



# How to Compete for Student Bank Accounts

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This competitive information is provided by CIBC Deposits, GICs & Client Solutions and is accurate as of March 2015.*

CIBC offers free everyday banking to qualifying students.

Student Banking Plans					
	CIBC Advantage® For Students	RBC Student Banking®	TD Student Discount	BMO Student Discount Everyday Banking Plan	BNS Student Banking Advantage Plan
Account Name	CIBC Everyday® Chequing Account	RBC Student Banking	Every Day with Student Discount Chequing Account	Plus Plan	Student Banking Advantage Plan
Student Monthly Fee	FREE	FREE	FREE	FREE	FREE
Transactions included	Unlimited transactions <sup>1</sup>	25	25	30	Unlimited transactions
Additional Transactions	N/A	\$1.00	\$1.25	\$1.00	N/A
Other Benefits		<ul style="list-style-type: none"> <li>• 5 free <i>Interac</i> e-Transfers per month</li> <li>• Free credit card (subject to approval)</li> </ul>		<ul style="list-style-type: none"> <li>• 2 free <i>Interac</i> e-Transfers per month</li> <li>• Free Student Price Card (SPC) annually</li> </ul>	<ul style="list-style-type: none"> <li>• Eligible for Scene debit card and free enrollment in Scene rewards program.</li> <li>• Free student Visa (subject to approval)</li> </ul>
Other Account Options		<ul style="list-style-type: none"> <li>• Unlimited transaction account with 10 free <i>Interac</i> e-Transfers available for \$10.95 per month; free with MultiProduct rebate with eligible credit card and investment</li> </ul>		<ul style="list-style-type: none"> <li>• Unlimited transaction account (Performance Plan) available for \$4.00 per month; fee waived with \$3,500 minimum balance</li> <li>• Unlimited transactions with 5 free e-Transfers and 10 non-BMO ATM withdrawals available for \$15.05 per month</li> </ul>	

## Key messages:

- CIBC helps meet student day-to-day banking needs with **no monthly fee and unlimited transactions.**
- Other FIs have a no monthly fees student offer but **only CIBC and BNS offer unlimited transactions at no monthly fee.**
- Clients in the **CIBC Student Advantage** offer are **eligible to have their benefits effective for up to 4 years, while some other FIs require annual renewal at the branch.**
- Students can use the CIBC Advantage Debit Card to shop online as well as in and outside Canada. It's completely secure and funds are withdrawn directly from a CIBC bank account.

<sup>1</sup>A transaction includes cheques, withdrawals, transfers, pre-authorized payments, bill payments (including CIBC Credit Cards and CIBC Personal Lines of Credit) and debit purchases. For CIBC eAdvantage Savings Accounts, a transaction does not include transfers to your other CIBC bank account(s) using the transfer function on CIBC Online and Mobile Banking. Additional fee(s) apply to withdrawals from non-CIBC bank machines, INTERAC e-Transfer transactions and cheques written in currencies other than the account currency. These fees apply to all customers, including CIBC Advantage for Youth, CIBC Advantage for Students and CIBC 60 Plus Advantage customers.