## 

# Pay student fees in your home currency. Anytime, anywhere.

Student life is hectic enough. With **CIBC International Student Pay**, making tuition payments is faster and easier than ever before.



## Why complicate your tuition payments?

As a student at **Brigham Young University** you now have access to **CIBC International Student Pay** — a secure online portal where you can make arrangements to pay your student fees in your preferred currency<sup>1</sup> from anywhere in the world at any time.

Between your classes, course work and living in a new country, life is too busy to think about how to pay your student fees. Now you can get it done quickly — and at a competitive foreign exchange rate<sup>2</sup> from a leading global financial institution.

#### Best Consumer Digital Bank in North America

- Global Finance Magazine, 2021

#### Now making payments is faster and easier than ever before.

Simply locate the CIBC International Student Pay secure web portal from your school's website and follow a few easy steps:



#### 1. Enter your home country and payment amount

Enter the total tuition or student fees in your school's currency, then identify your home country. You'll be shown the amount you'll be paying in your home or preferred currency<sup>1</sup> at CIBC's competitive exchange rate<sup>2</sup>



#### 2. Provide details and select your preferred method of payment

Enter a few payee details and choose from an ever-evolving suite of payment methods including:

- Bank wires<sup>3</sup>
- Credit cards
- e-Wallets
- Pre-authorized payments



#### 3. Submit payment

Click SUBMIT to initiate or complete your payment via your preferred method



## 4. Receive payment instructionsA confirmation with your transaction details will be sent to you by email

5. Track online Track your payment status online anytime and receive email alerts along the way

Your job is done! You will receive a confirmation email as soon as your payment has been received so that you know the transaction is complete.

#### With CIBC International Student Pay, tuition is just the beginning.

We know there are a lot of other expenses beyond tuition that you need to budget for when preparing to go to school.

At CIBC, we're making sure those payments are easy too.

Our secure online portal is a one-stop solution for all of your cross-border payments including:

Residence fees

- Living expenses
- Transportation

- Books and school supplies
- Entertainment

And more...

## Bank in confidence knowing that a leading global financial institution is behind you every step of the way.



Conveniently make payments in the currency of your choice<sup>1</sup>



Benefit from preferred currency exchange rates provided to your school from CIBC



Easily track your payment online, anytime



Receive ongoing status updates until your payment is complete

Locate the CIBC International Student Pay secure web portal from your school's website today.

CIBC ranked among the Top 10 Safest Banks in North America - Global Finance Magazine, 2021



### Who we are

CIBC (CM: TSX, NYSE) is a leading global financial institution dedicated to delivering customized financial solutions that meet the unique needs and challenges of our clients across the globe. Through our strategic business units –Personal and Small Business Banking, Commercial Banking and Wealth Management, and Capital Markets – our 44,000 employees provide a full range of financial products and services to over 10 million clients around the world.

<sup>1</sup> CIBC International Student Pay provides access to all developed market currencies and select growth market currencies.

- <sup>2</sup> The CIBC 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.
- <sup>3</sup> If Bank Wire is selected you'll receive detailed instructions along with a reference code to deliver to your local bank within 72 hours. Your bank then follows the instructions and sends the funds to your school. Students can check the status of their payment online at any time.

In accepting payments for Brigham Young University, CIBC acts as a service provider to Brigham Young 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 Brigham Young University, you irrevocably agree that CIBC may accept and act upon the sole instructions of Brigham Young University with respect to such payment. You are not required to use the Online Platform to pay tuition fees to Brigham Young 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 Brigham Young University. CIBC may offer Brigham Young University rebates in connection with the solutions provided, which rebates may not be passed along to you.

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