



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.
- CIBC Trust Corporation and CIBC Mortgages Inc. are affiliates of CIBC and are members of CDIC

Greater Convenience

- No maturity date or lock-in period
- Access to savings at any time without penalty

We're thinking of your best interests with the CIBC High Interest Savings Account

CIBC High Interest
Savings Account (CTC)

0.60%

Current interest rate*

CIBC High Interest
Savings Account (CMI)
Corporate Series

0.45%

Current interest rate*

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.

The **CIBC High Interest Savings Account** is offered by CIBC Trust Corporation and CIBC Mortgages Inc.



Product features

Product Name	CIBC High Interest Savings Account (CTC) Series A CIBC High Interest Savings Account (CTC) Series F CIBC High Interest Savings Account (CMI) Series A CIBC High Interest Savings Account (CMI) 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	Registered and non-registered plans, including Tax-Free Savings Accounts
Currency	Canadian dollar
Minimum Initial Investment	CIBC High Interest Savings Account (CTC): \$50 CIBC High Interest Savings Account (CMI) <i>Corporate Series</i> : \$50
Maximum Investment	CIBC High Interest Savings Account (CTC) <ul style="list-style-type: none">• Unlimited where held by an individual• \$7,500,000 where held by a corporation CIBC High Interest Savings Account (CMI) <i>Corporate Series</i> : \$50,000,000
Characteristics	Unlimited number of deposits and withdrawals
Investment Returns	For current interest rates, visit www.woodgundy.com . Interest rate subject to change at any time without prior notice. Interest is calculated daily on opening balance and paid monthly to the account as reinvested distributions.

Advisor Contact Details

*Interest rate quoted is annual for Series A units, effective March 23, 2020, and may change at any time without prior notice. For current rates, speak with your advisor. Your dealer may have its own minimum investment requirement. The CIBC High Interest Savings Account is eligible for CDIC insurance, subject to CDIC rules and regulations. CIBC Wood Gundy is a division of CIBC World Markets Inc., a subsidiary of CIBC and a Member of the Canadian Investor Protection Fund and Investment Industry Regulatory Organization of Canada.