



We see your value. Let us show you ours.

You're furthering your education to ensure your future is bright. A CIBC financial advisor can also help you get there. We care about your plans for today *and* your ambitions for tomorrow. Book an appointment with us—we'll make it worth your time.



CIBC Law Student Banking Bundle with premium benefits for students at



The CIBC Professional Edge[®] Student Line of Credit provides you with the financial support you may need during your education.¹

- Borrow up to \$100,000
- CIBC Prime² + 1% (currently 2.45%)
- Make interest-only payments while in school and 12 months after graduating or articling[†]



The CIBC Smart[™] Account with Smart for Student Professionals offer provides you with worry-free banking to meet your needs.

A chequing account with free everyday banking so you can stretch your student budget even further:

- Pay no monthly fee for four years³
- Free unlimited transactions and *Interac* e-Transfer[®] service⁴
- One free non-CIBC ATM withdrawal (in Canada) per month⁵



A CIBC Aventura[®] Gold Visa^{*} Card will boost your financial capability.

- If you are approved for a Professional Edge Line of Credit, you are eligible to get the first four years' annual fee rebated and a minimum \$5,000 credit limit with no minimum income requirement⁶
- Build credit history, collect rewards, and pay for your everyday purchases
- Plus, get 15,000 bonus Aventura[®] Points when you make your first purchase⁷



To learn more, contact your CIBC Imperial Service Financial Advisor:

cibc.com/en/student/student-lines-of-credit/professional-students.html

¹ Approval is subject to applicants meeting CIBC's standard lending criteria. Credit limit is determined by CIBC, in its sole discretion. Part-time students are eligible for reduced credit limits determined by CIBC. A qualified guarantor may be required. Ongoing access to the Professional Edge[®] Student Personal Line of Credit is subject to annual proof of enrollment each year, a continued good payment history and credit record, and a satisfactory cash flow analysis, as determined by CIBC in its sole discretion. Certain conditions and restrictions apply. Products and their features may change at any time. If you leave your program without graduating, we may automatically convert your CIBC Professional Edge[®] Student Line of Credit to a CIBC Personal Loan with set principal and interest payments.

² CIBC Prime means the variable interest rate determined by CIBC from time to time to be the CIBC Prime rate for Canadian Dollar lending products. CIBC Prime rate may change without notice. Your interest rate will vary whenever CIBC prime rate varies and/or whenever we change your variable interest rate in our sole discretion. CIBC Prime rate was 2.45% on September 23, 2021. For current CIBC prime rate, visit www.cibc.com.

¹ Continue to pay interest only payments on the Professional Edge Student Personal Line of Credit up to 12 months after graduation or articling from an accredited law school.

³The CIBC Smart[™] Account with Smart for Student Professionals offer is available to individuals who are enrolled in a law professional program at an accredited Canadian law school and approved for a Professional Edge Line of Credit. Proof of enrollment required. Monthly account fee is rebated for four years after which regular monthly account fees apply.

⁴ A transaction includes cheques, withdrawals, transfers, pre-authorized payments, bill payments (including CIBC Credit Cards and CIBC Personal Lines of Credit) and debit purchases. For all accounts, transfers to CIBC-branded loans (excluding CIBC Personal Lines of Credit), mortgages and investments (registered and non-registered) are free. "CIBC-branded" means any brand that has CIBC in its name and is offered by CIBC or its Canadian affiliates (and does not include CIBC Bank USA). Other fees (in addition to any transaction fee) include: withdrawals from non-CIBC bank machines (rebated for CIBC Smart Plus Accounts except the 2.5% administration fee on the converted amount of foreign currency ATM withdrawals), wire payments, *Interac* e-Transfer transactions (the *Interac* e-Transfer fee is waived for CIBC Smart Accounts, CIBC Smart Plus Accounts and for clients who are enrolled in CIBC Advantage for Youth, CIBC Smart for Students, CIBC Smart for Seniors (on the CIBC Smart Account) and CIBC Advantage for Students (on the CIBC Everyday Chequing Account) and transactions in foreign currency (including cheques written in currencies other than the account currency).

⁵ CIBC will rebate one non-CIBC ATM withdrawal fee charge; charges from the other financial institution may apply.

⁶ Students who are approved for a Professional Edge Line of Credit and who are approved for the CIBC Aventura Gold Visa can receive up to 4 years of annual fee rebate.

If you apply and are approved for a new eligible card, CIBC will rebate the applicable annual fee for you, the primary cardholder, and up to 3 authorized users added at the time of the application for the first 4 years. This offer doesn't apply to annual fees for authorized users that are added after you submit your application.

If your application for an eligible card isn't approved, you may be considered for another card, as disclosed in your credit card application. If you're approved for that card, this annual fee rebate offer will apply in the amount of the annual fee, if any, of the alternate card. If you qualify, the rebate will be awarded to the primary cardholder and will appear as a credit against the applicable annual fee(s) on the anniversary month statement period in which the annual fee is charged for each of the first 4 years, for a total of 4 annual fee rebates for each cardholder.

At the time the rebate is awarded, your new credit card account must be open, in good standing and must be the same credit card product that you were initially approved for. This offer isn't transferable and can't be combined with any other offer. This offer applies to newly approved cards accounts only. This offer may be withdrawn or changed without prior notice at any time. This offer may be revoked if you appear to be manipulating or abusing it, or are engaged in any suspicious or fraudulent activity, as determined by CIBC in its sole discretion.

⁷ If you apply and are approved for a new CIBC Aventura Gold Visa card, when you make your first purchase you can receive a welcome bonus of 15,000 Aventura Points. Offer applies to newly approved card accounts only; transfers from an existing CIBC credit card to CIBC Aventura[®] Gold Visa[™] Card are excluded. Card account must be open and in good standing at the time the bonus Aventura Points are awarded. Aventura Points are awarded to you within 8 weeks after qualifying purchase is posted to your account. For this offer, the following do not qualify as purchases: cash advances, CIBC Global Money Transfers[™], balance transfers, CIBC Convenience Cheques, fees, interest, Aventura Points redemptions and payments. It may take up to several business days for purchases to be posted to your account. This offer isn't transferable and can't be combined with any other offer. This offer may be withdrawn or changed without prior notice at any time. This offer may be revoked if you appear to be manipulating or abusing it, or are engaged in any suspicious or fraudulent activity, as determined by CIBC in its sole discretion.

All information is valid at the time of printing and is subject to change without notice.

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