



Banking that fits your life.

LIMITED TIME OFFER

Earn \$300*! Open a CIBC Smart™ Account.

Like unlimited streaming? You'll love unlimited transactions** at a capped monthly fee. Hurry, this offer ends August 31.

Apply now



Here's how to earn \$300*:

This offer applies to new CIBC chequing account holders.

Step 1

Open a CIBC Smart Account and provide your email address before August 31.

Step 2

Complete a direct deposit or 2 pre-authorized payments within 3 months.

Check out these great features



Enjoy unlimited transactions¹

Once you've made 20 transactions, your fee is capped at \$14.95/month¹.



Get unlimited *Interac* e-Transfer[®] transactions²

Send money quickly and easily by email.



Set up alerts

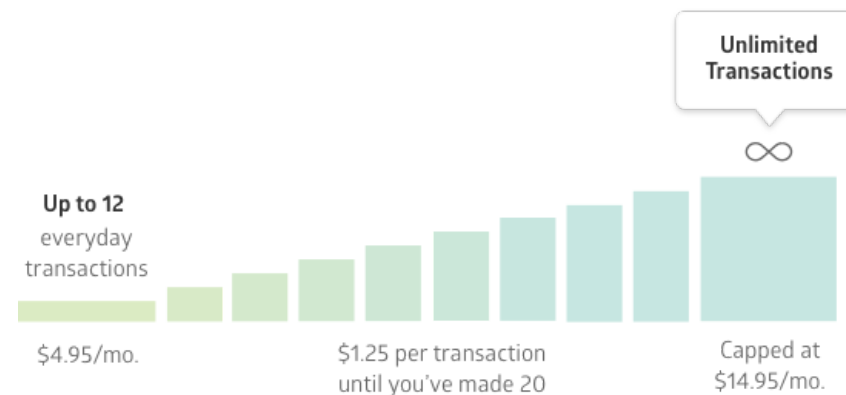
Keep track of your transactions with optional SMS, email or Message Centre alerts.

Bank smarter with a flexible monthly fee

It's a chequing account that's tailored to you! Make as few or as many transactions as you like. Your fee starts at \$4.95/month — and you'll never pay more than \$14.95/month¹.

You could pay no monthly fee at all

It's waived if your daily balance is \$3,000 or more, and you make a recurring direct deposit or 2 pre-authorized payments each month.




Ready to earn \$300*?

Get started by opening a CIBC Smart Account.

[Apply now](#)

Terms and conditions



* Offer begins on May 1, 2018 at 12:01 am (ET) and ends on August 31, 2018 at 11:59 pm (ET). Offer only open to Canadian residents (i) who have reached the age of majority; (ii) who are not holders or joint holders of a CIBC chequing account and; (iii) who have not previously received a CIBC chequing account promotional offer from 2015 to present time. To qualify, open a CIBC Smart™ Account and provide a valid email address. Next, within 3 calendar months, you must set up and complete within the CIBC Smart Account at least one (1) eligible recurring direct deposit OR at least two (2) different eligible recurring pre-authorized debits within the same calendar month. Offer cannot be combined with any other offer, reward or rebate except the CIBC Homeowner® Banking Bundle or the CIBC Smart™ Account fee waiver. The cash reward will be deposited into your CIBC Smart Account within 12-16 weeks of your completion of the required transactions. Other conditions apply. For full offer details, visit a CIBC Banking Centre or review the [Terms and conditions \(PDF, 45 KB\)](#) .

** Get unlimited transactions at a capped monthly fee. Transactions are withdrawals from your account done in-branch, via an ABM or electronically including bill payments, cash withdrawals, transfers, debit purchases, pre-authorized payments and cheques. Deposits into your account are free.

¹ Please see the Personal Account Service Fees brochure available at cibc.com or in-branch for a description of transactions that are included in the CIBC Smart™ Account monthly fee and everyday banking fees for other Personal Bank Accounts and Services.

² The additional \$1.50 service fee has been removed for sending an *Interac* e-Transfer® transaction. Each time you send money with *Interac* e-Transfer service, this counts as a transaction towards calculating your monthly fee.

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Trademarks