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]
2.30%	2.55%

CIBC High Interest Savings Account CMI

CMI - Series A[1]	CMI - Series F[1]
2.30%	2.40%

Product features	Description
Product name (Fund code and series)	CIBC High Interest Savings Account CTC • ATL5082: Series A • ATL5083: Series F CIBC High Interest Savings Account CMI • 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: • Unlimited where held by an individual • $7,500,000 where held by a corporation CIBC High Interest Savings Account CMI: • 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 Saving 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 March 18, 2025 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.