



Visit your local banking centre before you embark on your next great adventure.

Exclusive offers and solutions designed for Scouts Canada.



CIBC is proud to partner with Scouts Canada to provide Scouting Groups and volunteers with bank accounts to manage their banking needs, and to provide volunteers with special pricing on personal bank accounts for their personal banking needs.

Scout Group bank account

A bank account designed for volunteers to manage Group finances.

- Includes two deposit-only convenience cards, cheques, and online banking access.

To open your Group bank account:

- Present this form
- Present your letter from Scouts Canada designating three local volunteers.
- Have the two or three designated local volunteers present together at the CIBC banking centre indicated in the letter from Scouts Canada to sign account documents.
- Each volunteer must bring either a valid Canadian Passport, a Canadian Driver's License or Canadian Permanent Resident Card.

Scout volunteers personal banking offer

All Scouts Canada volunteers are eligible for **special rates and discounts** on personal banking products.

- No monthly fee on a CIBC Smart™ Account for 12 months¹
- First year annual fee waived on select CIBC credit cards²
- 0.50% off the approved rate on CIBC unsecured loans and lines of credit³
- Get cash back, and great low rates on a customized CIBC mortgage⁴

Visit [CIBC.com/Scouts](https://www.cibc.com/Scouts) to learn more.

For CIBC Banking Centre employees:

Refer to the *Scouts Canada Group Account* in Knowledge Central for special arrangement forms and procedures required to open a Scout Group Bank Account and enable CMO / SmartBanking.

Benefits of opening an account with CIBC

- All accounts to be Business accounts, which conforms to Scouts Canada requirements.
- Reduced fees, with monthly account fee and most transaction fees waived.
- Favorable interest rates based on total deposits of the entire organization (National, Councils and Groups), paid monthly into to each account.
- Deposit only debit cards to enable receipt of email transfers.
- Online banking via CIBC's SmartBanking™ for Business; allowing for both sending and receiving EFTs, receiving e-statements, bill payments, account transfers, etc.
- Dual level payment approval for online transactions, which complies with Scouts Canada financial controls and policies.
- Mobile account access via the Apple iOS app.
- Convenient branch locations and designated supporting teams.
- Tailored service model based on individual group needs.
- Innovative banking solutions and technologies to always maintain state-of-the-art financial services.
- Financial literacy sessions available to groups (customized to age of children in the group).

NOTE: Offers related to and products and / or services in the CIBC Group Banking Plan can be changed or withdrawn at any time without prior notice.

¹ CIBC Smart Account monthly fee is waived for the first year after which the monthly fee applies. Fee waiver is conditional upon your recurring monthly payroll deposit from your identified employer ("your Payroll") being deposited into your CIBC Smart Account within 30 days after you enroll in the CIBC Group Banking Offer. Your payroll must be deposited on a recurring basis at least monthly for the one-year offer period. See Personal Account Service Fees brochure or visit www.cibc.com for details on CIBC Smart Account regular fees. Additional fees apply to withdrawals from non-CIBC bank machines, *Interac* e-Transfers® and cheques written in currencies other than the account currency. The *Interac* e-Transfer® fee is waived for CIBC Smart Accounts. Interest is earned if your balance is \$5,000 or more. If the balance drops below \$5,000, interest will not be earned for the days that the balance remains under \$5,000. Interest is calculated on each day's final balance and paid monthly. Interest is calculated on each day's final balance and paid monthly. ² Waiver of annual fee for primary cardholder only; annual fee for each additional cardholder is not waived. The applicable fee(s) will be charged on the first anniversary of your account opening. ³ Offer available for mortgage loans transferred in to CIBC from another financial institution, and funded within 120 days of application date. Mortgage loan must have a principal of \$100,000 or more, and be either a CIBC Fixed-Rate Closed Mortgage loan with a term of 3 years or more, or a CIBC Variable Flex Mortgage loan. You must have a personal CIBC chequing account, and pre-authorized mortgage payments must come from a CIBC bank account. Qualifying clients will receive \$2,500 on a mortgage loan of \$750,000 or more, \$2,000 on a mortgage loan of \$500,000 to \$749,999, \$1,200 on a mortgage loan of \$300,000 to \$499,999 or \$1,000 on a mortgage loan of \$100,000 to \$299,999. Cash back will be deposited in the personal CIBC chequing account 6 - 8 weeks after funding. Other conditions and restrictions apply. Ask us for details. Offer subject to credit approval and may be changed or withdrawn at any time, without notice. ³ Usual lending criteria apply. ⁴ Offer available for mortgage loans for first time home buyers. Mortgage loan must have a principal amount of \$100,000 or more, and be either a CIBC Fixed-Rate Closed Mortgage loan with a term of 3 years or more or a CIBC Variable Flex Mortgage loan, and mortgage must fund within 120 days of application date. You must have a personal CIBC chequing account, and pre-authorized mortgage payments must come from a CIBC account. Qualifying clients will receive \$2,500 on a mortgage loan amount of \$750,000 or more, \$2,000 on a mortgage loan of \$500,000 - 749,999, \$1,200 on a mortgage loan of \$300,000 - \$499,999, or \$1,000 on a mortgage loan of \$100,000 - \$299,999. Cash back will be deposited in the personal CIBC chequing account 6 - 8 weeks after funding. Other conditions and restrictions apply. Ask us for details.

Offer subject to credit approval and may be changed or withdrawn at any time, without notice.

If you have an eligible high ratio mortgage, you may also qualify for a special low rate. Talk to us to find out how.

CIBC Prime is the variable rate of interest per year declared from time to time to be the prime rate for Canadian dollar loans made by CIBC in Canada. CIBC Prime rate was 3.95% on January 27, 2020. The interest rate on the line of credit component of your CIBC Home Power Plan will change whenever CIBC Prime varies.

The CIBC logo is a trademark of CIBC.