



### Electronic Funds Transfer Form for Non-CIBC Bank Accounts Only

Branch Contact First and Last Name	Branch Contact Telephone Number
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CIBC Investor Services Inc. Account Number 1	Client Name 1
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CIBC Investor Services Inc. Account Number 2	Client Name 2
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CIBC Investor Services Inc. Account Number 3	Client Name 3
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CIBC Investor Services Inc. Account Number 4	Client Name 4
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CIBC Investor Services Inc. Account Number 5	Client Name 5
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#### Authorization to Debit/Credit - Bank Account

Please complete bank account information below to authorize transfers of cash between the bank account(s) and CIBC Investor Services Inc. account(s) listed above. Any existing authorization to debit a non-CIBC bank account(s) of the same currency will be replaced with an authorization to debit the non-CIBC bank account(s) noted below.

If you are linking a line of credit or other borrowing facility, you acknowledge that using borrowed money to finance the purchase of securities involves greater risk than using cash resources only. If you borrow money to purchase securities, your responsibility to repay the loan and pay interest as required by its terms remains the same even if the value of the securities purchased declines.

Note: Linking 3rd party bank accounts to corporate Investor's Edge accounts is not permitted.

**Bank Account Information - Canadian Dollar Currency**

Financial Institution Name	Account Type <input type="radio"/> Individual <input type="radio"/> Joint	
Bank Account Number	Institution Number	Institution Transit Number

**Bank Account Information - US Dollar Currency (Not available for RESP Accounts)**

Financial Institution Name	Account Type <input type="radio"/> Individual <input type="radio"/> Joint	
Bank Account Number	Institution Number	Institution Transit Number

**Please Note:** Only CDN\$ or US\$ transfers from Canadian financial institutions are permitted. Third party bank accounts cannot be used to settle trades. Transfers from bank accounts where multiple signatures are required will not be accepted.

**How to submit:** Please sign this form and submit it along with a copy of a personalized VOID Cheque or bank account statement showing ALL account holders' names, addresses and the bank account number. This request can be scanned and sent as a REPLY to the Secure Email that you received from Investor's Edge. You can also drop off these documents at your local CIBC Banking Centre or mail them to the following address:

CIBC Investor Services Inc.  
Attention: IE Client Support Team  
161 Bay Street, 4th Floor  
Toronto, Ontario  
M5J 2S8

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**Signature(s)**

Note: If you have a Joint Account, we require all account holders' signatures in the fields below.

To CIBC Investor Services Inc.: Please initiate transfer(s) to or from the above-noted financial institution(s) in accordance with instructions given by the undersigned client(s) in writing by telephone or via secure electronic access device, from time to time. The undersigned client(s) understand and agree to the Electronic Fund Transfer Terms set out below. This authorization may be revoked on 10 days written notice to you at the location where the above account is maintained.

_____	_____	X	<div style="border: 1px solid black; width: 100%; height: 40px;"></div>
Date (Month day, year)	Print Name (and Title if signing as authorized representative)		

_____	_____	X	<div style="border: 1px solid black; width: 100%; height: 40px;"></div>
Date (Month day, year)	Print Joint Client Name (and Title if signing as authorized representative)		

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**Electronic Funds Transfer Terms**

**Authorization**

The accountholder(s) understand that the delivery of this authorization form to CIBC Investor Services Inc. is equivalent to having personally instructed the financial institution which holds the account from which the transfers will be made (the "Transfer Account") to make these transfers. That financial institution is not required to verify that transfers comply with the instructions given on this form. The accountholder(s) certify that the Transfer Account details given on this form are correct. The accountholder(s) confirm that all persons whose signatures are required to authorize transactions in the Transfer Account have been provided, and that all necessary authorizations for each transfer instruction will be provided. If the Transfer Account information changes in any way, the accountholder(s) will notify you in writing as soon as possible.

**Cancellation**

This authorization may be cancelled at any time upon 10 days prior written notice to CIBC Investor Services Inc. directed to the location at which the CIBC Investor Services Inc. account is located. To obtain a copy of a cancellation form or for more information regarding your right to cancel a pre-authorized debit arrangement, contact your financial institution or visit [www.payments.ca](http://www.payments.ca).

**Recourse**

The accountholder(s) have certain recourse rights if any debit does not comply with this agreement. For example, the accountholder(s) have the right to receive reimbursement for any debit that is not authorized or is not consistent with this agreement. To obtain more information on recourse rights, please contact your financial institution or visit [www.payments.ca](http://www.payments.ca).

**On Demand Transfers**

This authorization form permits the accountholder(s) to direct CIBC Investor Services Inc. by telephone, in writing or via CIBC Investor Services Inc. secure electronic access devices to make transfers in the amount specified at each time of request. CIBC Investor Services Inc. must receive prior authorization for each transfer. Transfers may only be made between accounts held by the same person for individual accounts. The transfer must be in the same currency as the Transfer Account.

**Hold Period**

Funds transferred from non-CIBC bank accounts will be subject to a hold period:

- Five business days for trading
- Ten business days for withdrawals

**NSF Charges**

The accountholder(s) acknowledge and understand that applicable NSF charges will be applied as necessary.

**Questions**

To make inquiries, obtain information or seek recourse with respect to any electronic funds transfer, please contact CIBC Investor Services Inc. at 1 800-567-3343 or the Branch Contact Telephone Number listed above.