

100% Capital Secure Semi Annual Income Bond

BOND OBJECTIVES

100% Capital Protected



1.45% Fixed Semi Annual Return



Performance linked to
EuroStoxx 50 Index



Access to Capital during the Term



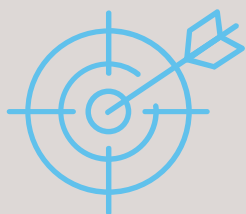
Summary Risk Indicator: 2



1.45%
FIXED RETURN EACH 6 MONTH PERIOD
(REGARDLESS TO INVESTMENT
PERFORMANCE)



100%
CAPITAL
PROTECTION



**UNDERLYING
INDEX:
EUROSTOXX 50
INDEX**

**3 YEAR
6 MONTH
TERM**



Closing Date: 28 October 2026 (or earlier if fully subscribed)

INDICATIVE KEY FEATURES:

Term:	3 years, 6 months
Capital Protection:	100%
Capital Protection Provider:	Canadian Imperial Bank of Commerce (CIBC) (Moody's: Aa2/S&P: A+/Fitch: AA)
Fixed Return:	1.45% paid out at the end of each 6 month period regardless to investment performance
Underlying Index:	EuroStoxx 50 Index (SX5E Index)
Potential Return at Maturity:	Additional potential return of 0.05% if EuroStoxx 50 Index is at or above its initial level
Summary Risk Indicator:	2
Minimum Return:	10.15%
Maximum Return:	10.20%
Minimum Amount:	€25,000
Closing Date:	28 October 2026 (or earlier if fully subscribed)
Liquidity:	Daily, via stock market listing
Taxation:	Income Tax for Personal Investors Exempt for Pension & Post Retirement Investors
Availability:	Personal: Conexim and Omnium Investment Platforms Pension: Self-Directed Plans and Self-Administered Schemes

MOODY'S CREDIT RATINGS:

SPECULATIVE GRADE					INVESTMENT GRADE										
C	Ca	Caa	B3	B2	B1	Ba3	Ba2	Ba1	A3	A2	A1	Aa3	Aa2	Aa1	Aaa
CIBC Inc										Aa2					
Allied Irish Bank PLC										Aa3					
Bank of Ireland Group PLC										Aa3					
PTSB Group Holdings plc										A1					

Source: Various (September 2026)

INVESTMENT RATIONALE:

The recent increases in interest rates in Europe have resulted in the potential for fully Capital Protected investment solutions. This Bond has taken advantage of this changed interest rate environment and offers 100% Capital Protection.

In addition to 100% Capital Protection, the Bond offers a Fixed Return of 1.45% paid at the end of each 6 month period (equivalent to 2.90% annually) regardless to investment performance. Finally, an additional 0.05% return will also be paid at Maturity if the EuroStoxx 50 Index is at or above its initial level.

SUMMARY RISK INDICATOR:

The Summary Risk Indicator (SRI) is a guide to the level of risk of this product compared to other products. It shows how likely it is that the product will lose money because of movements in the markets or because CIBC is not able to pay the Investor. The risk indicator assumes the product is held until maturity. The actual risk can vary significantly if the Investor encashes prior to maturity.

We have classified this product as 2 out of 7 as follows:



Warning: This document is intended for Financial Broker firms only and is not suitable for potential Investors. This document should be read in conjunction with the product Brochure where a full list of warnings is provided.