



CIBC Global Money Transfer™ referral program Terms and conditions

Eligibility:

1. The referral offer ("Offer") is available to any CIBC client who has registered for the CIBC Global Money Transfer service ("Referrer") who refers a friend or family member ("Friend") to CIBC to conduct a CIBC Global Money Transfer ("GMT") for the first time. The Offer is only offered to residents of Canada who have reached the age of majority in their province or territory of residence.

Offer Requirements:

2. Subject to the limitations and restrictions set out in these terms, a cash referral bonus in an amount as set out here ("Bonus") will be paid to each of the Referrer and the Friend if:
 - a) The Referrer uses the GMT referral link in CIBC Online Banking to email the Friend the Offer (no Bonus will be paid if the Friend is referred in any other manner); and
 - b) The Friend logs into CIBC Online Banking, clicks the referral link and sends their first GMT in an amount not less than \$100 CDN (or the equivalent amount in a foreign currency) from a CIBC personal bank or line of credit account ("Account) held in their name within 30 days of receiving the email referral.

Bonus Payment:

3. Bonuses will be paid into the Referrer's and Friend's personal bank Accounts within 30 business days of the Friend's first GMT. In there are multiple Accounts in the Referee's or Friend's name, CIBC will choose which Account will be credited.
4. If the Referrer or Friend does not have a personal deposit Account, they will need to open one for CIBC to deposit the Bonus. Bonuses will only be paid if the personal deposit Account open at the time of payment and will not be paid in any other manner.

Conditions:

5. Each Referrer is limited to: (i) fifty (50) Bonuses within any twelve (12) month period; and (ii) two hundred fifty (250) lifetime Bonuses, except as may be agreed to in writing by CIBC at its sole discretion.
6. Limit of one (1) Bonus paid to the Referrer per Friend and one (1) Bonus paid to the Friend, regardless of the number of Accounts in the Friend's name. The Friend must have never sent a GMT previously. This Offer cannot be combined with any other offer or rebate unless otherwise disclosed.
7. The Referrer agrees to only share their referral link with individuals with whom they have a personal or family relationship.
8. The Referrer agrees not to make any representations that they act on behalf of CIBC, or are an employee, agent, intermediary or representative of CIBC except to the extent the Referrer is a paid influencer or ambassador of CIBC and, in such circumstances, only to the extent such representation is permitted under their applicable influencer or ambassador agreement. The Referrer agrees not to use paid advertising or a service of any kind to advertise, promote or share their email for referral unless expressly approved in writing by CIBC for advertising purposes. The Offer can only be used for personal, non-commercial purposes.
9. The Bonus must be accepted as awarded and is not transferable or assignable. No Bonus substitutions will be permitted. The recipient of the Bonus is solely responsible for any tax consequences associated with their receipt thereof.

10. GMTs count towards allowable transaction limits on Accounts and bank account transaction fees may apply.
11. CIBC reserves the right, at its sole discretion, to suspend, disqualify, limit or revoke this Offer for any person it finds or believes to be manipulating or otherwise abusing the process, fairness, or integrity of the Offer.
12. CIBC reserves the right, in its sole discretion, to cancel, amend or suspend this Offer, or to amend these terms and conditions (“Terms”), in any way without prior notice or obligation for any reason whatsoever. Continued use of the Offer means that you accept the Terms in force at that time.
13. By participating in this Offer, you agree to be bound by these Terms and consent to CIBC, its agents and/or representatives, collecting, using and sharing the personal information you submitted while participating in this Offer for the purpose of administering this Offer and in accordance with CIBC’s privacy policy “Your Privacy is Protected” (available at: <https://www.cibc.com/en/privacy-security/privacy-policy.html>).
14. Please visit <https://www.cibc.com/en/personal-banking/ways-to-bank/how-to/global-money-transfer.html> for information regarding any updates to these Terms.

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