

## CIBC International Student Pay

As an international student studying at Cape Breton University, making payments is faster and easier than ever before.

With the CIBC International Student Pay secure online portal, you can now make arrangements to pay your student fees in your preferred currency <sup>1</sup> from anywhere in the world at any time.

### Benefits of the Program:



#### Enhanced Student Experience

- Once you enter the CIBC International Student Pay platform, simply follow the prompts to make a payment in your preferred currency <sup>1</sup> — whether it is you, your parents or an agent acting on your behalf.



#### Access to Live Foreign Exchange Rates

- With CIBC International Student Pay you'll have access to the competitive foreign exchange rates CIBC is providing to Cape Breton University. CIBC is a leading global financial institution and an established dealer specializing in foreign exchange for over 100 years.



#### End-to-End Communication

- You'll receive detailed instructions and a reference code to deliver to your local bank within 72 hours <sup>2</sup>. Your bank simply follows the instructions and sends the funds to your school. You'll also receive status updates and email reminders until your payment is complete, and you can check the status of your payment online at any time.

### Send Tuition In Four Easy Steps:

1.

#### LOG IN

Access the CIBC International Student Pay secure web portal through the Cape Breton University website.

2.

#### PROVIDE PAYMENT DETAILS

Once you enter the CIBC International Student Pay platform, simply enter the tuition amount in Canadian dollars, then identify your preferred country. You'll be shown the amount required in your preferred currency <sup>1</sup> to pay your student fees in Canadian dollars based on the competitive FX rate CIBC is providing Cape Breton University. This quoted exchange rate is locked-in for 72 hours <sup>2</sup> – this means no currency fluctuations during that period as you finalize your transaction.

3.

#### ENTER PAYER DETAILS

Enter a few payer details – whether it is you, your parents or an agent acting on your behalf. Carefully review the Terms & Conditions provided by CIBC, and when ready, click "Accept" and "Submit".

4.

#### INITIATE TRANSFER

Print the payment instructions and reference code and deliver to your local bank within 72 hours<sup>2</sup>. Your bank simply follows the instructions and sends the funds to Cape Breton University.

You will receive a confirmation email when Cape Breton University receives your payment.





<sup>1</sup> CIBC International Student Pay provides access to all developed market currencies and select growth market currencies. <sup>2</sup> The foreign exchange quote in your preferred currency will remain valid for 72 hours (excluding weekends and Canadian statutory holidays). Should you not proceed with the transaction within this 72 hour period the quote will expire. During this 72 hour period (excluding weekends and Canadian statutory holidays), you will not be able to access CIBC International Student Pay to obtain further quotes.

CIBC Capital Markets is a trademark brand name under which different legal entities provide different services under this umbrella brand. Foreign exchange services are offered by Canadian Imperial Bank of Commerce. Services offered by the Canadian Imperial Bank of Commerce include corporate lending services, foreign exchange, money market instruments, structured notes, interest rate products and OTC derivatives. Other products and services, such as exchange-traded equity and equity options, fixed income securities, are offered through directly or indirectly held subsidiaries of CIBC. CIBC provides payment and foreign exchange solutions to, among others, colleges, universities, education providers and other similar institutions in Canada, including facilitating payment from you to Cape Breton University. In accepting payments for Cape Breton University, CIBC acts as a service provider to Cape Breton University – not as a service provider to you. In the event you decide to send a payment to an account owned and / or operated by CIBC for transmission to Cape Breton University, you irrevocably agree that CIBC may accept and act upon the sole instructions of Cape Breton University with respect to such payment. You are not required to use the Online Platform to pay tuition fees to Cape Breton University. You are at all times entitled to source Canadian dollars from alternate financial institutions, including your local financial institution. CIBC derives income from the difference (the spread) between the prices at which we buy and sell foreign currency. CIBC's spreads may differ from time and can change (without prior notice). This spread is reflected in the quote CIBC provides to Cape Breton University. CIBC may offer Cape Breton University rebates in connection with the solutions provided, which rebates may not be passed along to you.