

We're thinking of your best interest with the Renaissance High Interest Savings Account (RHISA)

Investor essentials

Key benefits

Earning potential

- Greater earning potential with higher interest rates
- Interest accrued daily and paid monthly

Added security

- The Renaissance High Interest Savings Account and Renaissance USD High Interest Savings Account are eligible for CDIC insurance
- Offered through CIBC Asset Management Inc. and issued by Canadian Imperial Bank of Commerce (CIBC), one of North America's leading financial institutions
- CIBC is a CDIC member institution

Greater convenience

- Available in Canadian and U.S. dollars
- No maturity date or lock-in period
- Access to savings at any time without penalty
- Easy switching between Renaissance Investments family of funds and Axiom Portfolios

A well diversified portfolio includes a cash component that offers investors liquidity and convenience.

With the **Renaissance High Interest Savings Account**, you can enjoy these advantages but also benefit from high earning potential and added security on the cash portion of your investment portfolio.

Available for registered and non-registered investments, this account is an ideal vehicle for your short-term cash requirements.

Get regular interest on all balances. Interest is calculated daily on the opening balance at the current interest rate and is paid monthly to the account as reinvested distributions.

Plus, get a promotional interest rate if below indicates that your RHISA is eligible for a promotional interest rate. We introduce promotional offers from time to time.

Speak to your advisor to get additional information on Series A and Series F HISAs and which Series may be right for you. Please refer to Investment Returns section for interest calculation.

Meeting your needs for security and higher earning potential on your cash balances.

Renaissance High Interest Savings Account

CAD - Series A ¹	CAD - Series F ¹
4.05%	4.30%

Renaissance USD High Interest Savings Account

USD - Series A ¹	USD - Series F ¹
4.90%	5.15%

Product features

Product Name (Fund Codes and Series)	Renaissance High Interest Savings Account <ul style="list-style-type: none"> • ATL5070: Series A • ATL5071: Series F Renaissance USD High Interest Savings Account <ul style="list-style-type: none"> • ATL5074: Series A • ATL5075: Series F
CDIC Eligible**	Yes
Issuer information	Product issued by Canadian Imperial Bank of Commerce
Investment Type	High interest rate bank account
Eligibility	Canadian residents only Registered and non-registered plans
Currency	Canadian dollar or U.S. dollars
Minimum Initial Investment ²	Renaissance High Interest Savings Account: \$50 Renaissance USD High Interest Savings Account: \$50 (in U.S. dollars)
Maximum Investment	Renaissance High Interest Savings Account <ul style="list-style-type: none"> • Unlimited where held by an individual • \$7,500,000 where held by a corporation Renaissance USD High Interest Savings Account <ul style="list-style-type: none"> • Unlimited where held by an individual • \$7,500,000 where held by a corporation (in U.S. dollars)
Characteristics	Unlimited number of deposits and withdrawals, subject to maximum investment limit
Investment Return	For current interest rate, visit https://www.renaissanceinvestments.ca/products/hisa . Interest rates are subject to change at any time without prior notice. Interest is calculated daily on opening balance at the current interest rate and is paid monthly to the account as reinvested distributions.

**The Renaissance High Interest Savings Account and Renaissance USD High Interest Savings Account are offered by Canadian Imperial Bank of Commerce (CIBC), through its wholly owned subsidiary CIBC Asset Management Inc. CIBC is a [CDIC member institution](#). The Renaissance High Interest Savings Account and Renaissance USD High Interest Savings Account are eligible for CDIC insurance, subject to CDIC rules and regulations. Deposits made to the Renaissance High Interest Savings Account, Renaissance USD High Interest Savings Account and to other CIBC products are aggregated and eligible for CDIC protection up to \$100,000, per category, per depositor.

Advisor Contact Details

Terms and conditions

¹ Interest rates quoted are annual rates, effective July 30, 2024 and may change at any time without prior notice. For current rates, speak with your advisor or visit <https://www.renaissanceinvestments.ca/products/hisa>.

² Your dealer may have its own minimum investment requirement.

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