

What's ON SALE!

MARCH 2016

MONEY IN

NEW! Limited-time special UCA offer to meet our client's everyday banking needs!

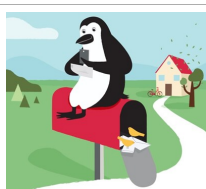
January 11 – March 31

Clients who open a new UCA during the offer period will automatically receive a **\$9.00 monthly fee rebate** plus a **rebate for Interac e-Transfers** sent from the time the account was opened to Mar. 31, 2016.

On Apr. 1, their account will be renamed the **CIBC Smart Account** and it will automatically get the features of the CIBC Smart Account (their account number and other details will remain the same). *Conditions Apply*

Coming Soon!

Watch for an exciting **Cash Offer** on the new **CIBC Smart Account!**



New! Leads-based eSA Retention and eSA and GIC Acquisition & Balance Build Bonus Interest Offers

March 1 – June 30

New! Leads-based offers to help you attract and grow savings and investment balances. Clients included in these leads programs will be eligible for:

- **eSA offer** with combined (regular+ bonus) rate of **1.5% or 1.3% on new deposits** when their eSA balance is \$5,000 or more **OR**
- **Combo offer** - eSA offer with combined (regular and bonus) rate of 1.5% when their eSA balance is \$5,000 or more and a 12 month Special Offer GIC **OR**
- **12-month Special Offer GIC**

Plus! Leads based eSA Retention offer for select clients who will continue to receive bonus interest until June 30. Combined rate (regular and bonus) of 1.5% or 1.3% when their balance is \$5,000 or more. *Conditions apply.*

Bonus Interest Offers November 2 - March 31

1.75% interest on new deposits to a new or existing:

- CIBC TFSA Tax Advantage Savings Account
- CIBC RRSP Daily Interest Savings Account



Regular and/or bonus rate(s) may change during the offer period

Special Offer GIC! Limited time offer

12-month Special Offer @ **1.35%**

Rates are subject to change.

MONEY OUT

New! 1.99% Introductory Rate Mortgage Offer

March 1 – June 30

- Enjoy a **1.99% Introductory Rate** for the first 9 months on the Better Than Posted Mortgage for 3 years or greater.
- After the first 9 months, rate reverts to ongoing rate for remaining term
- Mortgages must be funded within 120 days from the application date
- Valid for purchases, transfers-ins, refi's and renewals



HPP Super Saver

November 23 – March 18

Great introductory rate of **Prime -0.5% on the PLC portion of the HPP!**

- HPP must be activated by May 18, 2016.
- Introductory rate of Prime -0.5% applies to July 17, 2016, rate reverts to Prime +0.5% effective July 18, 2016.

Plus! Watch for HPP Super Saver #2 in late March!

Later this month! Leads-based HPP Switch and Save Offer

Mar. 28, 2016 – May 31, 2016

- **HPP PLC Switch and Save is coming back** on March 28 to help more clients transfer their balances to CIBC. Prime less 0.50% until Nov 20 and clients are reimbursed for property valuation fees, FNF fees and collateral discharge fees from other FIs

CARDS

Limited Time Offer for new Dividend Visa Infinite and Dividend Platinum Visa Cards

January 18 – March 31, 2016

Clients who open a new Dividend Visa Infinite or Dividend Platinum Visa will receive a **First Year Fee Rebate PLUS a Welcome Bonus of 4% cash back** on all their spending for the first 6 months.

(The 4% cash back applies to a maximum spend of \$5,000).



SMALL BUSINESS

Aventura & Aerogold Visa for Small Business First Year Fee Rebate Offer

Ends April 30, 2016

Clients who are approved for a new Aventura or Aerogold Visa for Business are eligible to receive a **100% rebate on their first year's annual fee**, plus an additional 5,000 welcome bonus upon first purchase within 6 months.

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