



# CIBC Builder Program

## Exclusive mortgage offers for



## Complete your new home purchase with confidence, when and where it is most convenient for you

### What you can expect from CIBC

- Mortgage approvals that are fully underwritten, inclusive of an appraisal completed at the time of application
- Preferred mortgage offers<sup>1</sup> guaranteed from the time of approval to closing, including capped rates up to 36 months
- A dedicated team of experienced CIBC Mobile Mortgage Advisors who specialize in the new home market
- Exclusive banking offers and personalized advice to help you achieve your goals
- Financial protection through Creditor Insurance for your CIBC Mortgage if you are unable to work due to a disability, experience involuntary job loss, are diagnosed with a covered critical illness, or in the event of your death<sup>2</sup>
- Up to 5% cash back<sup>3</sup> options and amortization periods of up to 30 years<sup>4</sup> with flexible payment options

### Contact us today for expert advice that meets your unique needs



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CIBC is not responsible for, and does not endorse the properties, products or services of the builder or any other person or company. <sup>1</sup>To be eligible for a capped rate mortgage offer, mortgage must fund within the maximum capped rate period specified in the mortgage contract. Rates only available on fixed-rate closed mortgages. Rates apply only to new mortgages of owner-occupied properties with an amortization of 25 years or less. Not available in combination with any other discounts, offers or promotions. Please contact your CIBC Mortgage Advisor for the most current rates. <sup>2</sup>Creditor Insurance for CIBC Mortgages is optional creditor's group insurance underwritten by The Canada Life Assurance Company and administered by Canada Life and CIBC. This insurance is subject to eligibility conditions, limitations and exclusions (which are circumstances when benefits are limited or not paid) which are described in the Certificate of Insurance you receive upon enrolment. <sup>3</sup>Cash back amounts of up to 5% available on the 5-year (or greater) fixed-rate closed mortgage loans. Other cash back offers also available on 3- and 4-year fixed-rate closed mortgage loans and the CIBC Variable Flex Mortgage<sup>®</sup> loan. Maximum cash back amount is \$50,000. Cash back is deposited the business day after closing and is repayable if mortgage loan is discharged, transferred or renewed before maturity date. Subject to credit approval. Other conditions and restrictions apply. Ask us for details. <sup>4</sup>Some conditions apply. 30 years amortization is available on owner-occupied residences only. The maximum amortization period for an insured mortgage is 25 years; ask for details. Offers may be changed or withdrawn at any time without notice.

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