

CIBC F25 INDIGENOUS KNOWLEDGE EMPLOYEE QUIZ CAMPAIGN

OFFICIAL RULES

1. CAMPAIGN PERIOD

The CIBC F25 Indigenous Knowledge Employee Quiz Campaign (the “**Campaign**”) begins 9:00:01 a.m. Eastern Time (“**ET**”) on November 4, 2025 and ends at 11:59 p.m. ET on November 21, 2025 (the “**Campaign Period**”). By participating in the Campaign, each entrant agrees to abide by and be bound by these Official Rules. Entrants further agree to abide by and be bound by all decisions of Canadian Imperial Bank of Commerce (“**CIBC**” or the “**Sponsor**”), which shall be final and binding, without right of appeal, in all matters relating to this Campaign and the awarding of the prize, including without limitation eligibility and/or disqualification of entries.

2. ELIGIBILITY

The Campaign is open to legal residents of Canada who are: (1) at the time of entry and prize fulfillment, of the age of majority in their jurisdiction of residence and (2) are employees of CIBC (except contingent workers) based in Canada as of the date of their entry and as of the Winner Selection Date (as defined below).

Excluded from eligibility are the officers, directors, employees, agents and representatives of any Campaign judges, Campaign advertising and promotion agencies and each of their respective parents, subsidiaries, and affiliates (collectively, the “**Promotion Entities**”), and members of the immediate families (defined as parents, siblings, children and spouses, regardless of where they live) or households (whether or not related) of such officers, directors, employees, agents and representatives.

3. HOW TO ENTER

NO PURCHASE NECESSARY.

End of Campaign Criteria

The Indigenous Knowledge Quiz (the “**Quiz**”) will be uploaded to Workplace (MS Form, 10 questions, mix of multiple choice + true and false) commencing on Tuesday, November 4, 2025 at 12:00 a.m. ET.

To be eligible to win an End of Campaign Prize, you must complete the following tasks (the “**End of Campaign Criteria**”):

1. **All CIBC Employees:** The employees who correctly complete the Quiz (100% correct answers not required) are eligible to win. Odds of winning depend on number of eligible entries received and skill in meeting the End of Campaign Criteria.

4. PRIZE

End of Campaign Prize

There is one (1) End of Campaign prize available to be won.

The CIBC employees that complete the End of Campaign Criteria described in Section 3 during the Campaign Period are automatically entered and eligible to win the following prize:

- **Grand Prize:** One (1) grand prize will be awarded consisting of trip for two (2) (winner + guest) for the Canadian Rockies Express or the Canadian Rockies Express Eastbound operated by G-Adventures as follows:

- Round trip economy transportation for two (2) people (up to a maximum of \$2,200 per person) from the major Canadian airport nearest to the winner's residence (selected at the discretion of the Sponsor) (the "**Departure Point**") to Calgary, AB or Vancouver, BC (the "**Destination**");
- Seven (7) nights accommodation in Destination for two (2) people (based on standard double occupancy room);
- Ground transportation in Destination;
- Five (5) continental breakfasts and one (1) lunch to be provided.

A maximum of one (1) prize will be awarded.

Approximate retail value of the Grand Prize is \$7,500 - \$10,000 CAD based on sample departure from Toronto Pearson Airport. Actual value will vary depending on actual point of departure. Prize must be accepted as awarded and may not be substituted or transferred, or redeemed for cash or otherwise, except at Sponsor's sole discretion. Grand prize may be subject to additional terms and conditions. Sponsor reserves the right, at its sole discretion, to substitute a prize of greater or equivalent value if the prize cannot be awarded as described for any reason. Sponsor reserves the right to determine the format of the funds. Prize will be delivered to verified winner only. Sponsor will not replace any lost or stolen prizes. Prize values may be subject to deduction of applicable income taxes, as prizes will be considered a taxable benefit. CIBC will cover the tax amount on the value of the prize.

Any other costs or expenses associated with the prize not specified herein will be the responsibility of selected winner and guest (as applicable), including without limitation meals, alcohol, communication charges, room service, gratuities, optional tours, additional experiences, insurance and medical travel documents, and translation services. Sponsor will not be responsible if weather conditions, event or event-related cancellations, or other factors beyond Sponsor's reasonable control prevent the prize or part of the prize from being fulfilled, and neither the winner nor their guest will be entitled to compensation in lieu thereof. Sponsor will not be responsible if winner and/or guest are denied entry onto aircraft, into the Destination, or return entry into the Departure Point. Winner and guest must travel on the dates and travel carriers and stay at the accommodations as determined by Sponsor in its sole discretion.

No changes to the Destination, names, travel dates, etc. will be accepted once flights are confirmed. Prize is not valid for any flights departing after such date and extensions to the expiry date are not permitted. **Prize must be booked within the timelines provided by Sponsor and/or G-Adventures, after which time the prize will expire, to be determined by Sponsor, in its sole and absolute discretion.**

5. WINNER SELECTION

On or around December 5, 2025 (the "**Winner Selection Date**") the Sponsor will select one (1) CIBC employee randomly based on the respective End of Campaign Criteria.

6. SELECTED ENTRANT VERIFICATION AND PRIZE CLAIM CONDITIONS

The entrant selected as the potential winner of the prize will be announced on the Banking Centre Resources website. The selected entrant of the prize will be notified by telephone or email at their CIBC email address and/or telephone number. In order to be declared a winner, selected entrant must, as determined by Sponsor in its sole discretion: (i) respond to notification of selection within ten (10) business days of first attempt by Sponsor; (ii) correctly answer a time-limited mathematical skill-testing question without assistance of any kind, whether mechanical or otherwise, to be administered by email at a mutually convenient time; (iii) sign and return to Sponsor, within ten (10) business days of it being sent by Sponsor, a written declaration and release form, releasing the Sponsor and the Promotion Entities from any liability in connection with this Campaign or

the use, misuse, awarding or possession of any prize (the “**Release**”); and, (iv) otherwise comply with these Official Rules.

In addition, the selected entrant must:

- Successfully pass an ER review pertaining to behavioural or code of conduct related issues;
- Successfully pass the review conducted by the CIBC Sales, Monitoring & Oversight, Business Controls group (where applicable); and
- Fully comply with CIBC policies, guidelines, frameworks, controls and procedures, including but not limited to the Code of Conduct.

Once the verification process is complete, the distribution of the prize to the eligible winner will occur no later than November 30, 2026.

Return of any prize or winner notification as undeliverable, inability to reach selected entrant or failure of selected entrant to respond to notification within ten (10) business days of first attempt by Sponsor or Sponsor's agent, failure to provide proof of eligibility (if requested), release documents, or other required documentation in a timely manner, failure to correctly answer the skill-testing question, or other non-compliance with these Official Rules or Sponsor's verification process may result in disqualification, forfeiture of the prize and, at Sponsor's sole discretion, selection of an alternate eligible entrant for the forfeited prize in accordance with these Official Rules, who will be subject to disqualification in the same manner.

7. RIGHT TO VOID / TERMINATE / SUSPEND / MODIFY

Sponsor reserves the right, to terminate, suspend or modify this Campaign, in whole or in part, at any time and without notice or obligation if, in Sponsor's sole discretion, any factor interferes with its proper conduct as contemplated by these Official Rules. Without limiting the generality of the foregoing, if the Campaign, or any part thereof, is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, programming errors, or technical failures, which, in the sole discretion of Sponsor, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Campaign, Sponsor may, in its sole discretion, void any suspect entries and: (a) terminate the Campaign, or any portion thereof; (b) modify or suspend the Campaign, or any portion thereof, to address the impairment and then resume the Campaign, or relevant portion, in a manner that best conforms to the spirit of these Official Rules; and/or (c) award the prizes from among the eligible, non-suspect entries received up to the time of the impairment in accordance with the winner selection criteria discussed above.

Sponsor reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process, the operation of the Campaign, violates the Official Rules, or acts with intent to annoy, abuse, threaten or harass any other person.

8. LIMITATION OF LIABILITY AND RELEASES

BY PARTICIPATING IN THIS CAMPAIGN, ENTRANTS AGREE THAT SPONSOR, CAMPAIGN JUDGES AND THE PROMOTION ENTITIES HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM THE CAMPAIGN, INCLUDING THE ACCEPTANCE, POSSESSION, MISUSE OR USE OF THE PRIZE. FURTHER, BY PARTICIPATING IN THIS CAMPAIGN, ENTRANTS AGREE THAT SPONSOR, CAMPAIGN JUDGES AND PROMOTION ENTITIES HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM: A) ENTRY OR PARTICIPATION IN THIS CAMPAIGN OR B) ANY CLAIMS BASED ON PERSONALITY OR PRIVACY RIGHTS, DEFAMATION OR PRIZE DELIVERY. Some jurisdictions do not allow the exclusion or limitation of incidental or consequential damages; therefore, such exclusions may not apply to you.

Without limiting the foregoing, Sponsor, Campaign judges and the Promotion Entities, and any of Sponsor's other suppliers or contractors, shall not be responsible for: (a) any incomplete or inaccurate information that is caused by any of the equipment or programming associated with or utilized in the Campaign, or by any technical or human error which may occur in the processing of submissions in the Campaign; (b) lost, interrupted, or unavailable network, server, service provider, on-line systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, entries; (d) any problems with, or malfunctions or failures of, telephone networks or lines, computers or computer on-line systems, servers or providers, computer equipment, software, viruses or bugs; (e) garbled transmissions or miscommunications; (f) failure of any e-mail to be received by or from the Campaign judges or Sponsor for any reason, including but not limited to traffic congestion on the Internet or at any website or combination thereof or technical incompatibility; (g) damage to a user's computer equipment (software or hardware) occasioned by participation or downloading of materials related to this Campaign; (h) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (i) technical, pictorial, typographical or editorial errors or omissions contained herein.

9. PROTECTION OF PERSONAL INFORMATION AND PUBLICITY RELEASE

Sponsor and its authorized agents will collect, use, and disclose the personal information you provide when you enter the Campaign for the purposes of administering the Campaign and prize fulfillment. You may be offered the opportunity to receive additional communications from Sponsor or its partners about its products, and upcoming Campaigns and promotions.

By accepting a prize, winner agrees to Sponsor's use of his/her name, city/province of residence, picture, biographical information, statements, voice and likeness in any advertising and publicity Sponsor and its respective successors, assigns and licensees may conduct relating to the Campaign in any media or format, whether now known or hereafter developed, including but not limited to the World Wide Web, at any time or times in perpetuity, without further compensation or notice, and hereby releases Sponsor and the Promotion Entities from any liability with respect thereto. For further information about Sponsor's privacy practices, please see Sponsor's Privacy Policy at: <https://www.cibc.com/ca/legal/privacy-policy.html>

10. GENERAL CONDITIONS

All entries become the property of Sponsor and will not be returned, and no correspondence will be made with or entered into except with selected entrant(s). By participating in the Campaign, each entrant agrees that Sponsor, Campaign judges and the Promotion Entities have not made, with respect to each of their own products/services provided as a prize or part thereof (if applicable), any warranty, representation or guarantee express or implied, in fact or in law, with respect to the prize and specifically disclaim all such warranties, including without limitation, the implied warranties of merchantability and fitness for a particular purpose. Winning a prize is contingent on fulfilling all the requirements set forth herein. Mass entries, automated entries, entries submitted by third parties, and any entries or prize claims that are late, incomplete, fraudulent, illegible, unidentified or delayed will be void. All entries and prize claims are subject to verification. Proof of entry submission does not constitute proof of receipt. Entrants agree to abide by these Official Rules. Decisions of Sponsor and/or any independent Campaign judging organization will be final and binding on all matters pertaining to this Campaign. Campaign is subject to all applicable federal, provincial and municipal laws. Void where prohibited. Sponsor reserves the right to correct any typographical, printing, computer programming or operator errors. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. The invalidity or unenforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. If any provision of the Official Rules is determined to be invalid or otherwise unenforceable, then the Official Rules shall be construed in accordance with their terms as if the invalid or unenforceable provision was not contained therein. Should a winner make any false statement(s) in any document referenced above, the winner may be required to promptly return to Sponsor his/her prize, or the cash value thereof. WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS CAMPAIGN OR UNDERMINE THE LEGITIMATE OPERATION OF THE CAMPAIGN IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW.

In the event of a dispute as to the identity of the person who submitted any entry, the authorized account holder of the CIBC e-mail address used to enter the Campaign will be deemed to be the entrant. The "**authorized account holder**" is the natural person assigned an e-mail address by CIBC.