Management Online.

2. Other Agreements: This Agreement supplements any other existing and future written agreements that you have with us and any terms, conditions or disclaimers provided on our Web Site. For example, there are a variety of additional terms, conditions and disclaimers in other agreements that govern your use of Accounts and Services. If there is a conflict between a term in this Agreement and any other written

By checking this box you confirm that you have read, understand and agree to be bound by all the terms and conditions of the CIBC Electronic Access Agreement. If you do not agree, you will not be able to continue with your CIBC Online Banking® registration.

[Cancel](#) [Register](#)

6. Once you've registered, select "Sign on".

To register for CIBC Mobile Banking from the CIBC Mobile Banking App®

1. Download the CIBC Mobile Banking® App:
 - For Android devices, visit the [Google Play Store](#)
 - For Apple devices, visit the [App store](#)
 - For Blackberry devices, visit [Blackberry World](#)
 - For Windows devices, go to the [Microsoft Store](#)
2. From the side navigation menu, select "Register".
3. Enter your card number and card expiry date then select "Continue".
4. To get the one-time verification code needed to verify your identity, select a contact method and then select "Send".
5. Enter the verification code and select "Next".
6. Create your password and select "Continue".
7. Read the Electronic Access Agreement and select "I Agree".
8. To continue to the sign on screen, select "OK".