



Consent to Electronic Delivery of Documents (Bank Accounts)

Consent to Receive Documents Electronically: You consent to receive the following account documents and information ("documents") electronically from CIBC:

- account statements
- disclosure documents including terms and conditions, interest rates, premiums and fees
- notifications and communications including confirmations and notices of changes to your Personal Account Agreement, CIBC Cardholder Banking Service Agreement, interest rates, and fees, and
- any other documents we are required by law to provide in writing.

When Consent Takes Effect: Your consent for electronic delivery of documents takes effect immediately, but you may continue to receive paper documents by mail for some time. Your consent to electronic delivery will replace all your current settings, preferences and alerts for your account

Paper Documents: We may provide you with documents by mail if we consider it appropriate or if we are unable to provide them electronically (including where documents are not currently in digital form).

Availability: Your statements are available in CIBC Online Banking® and the CIBC Mobile Banking® App. You can access them from cibc.com and are accessible for seven years after they are posted. Notifications may appear on the statements themselves.

Other documents may be delivered to you as follows and you are responsible for retaining a copy of these electronic documents:

- made available in your Message Centre in CIBC Online Banking or as links in Message Centre notifications. Message Centre notifications are accessible for 13 calendar months after they're posted, unless you delete them.
- presented to you when you sign into CIBC Online Banking or as part of a banking transaction or selection. These documents may only be available at the time they are presented.
- made available in your Digital Vault in CIBC Online Banking. These documents are accessible for at least 90 days. We will usually send a notification to your Message Centre that the document is available in your Digital Vault.
- sent by email or text message, if you have provided us with your personal email address or mobile phone number.

Jointly Held Accounts: If you have a jointly held account and have agreed that documents in respect of that account may be provided to only one of the joint account holders on behalf of all other joint account holders, you confirm by consenting that you have the approval of your joint account holder(s) to give this consent on their behalf. You also agree to inform them of this consent, the ability to revoke this consent, and any documents that are delivered to you electronically.

Contact Information: You are responsible for keeping your contact information, including your Mobile phone number and email address up to date to ensure you receive your documents electronically and/or in paper.

Revoking Your Consent: If you would like to revoke your consent for electronic delivery, you can change your preferences by visiting CIBC Online Banking or a CIBC Banking Centre, or calling Telephone Banking at [1-800-465-2422](tel:1-800-465-2422). You may still receive electronic delivery of documents issued by us before your revocation takes effect.

Changes to this Consent: We may change any terms and conditions of this consent from time to time and a notice of the change will be: i) sent to your Message Centre; (ii) posted on CIBC's website; (iii) provided in your statement; (iv) sent to the last email address you provided in our records; or (v) mailed to you at your last address in our records. If you access CIBC Online Banking after the effective date of the change, it will mean that you have agreed to the change. If you do not agree to a change, you must immediately revoke your consent as provided under "Revoking Your Consent" above.