

**the
Wolfsberg
Group**

Financial Institution Name:
Location (Country):

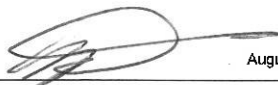
Canadian Imperial Bank of Commerce
Canada

No #	Question	Answer
1. ENTITY & OWNERSHIP		
1	Full Legal name	Canadian Imperial Bank of Commerce
2	Append a list of foreign branches which are covered by this questionnaire (if applicable)	For a list of CIBC foreign branches, refer to Appendix A - List of CIBC Foreign Branches. For a list of Subsidiaries, refer to Appendix B - List of CIBC Significant Subsidiaries Exclusion: CIBC FCIB, CIBC Bank USA, CIBC Mellon Trust Company
3	Full Legal (Registered) Address	81 Bay Street, CIBC Square, Toronto Ontario, M5J 0E7, Canada
4	Full Primary Business Address (if different from above)	Same as above
5	Date of Entity incorporation/establishment	1867
6	Select type of ownership and append an ownership chart if available	
6 a	Publicly Traded (25% of shares publicly traded)	Yes
6 a1	If Y, indicate the exchange traded on and ticker symbol	NYSE: New York Stock Exchange TSX: Toronto Stock Exchange Ticker Symbol: CM
6 b	Member Owned/Mutual	No
6 c	Government or State Owned by 25% or more	No
6 d	Privately Owned	No
6 d1	If Y, provide details of shareholders or ultimate beneficial owners with a holding of 10% or more	N/A
7	% of the Entity's total shares composed of bearer shares	0
8	Does the Entity, or any of its branches, operate under an Offshore Banking License (OBL) ?	No
8 a	If Y, provide the name of the relevant branch/es which operate under an OBL.	
9	Does the Bank have a Virtual Bank License or provide services only through online channels?	Yes
10	Provide Legal Entity Identifier (LEI) if available	2IG19DL77OX0HC3ZE78
2. AML, CTF & SANCTIONS PROGRAMME		
11	Does the Entity have a programme that sets minimum AML, CTF and Sanctions standards regarding the following components:	
11 a	Appointed Officer with sufficient experience/expertise	Yes
11 b	Adverse Information Screening	Yes
11 c	Beneficial Ownership	Yes
11 d	Cash Reporting	Yes
11 e	CDD	Yes
11 f	EDD	Yes

11 g	Independent Testing	Yes
11 h	Periodic Review	Yes
11 i	Policies and Procedures	Yes
11 j	PEP Screening	Yes
11 k	Risk Assessment	Yes
11 l	Sanctions	Yes
11 m	Suspicious Activity Reporting	Yes
11 n	Training and Education	Yes
11 o	Transaction Monitoring	Yes
12	Is the Entity's AML, CTF & Sanctions policy approved at least annually by the Board or equivalent Senior Management Committee?	No
13	Does the Entity use third parties to carry out any components of its AML, CTF & Sanctions programme?	Yes
13 a	If Y, provide further details	CIBC relies on vendor supplied software for sanctions and PEP screening processes, as well as select number of third party agency relationships for certain segments to conduct KYC
14	Does the entity have a whistleblower policy?	Yes
3. ANTI BRIBERY & CORRUPTION		
15	Has the Entity documented policies and procedures consistent with applicable ABC regulations and requirements to reasonably prevent, detect and report bribery and corruption?	Yes
16	Does the Entity's internal audit function or other independent third party cover ABC Policies and Procedures?	Yes
17	Does the Entity provide mandatory ABC training to:	
17 a	Board and Senior Committee Management	Yes
17 b	1st Line of Defence	Yes
17 c	2nd Line of Defence	Yes
17 d	3rd Line of Defence	Yes
17 e	Third parties to which specific compliance activities subject to ABC risk have been outsourced	Not applicable
17 f	Non-employed workers as appropriate (contractors/consultants)	Yes
4. AML, CTF & SANCTIONS POLICIES & PROCEDURES		
18	Has the Entity documented policies and procedures consistent with applicable AML, CTF & Sanctions regulations and requirements to reasonably prevent, detect and report:	
18 a	Money laundering	Yes
18 b	Terrorist financing	Yes
18 c	Sanctions violations	Yes
19	Does the Entity have policies and procedures that:	
19 a	Prohibit the opening and keeping of anonymous and fictitious named accounts	Yes
19 b	Prohibit the opening and keeping of accounts for unlicensed banks and/or NBFIs	Yes
19 c	Prohibit dealing with other entities that provide banking services to unlicensed banks	Yes
19 d	Prohibit accounts/relationships with shell banks	Yes
19 e	Prohibit dealing with another Entity that provides services to shell banks	Yes
19 f	Prohibit opening and keeping of accounts for Section 311 designated entities	No
19 g	Prohibit opening and keeping of accounts for any of unlicensed/unregulated remittance agents, exchanges houses, casa de cambio, bureaux de change or money transfer agents	Yes
19 h	Assess the risks of relationships with domestic and foreign PEPs, including their family and close associates	Yes
19 i	Define the process for escalating financial crime risk issues/potentially suspicious activity identified by employees	Yes
19 j	Outline the processes regarding screening for sanctions, PEPs and Adverse Media/Negative News	Yes

20	Has the Entity defined a risk tolerance statement or similar document which defines a risk boundary around their business?	Yes
21	Does the Entity have record retention procedures that comply with applicable laws?	Yes
21 a	If Y, what is the retention period?	5 years or more
5. KYC, CDD and EDD		
22	Does the Entity verify the identity of the customer?	Yes
23	Do the Entity's policies and procedures set out when CDD must be completed, e.g. at the time of onboarding or within 30 days?	Yes
24	Which of the following does the Entity gather and retain when conducting CDD? Select all that apply:	
24 a	Customer identification	Yes
24 b	Expected activity	Yes
24 c	Nature of business/employment	Yes
24 d	Ownership structure	Yes
24 e	Product usage	Yes
24 f	Purpose and nature of relationship	Yes
24 g	Source of funds	Yes
24 h	Source of wealth	Yes
25	Are each of the following identified:	
25 a	Ultimate beneficial ownership	Yes
25 a1	Are ultimate beneficial owners verified?	Yes
25 b	Authorised signatories (where applicable)	Yes
25 c	Key controllers	Yes
25 d	Other relevant parties	No
26	Does the due diligence process result in customers receiving a risk classification?	Yes
27	Does the Entity have a risk based approach to screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
28	Does the Entity have policies, procedures and processes to review and escalate potential matches from screening customers and connected parties to determine whether they are PEPs, or controlled by PEPs?	Yes
29	Is KYC renewed at defined frequencies based on risk rating (Periodic Reviews)?	Yes
29 a	If yes, select all that apply:	
29 a1	Less than one year	No
29 a2	1 – 2 years	Yes
29 a3	3 – 4 years	Yes
29 a4	5 years or more	Yes
29 a5	Trigger-based or perpetual monitoring reviews	Yes
29 a6	Other (please specify)	N/A
30	From the list below, which categories of customers or industries are subject to EDD and/or are restricted, or prohibited by the Entity's FCC programme?	
30 a	Arms, Defence, Military	EDD on risk-based approach
30 b	Correspondent Banks	EDD on risk-based approach
30 b1	If EDD or EDD & restricted, does the EDD assessment contain the elements as set out in the Wolfsberg Correspondent Banking Principles 2022?	Yes
30 c	Embassies/Consulates	EDD on risk-based approach
30 d	Extractive industries	EDD on risk-based approach
30 e	Gambling customers	Restricted
30 f	General Trading Companies	EDD on risk-based approach
30 g	Marijuana-related Entities	Restricted
30 h	MSB/MVTS customers	Prohibited
30 i	Non-account customers	No EDD/restriction or prohibition
30 j	Non-Government Organisations	EDD on risk-based approach
30 k	Non-resident customers	EDD on risk-based approach

30 l	Nuclear power	EDD on risk-based approach
30 m	Payment Service Provider	Restricted
30 n	PEPs	EDD on risk-based approach
30 o	PEP Close Associates	EDD on risk-based approach
30 p	PEP Related	EDD on risk-based approach
30 q	Precious metals and stones	Restricted
30 r	Red light businesses/Adult entertainment	Prohibited
30 s	Regulated charities	EDD on risk-based approach
30 t	Shell banks	Prohibited
30 u	Travel and Tour Companies	EDD on risk-based approach
30 v	Unregulated charities	EDD on risk-based approach
30 w	Used Car Dealers	EDD on risk-based approach
30 x	Virtual Asset Service Providers	Restricted
30 y	Other (specify)	N/A
31	If restricted, provide details of the restriction	Collection of additional information is required for all restricted Clients in order for CIBC to conduct EDD once CAMLO or delegate and Senior Line of Business executive approval to onboard has been obtained.
6. MONITORING & REPORTING		
32	Does the Entity have risk based policies, procedures and monitoring processes for the identification and reporting of suspicious activity?	Yes
33	What is the method used by the Entity to monitor transactions for suspicious activities?	Combination of automated and manual
33 a	If manual or combination selected, specify what type of transactions are monitored manually	Transactions/products of lower risk and/or not yet integrated into automated systems
34	Does the Entity have regulatory requirements to report suspicious transactions?	Yes
34 a	If Y, does the Entity have policies, procedures and processes to comply with suspicious transactions reporting requirements?	Yes
35	Does the Entity have policies, procedures and processes to review and escalate matters arising from the monitoring of customer transactions and activity?	Yes
7. PAYMENT TRANSPARENCY		
36	Does the Entity adhere to the Wolfsberg Group Payment Transparency Standards?	Yes
37	Does the Entity have policies, procedures and processes to reasonably comply with and have controls in place to ensure compliance with:	
37 a	FATF Recommendation 16	Yes
37 b	Local Regulations	Yes
37 b1	If Y, Specify the regulation	Applicable AML/ATF regulatory standards in each country in which CIBC operates
37 c	If N, explain	N/A
8. SANCTIONS		
38	Does the Entity have a Sanctions Policy approved by management regarding compliance with sanctions law applicable to the Entity, including with respect to its business conducted with, or through accounts held at foreign financial institutions?	Yes
39	Does the Entity have policies, procedures or other controls reasonably designed to prohibit and/or detect actions taken to evade applicable sanctions prohibitions, such as stripping, or the resubmission and/or masking, of sanctions relevant information in cross border transactions?	Yes

40	Does the Entity screen its customers, including beneficial ownership information collected by the Entity, during onboarding and regularly thereafter against Sanctions Lists?	Yes
41	Select the Sanctions Lists used by the Entity in its sanctions screening processes:	
41 a	Consolidated United Nations Security Council Sanctions List (UN)	Used for screening customers and beneficial owners and for filtering transac
41 b	United States Department of the Treasury's Office of Foreign Assets Control (OFAC)	Used for screening customers and beneficial owners and for filtering transac
41 c	Office of Financial Sanctions Implementation HMT (OFSI)	Used for screening customers and beneficial owners and for filtering transac
41 d	European Union Consolidated List (EU)	Used for screening customers and beneficial owners and for filtering transac
41 e	Lists maintained by other G7 member countries	Used for screening customers and beneficial owners and for filtering transac
41 f	Other (specify)	Applicable local sanctions lists of countries where CIBC has an operation
42	Does the Entity have a physical presence, e.g. branches, subsidiaries, or representative offices located in countries/regions against which UN, OFAC, OFSI, EU or G7 member countries have enacted comprehensive jurisdiction-based Sanctions?	No
9. TRAINING & EDUCATION		
43	Does the Entity provide mandatory training, which includes:	
43 a	Identification and reporting of transactions to government authorities	Yes
43 b	Examples of different forms of money laundering, terrorist financing and sanctions violations relevant for the types of products and services offered	Yes
43 c	Internal policies for controlling money laundering, terrorist financing and sanctions violations	Yes
43 d	New issues that occur in the market, e.g. significant regulatory actions or new regulations	Yes
44	Is the above mandatory training provided to :	
44 a	Board and Senior Committee Management	Yes
44 b	1st Line of Defence	Yes
44 c	2nd Line of Defence	Yes
44 d	3rd Line of Defence	Yes
44 e	Third parties to which specific FCC activities have been outsourced	Yes
44 f	Non-employed workers (contractors/consultants)	Yes
10. AUDIT		
45	In addition to inspections by the government supervisors/regulators, does the Entity have an internal audit function, a testing function or other independent third party, or both, that assesses FCC AML, CTF, ABC, Fraud and Sanctions policies and practices on a regular basis?	Yes
Signature Page		
Wolfsberg Group Financial Crime Compliance Questionnaire 2023 (FCCQ V1.2)		
Canadian Imperial Bank of Commerce _____ (Financial Institution name)		
I, <u>Michael Donovan</u> _____ (Senior Compliance Manager- Second Line representative), certify that I have read and understood this declaration, that the answers provided in this Wolfsberg FCCQ are complete and correct to my honest belief.		
 August 22nd, 2023 _____ (Signature & Date)		



Appendix A - List of CIBC Foreign Branches

CIBC Foreign Branch	Address	Regulatory Bodies
Canadian Imperial Bank of Commerce, New York Branches	<ul style="list-style-type: none"> • 300 Madison Avenue, New York, NY, USA • 425 Lexington Avenue, New York, NY, USA 	<ul style="list-style-type: none"> • Federal Reserve Bank of New York • Federal Reserve Bank of Chicago • New York State Department of Financial Services
Canadian Imperial Bank of Commerce, Chicago Branch	120 South LaSalle Street, Chicago, Illinois, USA	<ul style="list-style-type: none"> • Federal Reserve Bank of Chicago • Illinois Department of Financial and Professional Regulation
Canadian Imperial Bank of Commerce, London Branch	150 Cheapside, London, EC2V 6ET, England, UK	<ul style="list-style-type: none"> • Financial Conduct Authority (FCA) • Prudential Regulation Authority (PRA)
Canadian Imperial Bank of Commerce, Singapore Branch	One Raffles Place Office Tower 2 #12-61 Singapore 048616	<ul style="list-style-type: none"> • Monetary Authority of Singapore (MAS)
Canadian Imperial Bank of Commerce, Hong Kong Branch	Suite 3602, Cheung Kong Center 2 Queen's Road Central, Hong Kong, China	<ul style="list-style-type: none"> • Hong Kong Monetary Authority (HKMA) • Hong Kong Securities and Futures Commission (SFC)
Canadian Imperial Bank of Commerce, Sydney Branch	Suite 4501, Level 45, Gateway Building 1 Macquarie Place, Sydney NSW 2000	<ul style="list-style-type: none"> • Australian Prudential Regulation Authority (APRA) • Australian Securities and Investments Commission (ASIC)



Appendix B - List of CIBC Significant Subsidiaries

CIBC Subsidiary Name	Address	Regulatory Authority
CIBC Asset Management Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Provincial and territorial securities commissions
CIBC BA Limited	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Not Applicable
CIBC Investor Services Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Investment Industry Regulatory Organization of Canada (IIROC)
CIBC Life Insurance Company Limited	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Office of the Superintendent of Financial Institutions (OSFI)
CIBC Mortgages Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Office of the Superintendent of Financial Institutions (OSFI)
CIBC Securities Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Mutual Fund Dealers Association (MFDA); Provincial and territorial securities
CIBC Trust Corporation	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Office of the Superintendent of Financial Institutions (OSFI)
CIBC World Markets Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Investment Industry Regulatory Organization of Canada (IIROC)
CIBC Wood Gundy Financial Services Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Provincial and territorial insurance broker regulators
CIBC Wood Gundy Financial Services (Quebec) Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Autorite des marches financiers (Quebec)
INTRIA Items Inc.	81 Bay Street, CIBC Square, Toronto, Ontario, M5J 0E7 Canada	Not Applicable
CIBC Australia Ltd	Suite 4501, Level 45, 1 Macquarie Pl, Sydney NSW 2000 Australia	Australian Securities and Investments Commission (ASIC)
CIBC Capital Markets (Europe) S.A.	K2 Dolce, Building D1, 2C Rue Albert Borschette, K2D1 Luxembourg- 1246, Luxembourg	Commission de Surveillance du Secteur Financier - CSSF
CIBC Cayman Holdings Limited	Monaco Towers, 11 Dr. Roy's Drive, P.O. Box 2382, Grand Cayman KY1 1105	Not regulated by any banking authority

CIBC Subsidiary Name	Address	Regulatory Authority
CIBC Cayman Bank Limited	Monaco Towers, 11 Dr. Roy's Drive, P.O. Box 2382, Grand Cayman KY1 1105	Cayman Islands Monetary Authority (CIMA)
CIBC Cayman Capital Limited	Monaco Towers, 11 Dr. Roy's Drive, P.O. Box 2382, Grand Cayman KY1 1105	Not regulated by any banking authority
CIBC Cayman Reinsurance Limited	Monaco Towers, 11 Dr. Roy's Drive, P.O. Box 2382, Grand Cayman KY1 1105	Cayman Islands Monetary Authority (CIMA) – Insurance Division
CIBC Investments (Cayman) Limited	Monaco Towers, 11 Dr. Roy's Drive, P.O. Box 2382, Grand Cayman KY1 1105	Not regulated by any banking authority
FirstCaribbean International Bank Limited	Michael Mansoor Building, Warrens, St. Michael, Barbados	Central Bank of Barbados
CIBC Fund Administration Services (Asia) Limited	Suite 26, Level 19, Two International Finance Centre, 8 Finance Street, Central, Hong Kong	Not Applicable
FirstCaribbean International Bank (Bahamas) Limited	FirstCaribbean International Bank Financial Centre, Shirley Street, Nassau, Bahamas	Central Bank of the Bahamas
Sentry Insurance Brokers Ltd.	FirstCaribbean International Bank Financial Centre, Shirley Street, Nassau, Bahamas	Not Applicable
FirstCaribbean International Bank (Barbados) Limited	Michael Mansoor Building, Warrens, St. Michael, Barbados	Central Bank of Barbados
FirstCaribbean International Bank (Cayman) Limited	CIBC FirstCaribbean House 25 Main Street, PO Box 694, George Town, Grand Cayman KY1-1107, Cayman Islands	Cayman Islands Monetary Authority (CIMA)
FirstCaribbean International Finance Corporation (Netherlands Antilles) N.V.	De Ruyterkade 61, Willemstad, Curaçao	Central Bank of Curacao and Sint Maarten
FirstCaribbean International Bank (Curacao) N.V.	De Ruyterkade 61, Willemstad, Curaçao	Central Bank of Curacao and Sint Maarten
FirstCaribbean International Bank (Jamaica) Limited	23 –27Knutsford, Boulevard, Kingston 5, Jamaica	Bank of Jamaica

CIBC Subsidiary Name	Address	Regulatory Authority
FirstCaribbean International Bank and Trust Company (Cayman) Limited	CIBC FirstCaribbean House 25 Main Street, PO Box 694, George Town, Grand Cayman KY1-1107, Cayman Islands	Cayman Islands Monetary Authority
FirstCaribbean International Bank (Trinidad and Tobago) Limited	74 Long Circular Road, Maraval, Trinidad and Tobago	Central Bank of Trinidad and Tobago
FirstCaribbean International Trust Company (Bahamas) Limited	Goodman's Bay Corporate Centre, West Bay Street, P.O. Box N-3933, Nassau, The Bahamas	Central Bank of The Bahamas
FirstCaribbean International Wealth Management Bank (Barbados) Limited	Michael Mansoor Building, Warrens, St. Michael, Barbados	Central Bank of Barbados
CIBC USA	120 S LaSalle, Chicago, IL 60603	Federal Deposit Insurance Corporation (FDIC)
CIBC World Markets (Japan) Inc.	15F Roppongi Hills Mori Tower, 6-10-1 Roppongi, Minato-ku, Tokyo 106-6115, Japan	Financial Services Agency (FSA) Japan