



## CIBC Smart™ Account and Amazon Prime offer FAQ

### I. Eligibility

**Q1: What is the CIBC Smart Account Digital Amazon Prime offer?**

From October 1 to December 28, 2018, eligible clients who open a CIBC Smart Account digitally can get a 1-year Amazon Prime membership from CIBC.

**Q2: Who is eligible for the offer?**

CIBC clients who open their first Smart Account online during the offer period may be eligible. It is not available for:

- Clients who open the account in a CIBC Banking Centre, through CIBC Telephone Banking or other non-digital channels
- Clients who had a CIBC chequing account before October 1, 2018 (including joint accounts)
- CIBC employees or retirees
- Clients receiving other offers (except the Homeowner Banking Bundle [HBB] or the Smart Account fee waiver)
- Clients receiving a fee waiver offer as part of Smart for Students, Smart for Newcomers, Smart for Foreign Workers or the Group Banking Plan

**Q3: What must I do to qualify for the offer?**

You must:

- Open a CIBC Smart Account through [cibc.com](http://cibc.com), CIBC Online Banking, or on the CIBC Mobile Banking App
- Provide a valid email address upon opening the Smart Account, and
- Complete the qualifying transactions within 3 calendar months of account open

**Q4: What are the qualifying transactions ?**

You must set up and complete: 1 eligible recurring direct deposit **or** 2 eligible recurring pre-authorized payments in the same calendar month.

Find out what transactions qualify as eligible pre-authorized debits and direct deposits in the [offer terms and conditions \(PDF, 50 KB\)](#).

**Q5: Is this offer available on the Everyday Chequing Account or the PremierService Account?**

No, this offer is only available on a Smart Account.

**Q6: I have a CIBC savings account (for example, an eAdvantage Savings Account), but no chequing account. Can I still get this offer?**

Yes, as long as you don't have an existing CIBC chequing account.

**Q7: If I convert my savings account to a Smart Account, can I still qualify for the offer?**

No. Talk an advisor about the benefits of keeping your existing savings account and opening a new Smart Account to take advantage of this offer.

**Q8: If I convert my chequing account to a Smart Account, can I still qualify for the offer?**

If the chequing account was opened prior to the offer period and converted to a Smart Account, then you cannot qualify for the offer because you already have a CIBC chequing account. If the chequing account was opened digitally during the offer period and then converted to a Smart Account, then you may qualify for the offer if you complete qualifying transactions.

**Q9: I already have a Smart Account, can I still get this offer?**

No, you are not eligible for this special offer because you already have a CIBC chequing account. You may be eligible for another Banking Bundle offer depending on what other products or accounts you have with us.

**Q10: I currently have Amazon Prime. Can I still get this offer?**

Yes, as long as you don't have an existing CIBC chequing account and do the qualifying transactions upon opening a Smart Account.

**Q11: My spouse and I want to open a joint account. Will we get two Amazon Prime memberships?**

No, the offer is limited to one 1-year Amazon Prime membership per client/Smart Account, including joint accounts.

**Q12: If I open more than one Smart Account during the offer period, do the qualifying transactions need to be completed from one account?**

Yes, qualifying transactions need to be done on one Smart Account. If you open 2 new accounts in the offer period, only the account opened first will be the one that is tracked for the qualifying transactions.

**Q13: How long does the Smart Account have to stay open?**

The Smart Account must be open and active for a minimum of 1 year from the end of month the account was opened. If you do not keep the account open and active, you may be disqualified from receiving any offer benefits.

In addition, you cannot convert your Smart Account to another account type for 1 calendar year from the end of the month your account was opened. If you convert your account or do not keep the account open and active, you may be disqualified from receiving any offer benefits.

**Q14: I am a Small Business client and have a Business Operating Account but no personal chequing account. Can I still get the offer?**

Yes, Small Business clients with a business chequing account but no personal chequing account may be eligible for this offer by opening a personal Smart Account and completing the required transactions.

**Q15: If I open a Smart Account and qualify for the Homeowner Banking Bundle (HBB), will I get the benefits of HBB and the 1-year Amazon Prime membership?**

Yes. As long as you are a new chequing account client, you complete the qualifying transactions, and are eligible for the CIBC Homeowner Banking Bundle discount, you will receive the applicable bundle discount in addition to the 1-year Amazon Prime membership.

**Q16: Are payments to a CIBC Credit Card considered an eligible pre-authorized debit (payment)?**

Qualifying pre-authorized debits need to be arranged directly with the merchant. For example, CIBC credit card payments completed online, on Mobile Banking, or through Telephone Banking would not qualify because they are considered transfers.

For a regular CIBC credit card payment to qualify, an arrangement must be set up with CIBC Credit Card Customer Service Contact Centre at 1-800-465-4653.

**Q17: Does a Regular Investment Plan (RIP) payment qualify as an eligible qualifying transaction?**

No, a RIP does not qualify as an eligible pre-authorized debit.

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## II. Receiving your Amazon Prime promotional code

**Q18: How do I receive my 1-year Amazon Prime membership reward?**

If you qualify for the offer, you will receive an email within 12-16 weeks after completing the qualifying transactions at the email address you provided. The email will contain an alpha-numeric code that you can redeem for a 1-year Amazon Prime membership on Amazon.ca.

**Sample timelines:**

Smart Account opening date	Direct deposit or 2 pre-authorized payments posting date	1-year Amazon Prime promotional code email delivery date
October 1	December 7	March 2019
December 28	January 31	May 2019
December 1	April 10	N/A (you would not qualify because you did not complete the qualifying transactions within the 3 months following the month you opened the account)

**Q19: It's been over 16 weeks and I have not received an email from CIBC with the promotional code for the 1-year Amazon Prime membership.**

Ensure that the email address you have provided us is valid. Try checking your junk mail. If you still cannot find the email, call us at 1-800-465-2422 or visit a CIBC Banking Centre and a CIBC representative will help investigate and resolve your concern.

**Q20: I have lost the email that has the code for the 1-year Amazon Prime membership. How can I get a replacement code?**

Call us at 1-800-465-2422 or visit a CIBC Banking Centre and a CIBC representative will help resolve your concern.

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### III. Redeeming the 1-year Amazon Prime membership

**Q21: How do I redeem my code to receive the 1-year Amazon Prime membership?**

You must redeem the code using the link provided in the email, or at [www.amazon.ca/redeemprime](http://www.amazon.ca/redeemprime). Follow the instructions on your screen. To avoid errors when entering your alpha-numeric code, copy the code from the email and paste it into the page on Amazon.ca. The code is not valid on Amazon.com.

The code is for one-time use only and must be redeemed before **August 31, 2021**. The code is for you only. Your code cannot be transferred, exchanged or resold. Your code is not the same as an Amazon Gift Card claim code.

**Q22: I do not have an Amazon account. What do I need to know to redeem my code for a 1-year Amazon Prime membership?**

Follow the link in your email to sign up for an Amazon account. You'll need to have a credit/debit card accessible. While the first year's subscription is on us as a reward for qualifying for the Smart Account offer, you must provide Amazon with a valid credit card number to activate your subscription.

Note: Your Amazon Prime account renews automatically. After one year, your subscription will renew automatically and you will be charged (currently \$79/year plus taxes) unless you cancel. You may cancel your Amazon Prime membership at any time by logging in to your Amazon account or by calling Amazon customer service at 1-888-280-3321.

**Q23: I currently have an Amazon account. What do I need to know to redeem my code for 1-year Amazon Prime membership?**

If you are an existing Amazon Prime member, you can redeem the code for an additional year of Amazon Prime which will be applied to your existing Amazon account. For example, if you redeem your code in January 2019 and your existing subscription expires in May 2019, your subscription will be extended to May 2020.

Note: Your Amazon Prime account renews automatically. After the additional year, your subscription will renew automatically and you will be charged (currently \$79/year plus taxes) unless you cancel. You may cancel your Amazon Prime membership at any time by logging in to your Amazon account or by calling Amazon customer service at 1-888-280-3321.

**Q24: What if my code does not work?**

If the code does not work, call Amazon customer service at 1-888- 280-3321.