



# 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)

# 1.60%

Current interest rate\*

CIBC High Interest  
Savings Account (CMI)  
*Corporate Series*

# 1.45%

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

<b>Product Name</b>	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
<b>CDIC Eligible</b>	Yes
<b>Issuer information</b>	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.
<b>Investment Type</b>	High interest rate account
<b>Eligibility</b>	Registered and non-registered plans, including Tax-Free Savings Accounts
<b>Currency</b>	Canadian dollar
<b>Minimum Initial Investment</b>	CIBC High Interest Savings Account (CTC): \$50 CIBC High Interest Savings Account (CMI) <i>Corporate Series</i> : \$50
<b>Maximum Investment</b>	CIBC High Interest Savings Account (CTC) <ul style="list-style-type: none"><li>• Unlimited where held by an individual</li><li>• \$7,500,000 where held by a corporation</li></ul> CIBC High Interest Savings Account (CMI) <i>Corporate Series</i> : \$50,000,000
<b>Characteristics</b>	Unlimited number of deposits and withdrawals
<b>Investment Returns</b>	For current interest rates, visit <a href="http://www.woodgundy.com">www.woodgundy.com</a> . 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 November 1, 2018, 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.