

Get $600 cash this Black Friday when you open a CIBC Smart® Account†

Get $500, and for a limited time, an extra $100 cash! Don't wait — the extra $100 bonus ends December 14, 2026.

Here's how to get $600 cash:

1. Open your first CIBC Smart® Account
2. Within 60 days, set up at least one recurring direct deposit of $500 or more per month, then
3. Complete just one of the following actions:
   - Set up 2 recurring pre-authorized debits
   - Set up 2 online bill payments of $50 or more each
   - Make 5 eligible Visa* Debit purchases

Talk to us today or visit **cibc.com/Smart**

† The CIBC Smart Account Offer (the "Offer") begins on November 16, 2026 at 12:01 a.m. ET. The Offer consists of two rewards: (a) a Smart Account $500 cash reward, and (b) an additional limited-time $100 Smart Account cash reward. The Offer is open to residents of Canada who: (i) are age 25 and older, (ii) are not a holder (or joint holder) of a CIBC chequing account at any time within the past 5 years, and (iii) are not current or retired CIBC employees. Offer requirements: To qualify to receive the $500 Smart Account cash reward, open a CIBC Smart Account during the Offer Period and provide your email address. Within 60 days of opening the account, set up and execute 1 recurring direct deposit of at least $500 per month from your employer, the government, or your pension, and complete at least 1 of the following 3 activities: (i) 2 separate recurring pre-authorized debits; or (ii) 5 eligible Visa Debit purchases; or (iii) 2 online bill payments of at least $50 each. To qualify for an additional limited-time $100 Smart Account cash reward, between November 16, 2026 at 12:01 a.m. (ET) and December 14, 2026 at 11:59 p.m. (ET), open a CIBC Smart Account, satisfy all Offer requirements for the $500 Smart Account cash reward, and provide a valid email address if one has not already been provided. All direct deposit(s) and pre-authorized debits required to qualify for this Offer must recur either weekly, biweekly, monthly or twice per month, and remain in effect for at least 1 year starting the month after the CIBC Smart Account was opened. Unless otherwise indicated, this Offer cannot be combined with any other chequing account offer, rebate, reward, or the CIBC Smart® Start or CIBC Smart® for Students benefit on the CIBC Smart Account. The $500 Smart Account cash reward and an additional limited-time $100 Smart Account cash reward will be deposited into the qualifying CIBC Smart Account within 5 months after the month you opened the account. CIBC reserves the right to end, cancel, change or suspend this Offer, or change these terms, for any reason, without notice. Other conditions apply; review the terms and conditions.

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