

CIBC HIGH INTEREST SAVINGS ACCOUNT

Investor essentials

Key benefits

Earning potential

- Greater earning potential with higher interest rates
- Interest accrued daily and paid monthly

Added security

- Eligible for CDIC insurance
- Offered by CIBC Trust Corporation and CIBC Mortgages Inc., both CDIC member institutions

Greater convenience

- No maturity date or lock-in period
- Access to savings at any time without penalty

We're thinking of your best interest with the CIBC High Interest Savings Account (HISA)

A well diversified portfolio includes a cash component that offers investors liquidity and convenience.

With the **CIBC High Interest Savings Account**, you can enjoy these advantages but also benefit from high earning potential and added security on the cash portion of your investment portfolio.

Available for registered and non-registered investments, this account is an ideal vehicle for your short-term cash requirements.

Get regular interest on all balances. Interest is calculated daily on the opening balance at the current interest rate and is paid monthly to the account as reinvested distributions.

Plus, get a promotional interest rate if your HISA is eligible for a promotional interest rate, as per below. We introduce promotional offers from time to time.

Speak to your advisor to get additional information on Series A and Series F HISAs and which Series may be right for you. Please refer to the Investment Returns section for interest calculation.

The **CIBC High Interest Savings Account** is offered by CIBC Trust Corporation and CIBC Mortgages Inc.

CIBC High Interest Savings Account CTC

CTC - Series A ¹	CTC - Series F ¹	Promotional rate [‡] Eligible new deposits only* (up to \$7.5MM)
4.55%	4.80%	0.45%

CIBC High Interest Savings Account CMI

CMI - Series A ¹	CMI - Series F ¹	Promotional rate [‡] Eligible new deposits only* (up to \$7.5MM)
4.55%	4.65%	N/A

[‡]Promotional Rate is effective from February 12nd, 2024 and is valid until June 12nd, 2024.

Product features	Description
Product name (Fund code and series)	CIBC High Interest Savings Account CTC <ul style="list-style-type: none"> • ATL5082: Series A • ATL5083: Series F CIBC High Interest Savings Account CMI <ul style="list-style-type: none"> • ATL5078: Series A • ATL5079: Series F
CDIC eligible**	Yes
Issuer information	CIBC High Interest Savings Account CTC is issued by CIBC Trust Corporation and CIBC High Interest Savings Account CMI is issued by CIBC Mortgages Inc.
Investment type	High interest rate account
Eligibility	Canadian residents only Registered and non-registered plans
Currency	Canadian dollar
Minimum initial investment ²	\$50
Maximum investment	CIBC High Interest Savings Account CTC: <ul style="list-style-type: none"> • Unlimited where held by an individual • \$7,500,000 where held by a corporation CIBC High Interest Savings Account CMI: <ul style="list-style-type: none"> • Unlimited where held by an individual • \$50,000,000 where held by a corporation
Account type	Unlimited number of deposits and withdrawals, subject to maximum investment limit
Investment returns	For current interest rates, visit https://www.woodgundy.cibc.com/en/investing/high-interest-savings-account.html Interest is calculated daily on opening balance and is paid monthly to the account as reinvested distributions.

**The CIBC High Interest Savings Account CTC is offered by CIBC Trust Corporation (CTC) and the CIBC High Interest Savings Account CMI is offered by CIBC Mortgages Inc. (CMI). CIBC Trust Corporation and CIBC Mortgages Inc. are [CDIC Member institutions](#).
The CIBC High Interest Savings Account CTC and the CIBC High Interest Savings Account CMI are eligible for CDIC insurance, subject to CDIC rules and regulations.

Advisor contact details

Terms and conditions

¹ Interest rates quoted are annual rates, effective January 17, 2024 and may change at any time without prior notice. For current rates, speak with your advisor or visit <https://www.woodgundy.cibc.com/en/investing/high-interest-savings-account.html>.

² Your dealer may have its own minimum investment requirement.

† Promotional Interest rates.

The promotional interest rate is effective February 12, 2024 (the “promotion start date”) until June 12, 2024 (the “promotion period”) for any eligible new deposits as described below.

A. *Eligible new deposits are deposits that exceed the daily opening balance of the CIBC High Interest Savings Account CTC (“CTC HISA”) or CIBC High Interest Savings Account CMI (“CMI HISA”), as applicable, as at the promotion start date (“new deposits”) and do not include:

- i. new deposits that exceed \$7,500,000 CAD (“Promo Interest Balance Cap”);
- ii. any accrued interest paid out to the account during the promotion period; and
- iii. any funds transferred from a product offered by CIBC or its affiliates.

B. Promotional interest is calculated daily at the current rate on the portion of the opening balance of the account made up of eligible new deposits and paid monthly. Rates shown are annual interest rates.

C. Promotional interest will also be paid on new deposits that exceed the applicable Promo Interest Balance Cap, and such excess promotional interest will be withdrawn from the account within 90 days after the promotion period.

D. If at any time, during the promotion period, a transaction brings the balance lower than the opening balance as at the promotion start date, then the account will no longer receive the promotional interest rate on any new deposits until the balance is greater than the opening balance as at the promotion start date.

E. Promotional interest rates are subject to change at any time and may not be combined with any other rate offer. The promotional interest rates are applicable for both Series A and Series F deposits.

F. All deposits are subject to maximum investment limitations applicable to their account.

G. We can change these terms and conditions, including the Promo Interest Balance Cap, or withdraw this HISA promotional interest rate offer at any time without notice. We reserve the right, in our sole discretion, to disqualify, limit or revoke this HISA promotional interest rate offer in respect of any client for who it is determined or we believe is manipulating this promotional interest rate offer. This HISA promotional interest rate offer is not transferable. We may, without notice to you, at any time reverse or correct any promotional interest which was paid to your account in error or not in accordance with these terms and conditions.

“CIBC Private Wealth” consists of services provided by CIBC and certain of its subsidiaries: CIBC Private Banking; CIBC Private Investment Counsel, a division of CIBC Asset Management Inc. (“CAM”); CIBC Trust Corporation; and CIBC Wood Gundy, a division of CIBC World Markets Inc. (“WMI”). CIBC Private Banking provides solutions from CIBC Investor Services Inc. (“ISI”). CIBC Private Wealth services are available to qualified individuals.

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