



INTERNATIONAL STUDENT BANKING OFFER (ISBO) HOW TO VIDEO

October 2019

[Inspirational background music plays. Six outlines of people appear in circles. Each circle spins and turns into a maple leaf. Map of Canada appears in the background. Circular outlines of maple leaf disappear. Guaranteed Investment Certificate appears. ID Card with outline of figure appears. Building appears.]

[0:00-0:21]

The CIBC International Student Banking Offer (ISBO) makes it easy, fast and affordable for you to prepare for your new life in Canada, whether you need a Guaranteed Investment Certificate (GIC) to get a Canadian Visa, a new deposit account to demonstrate proof of funds, or simply require banking services to meet your day-to-day financial needs while travelling or at school.

[Clipboard appears. Passport appears under the clipboard. Letter appears to the right of the clipboard. School building appears to the right of the letter.]

[0:22-0:32]

Completing your ISBO application online is easy. To get started, make sure you have your passport, your letter of admission and your school campus name handy.

[Screen turns burgundy.]

[0:33-0:34]

Got it? Great!

[Laptop opens and camera zooms in on screen. Web link for cibc.com/isbo appears in the address bar. ISBO homepage appears on the computer screen. "Apply now" button is highlighted.]

[0:35-0:44]

Now, head over to your computer or mobile device and open up cibc.com/isbo. Click "Apply Now" to be directed to the ISBO application.

[Webpage changes to ISBO application form. "Student GIC Program" checkbox is highlighted. "Student Deposit Program" checkbox is highlighted.]

[0:45-0:53]

Select the program you're applying for, the CIBC Student GIC Program or the CIBC Student Deposit Program.

[The help button is highlighted. "Student GIC Program" checkbox is selected. Webpage changes to "Student GIC Program Details".]

[0:54-0:59]

If you're not sure which is best for you, click on the icon for help, or select the program to learn more.

["Payment Details" pop-up screen appears. "Amount" input field is populated with "\$10,000.00 CAD". "Select Payment Country" dropdown appears. Dropdown selections show "China", "India", "Philippines" and "Vietnam". "India" is selected. "Select Payment Currency" dropdown field is populated by "INR". Exchange rate and total payment value appears. Disclaimer for CIBC foreign exchange rate appears. Total payment value is highlighted.]

[1:00-1:30]

Next, enter the amount you wish to pay, and select the country that you currently live in from the drop-down list. After you select your country, you will automatically be shown: the payment currency of your country – or you can choose an alternate payment currency from the drop-down list. The competitive live exchange rate provided by CIBC and the total payment amount in the currency you selected. And the best part – there are no services fees so the total you see is amount you pay!

["Summary" on the right side-bar is highlighted. "Summary" section is zoomed in. Disclaimer for foreign exchange quote appears.]

[1:31-1:37]

And in the "Summary" section you'll clearly see when the locked-in foreign exchange quote expires once you submit your application.

["Payment Details" pop-up screen appears. Checkbox for payment in Canadian Dollars is selected. Checkmark appears. "Select Payment Currency" changes from "INR" to "CAD". New total fees in Canadian dollar is highlighted. "Student Information" button at the bottom of pop-up is selected.]

[1:38-1:45]

If you prefer to pay in Canadian Dollars, simply click the checkbox here. The 1.5% program fee will be shown in the total.

["Personal Information" webpage appears. Form fields are populated with personal details. Screen scrolls down to highlight "Admission Letter" form field.]

[1:46-1:57]

When you are finished with this section, click "Student Information." Fill in your details, and attach a PDF or JPG of your Admission Letter, ensuring it includes your full name and address.

[Screen scrolls down to "Contact Details" section of the form.]

[1:58-2:04]

It's important to make sure your contact details are correct in case we need to follow up by email or phone for additional information.

[Six circles with silhouettes of people appear on screen. Circle spins, and silhouettes turn into checkmarks.]

[2:04-2:08]

This is also the information we use to confirm who you are when you come to Canada.

[Screen returns to “Contact Details” webpage.]

[2:09-2:18]

Check them over, and make a note of the email address and password you’ve used. This will be used to send you notifications and as your log-in for the ISBO student portal.

[Screen scrolls down to “Passport Details” section. Form fields are populated by passport details.]

[2:19-2:23]

Next, enter your passport information so we can verify your identity.

["Referral Details" section underneath "Passport Details" is highlighted. "Referral Type" and "Referral Details" form fields are populated.]

[2:24-2:30]

Don't forget to fill in the "Referral Program" section to get a \$25 bonus for both you and the friend that referred you!

["Payment Summary" on the bottom of screen is selected.]

[2:31-2:33]

Once complete, click on "Payment Summary".

["Payment Summary" webpage appears. Screen scrolls down to show "Student Information". Screen scrolls down to "Terms and Conditions". Agreement checkbox is selected. Checkmark appears in checkbox. "Submit" button is selected.]

[2:34-2:40]

Verify the information is correct, read and agree to the Terms and Conditions, and click "Submit". That's it!

["Thank You" webpage appears. Illustration of email appears. "Transfer Instructions" paper extrudes from email. Clock and calendar appears. Clock hands move. Calendar date changes.]

[2:41-2:57]

Once we have opened your account, you'll receive an email from us indicating that your wire transfer instructions are available in the ISBO student portal to download. The instructions will tell you how long you have to send your transfer. Be sure to make the transfer before the date and time shown.

[Email icon appears.]

[2:58-3:01]

If you need more time, email us and we'll help provide a solution.

[Welcome letter appears. Investment advice letter appears. Clipboard appears. Welcome letter and investment advice letter disappear. Clipboard disappears. ISBO homepage appears. "Sign On" button is highlighted. Refund disclaimer appears.]

[3:02-3:21]

While in the ISBO student portal, you can also download and print your Welcome Letter and Investment Advice Letter. You'll need this for your study permit application. And if you have a change of plans or your study permit is denied, just log into the ISBO student portal to initiate a refund.*

[Six pieces of paper appear on screen.]

[3:22-3:27]

And remember – all documents from CIBC will be available to download from the portal.

[Laptop closes. Laptop fades out. "CIBC International Student Banking Offer" wordmark appears. ISBO disclaimer appears.]

[3:28-3:35]

CIBC International Student Banking Offer. The smarter way to bank when you're studying abroad.

Read the [CIBC ISBO Terms and Conditions](#), the [CIBC ISBO GIC Terms and Conditions](#) and the [CIBC ISBO Referral Program Terms and Conditions](#).

Foreign exchange rates apply. If you are transferring funds in your selected currency, once you have entered an amount to be transferred, the Online Platform will display a quote in your selected currency and the proposed foreign exchange rate for the relevant currency pair. The quote will remain valid until the expiry date and time displayed on the Online Platform (the "Quote Period"). During the Quote Period, you will not be able to initiate another transfer or obtain another quote.

The foreign exchange rate is provided by CIBC. CIBC earns income from the difference (the spread) between the prices at which we buy and sell foreign currency. Our spreads may differ from time to time and can change (without prior notice). This spread is reflected in the quote provided to you on the Online Platform and may be considered to be an indirect cost to you.

If you are transferring funds in Canadian currency, you may be charged additional fees. These fees will be clearly displayed to you before you finalize your funds transfer on the Online Platform.