

TFSA, RRSP and RRIF Fee Schedule and Balance Alerts Information

Tax Free Savings Account Plans

TFSA Tax Advantage Savings Account

Full or partial transfer to a financial institution, other than CIBC. \$100.00 per transfer of funds

TFSA Guaranteed Investment Certificates (Redeemable and Non-Redeemable)

Transfer to a financial institution, other than CIBC. \$100.00 per transfer of funds

Registered Retirement Savings Plans – Includes locked-in RRSPs

Daily Interest Savings Account

Full or partial transfer to a financial institution, other than CIBC. \$100.00 per transfer of funds

Guaranteed Investment Certificates (Redeemable and Non-Redeemable)

Transfer to a financial institution, other than CIBC. \$100.00 per transfer of funds

Registered Retirement Income Funds and Life Income Fund – Includes locked in RRIFs and LIFs

Daily Interest Savings Account

Full or partial transfer to a financial institution, other than CIBC. \$100.00 per transfer of funds

Guaranteed Investment Certificates (Redeemable and Non-Redeemable)

Transfer to a financial institution, other than CIBC. \$100.00 per transfer of funds

Balance Alerts (Only applicable to Daily Interest Savings Accounts and Tax Advantage Savings Accounts): If the accountholder has provided the necessary contact information to CIBC (email address, mobile number or registration for CIBC Online Banking or CIBC Mobile Banking), CIBC will send the accountholder an electronic alert when the account balance on the account falls below an amount set by the accountholder, or \$100 in the absence of a set amount. The accountholder may opt out of these alerts by following the instructions in the alert message (or otherwise provided by CIBC), or through CIBC Online Banking or CIBC Mobile Banking. The accountholder may change alert preferences through CIBC Online Banking or CIBC Mobile Banking or by contacting Telephone Banking.

Due to their nature, alerts may be intercepted, reviewed or altered by others with access to the accountholder's account or device(s). CIBC will not be liable for any losses arising out of the accountholder's use of or inability to use the alerts, or if alerts are delayed or not delivered due to factors beyond CIBC's reasonable control except as may be required by applicable law.

Note: You will be notified in writing (which notice may be on your statement) at least thirty (30) days prior to any increase or new TFSA, RRSP or RRIF/LIF fee. If you have a concern, CIBC's complaint handling process can be found in Our Service Commitment to You brochure which can be obtained at any CIBC branch, by calling CIBC Telephone Banking at 1 800 465-CIBC (2422), or by visiting cibc.com.