

Benefits of Paying using CIBC's Secure Portal:



Enhanced Student Experience:

Conveniently make payments using CIBC's portal in your preferred currency and payment method from anywhere, with no fee*.



Foreign Exchange Rates Savings for Students:

Benefit from live, competitive Foreign Exchange rates provided exclusively to Trebas Institute Quebec Inc. students by CIBC.



Tracking Capabilities:

Easily track your payment online, anytime using the unique reference ID generated for each transaction.



Enhanced Security:

As a Tier 1 global financial institution, CIBC ensures the highest levels of protection and efficient transfer of funds.



Dedicated Student Support & Local Presence:

CIBC has offices across the globe to provide students and payers with toll-free, multi-lingual support available 24/7.

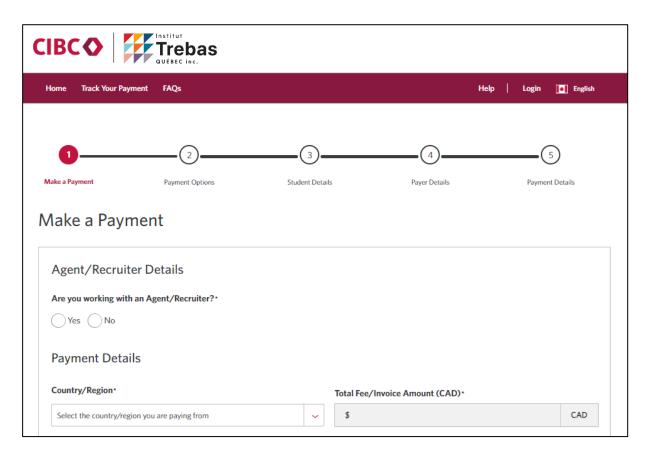
^{*}No processing fee charged by the Trebas Institute Quebec Inc. or CIBC for transactions paid in foreign currency.

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I. Access CIBC's Portal

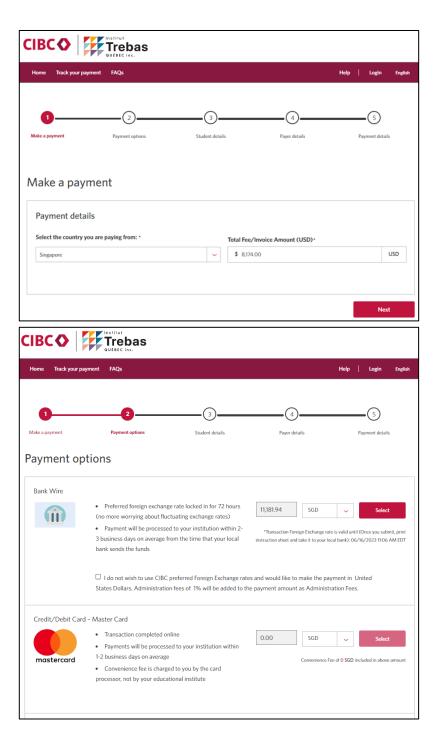
Visit https://pay.cibc.com/trebasquebec to access the CIBC International Student Pay portal.



II. Enter Your Country & Select Payment Type

You are now in CIBC's payment portal. Enter the amount that you need to pay in USD. Select the country you are paying from, and click 'Next'. Select your payment type and click 'Next'.

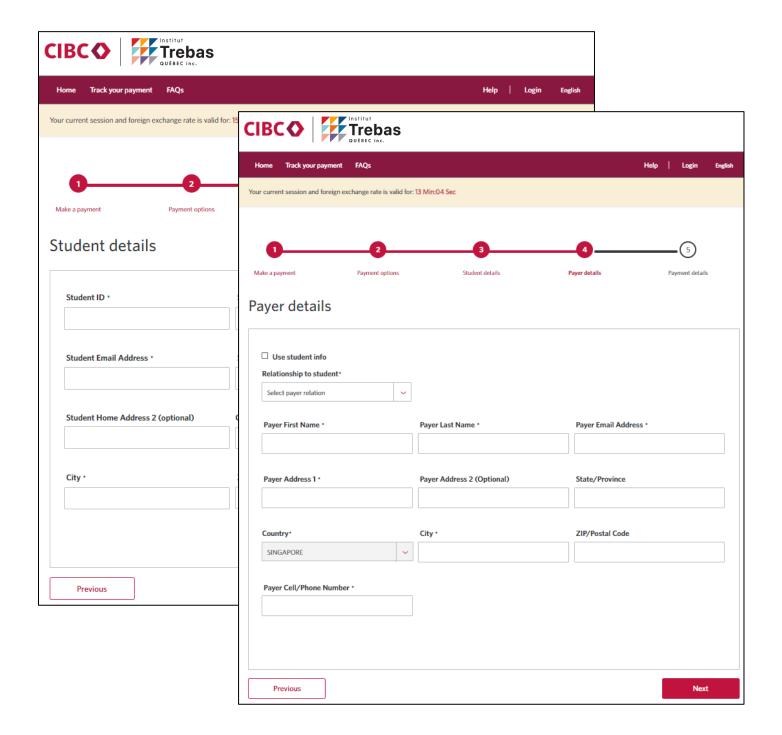
- CIBC will automatically display the amount you need to pay in your local currency and the available payment options based on your country.
- CIBC will convert your currency at the preferred Foreign Exchange rates provided exclusively to Trebas Institute Quebec Inc. students, and pay your institution. Note: your student account will automatically be credited.
- While CIBC supports 120+ currencies, if your home currency is not available, you can select a different currency by clicking the currency dropdown menu.



III. Enter your Student and Payer Details

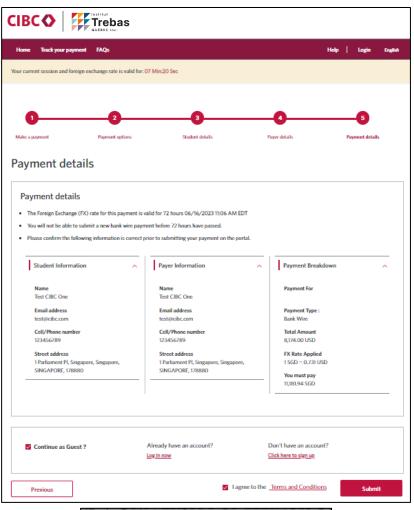
Enter the student and payer details.

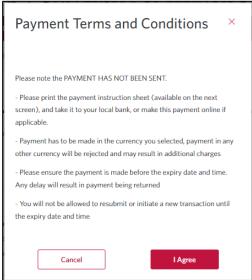
- Note: depending on the country/payment method selected, additional information might be required to facilitate a faster payment process.
- On the 'Payer Details' page, select the relationship the payer has with the student. If it is the student making the payment, check the 'Use student info' box and the information will pre-populate to mirror the student information.



IV. Confirm Payment Details

Review all transaction details. If you have an account, log in so you can see previous transactions made through CIBC's portal. If you do not have an account, you can create one or continue as a guest. Agree to the Terms and Conditions, then click 'Submit' and 'I Agree'.





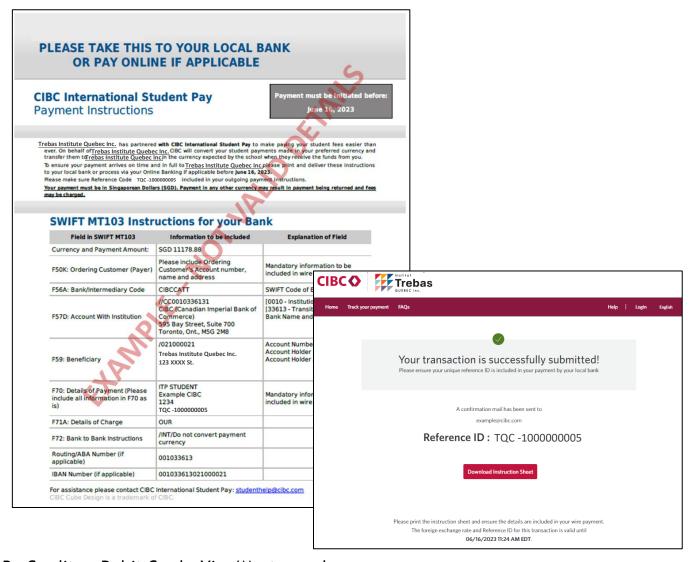
V. Additional Steps based on Payment Type

Depending on the payment method selected, you will have a few additional, easy-to-follow steps. Note: each country will have different payment options.

A. Bank Wire

The bank wire payment type is available in all countries. Note, once you submit the transaction on the CIBC portal, you did not send the funds. One you submit the transaction on the portal, a unique instruction sheet will be generated. The instruction sheet will also be sent to the student and payer.

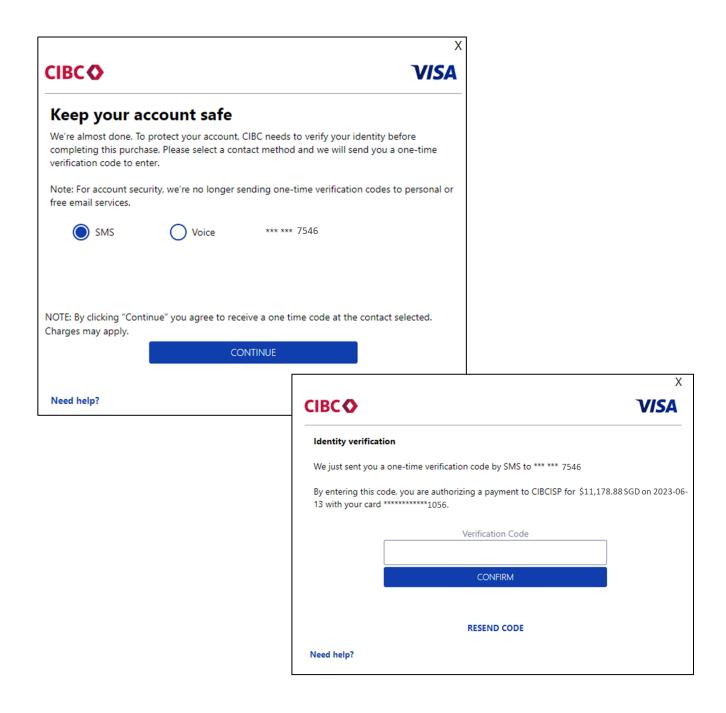
- Download the instruction sheet by clicking 'Download Instruction Sheet'.
- Depending on your bank, send the wire online or visit your local bank and complete the wire in-person using the instruction sheet.
 - The bank will simply follow the instructions on the sheet and wire the funds to Trebas Institute Quebec Inc..
- CIBC holds the FX rate for you for 72 hours. Make sure you wire the funds within that timeframe.
- Please note: Each new payment will require a corresponding new transaction to be submitted on portal. Do not reuse instruction sheets for other future payments.



B. Credit or Debit Card - Visa/Mastercard

Credit or Debit card are available in all countries. Note: a 2.5% convenience fee will be charged for this payment type by the processor. This fee is not charged by Trebas Institute Quebec Inc. or CIBC.

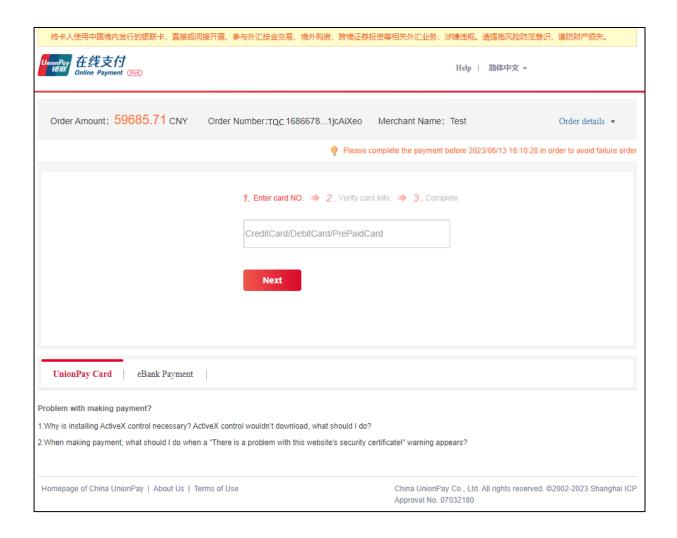
- On the payer details page, you will need to input your card details which will be validated in real-time.
- Once you click submit, you will be redirected to a secure application to authenticate the card holder.
 - Select the method you would like to receive your one-time authentication code. The phone number will be the one linked to your account. Click 'Continue'.
 - Input the code received, and click 'Confirm'.



C. China UnionPay (CUP) - Debit or Credit Card

China UnionPay is only available for payments made from China. Note: a convenience fee will be charged for this payment type by the processor. This fee is not charged by the Trebas Institute Quebec Inc. or CIBC.

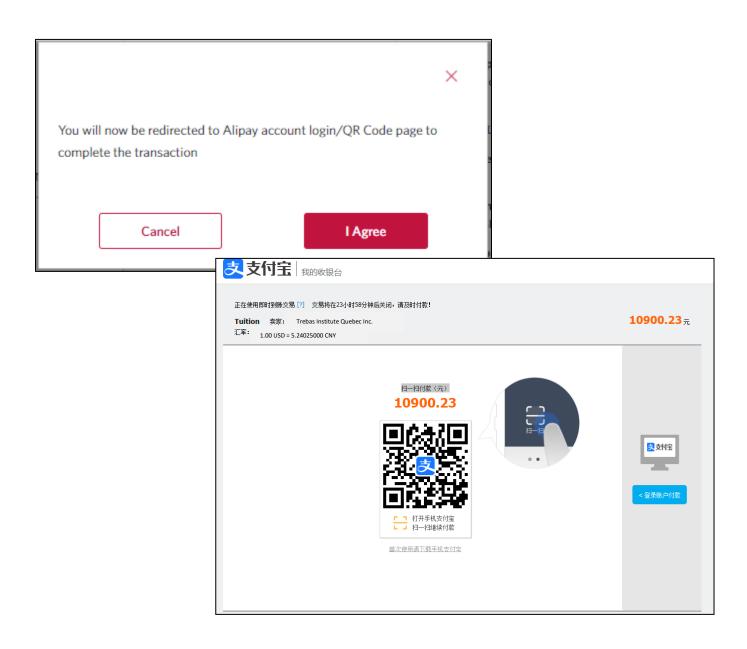
- Once you submit the transaction on the CIBC portal, you will be redirected to China UnionPay's secure website.
- Input card credentials, and submit the transaction.



D. Alipay

Alipay is only available for payments made from China. Note: a convenience fee will be charged for this payment type by the processor. This fee is not charged by the Trebas Institute Quebec Inc. or CIBC.

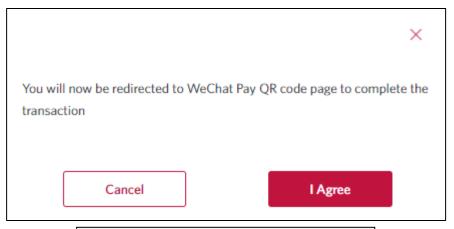
- Once you submit the transaction on the CIBC portal, you will be redirected to Alipay's account login/QR Code page to complete the transaction.
- Complete the payment on the Alipay website or scan the QR code to be redirected to the payment app to finalize the payment.



E. WeChat

WeChat is only available for payments made from China. Note: a convenience fee will be charged for this payment type by the processor. This fee is not charged by the Trebas Institute Quebec Inc. or CIBC.

- Once you submit the transaction on the CIBC portal, you will be redirected to WeChat Pay QR Code page to complete the transaction.
- Scan the QR code to be redirected to the WeChat app to finalize the payment.

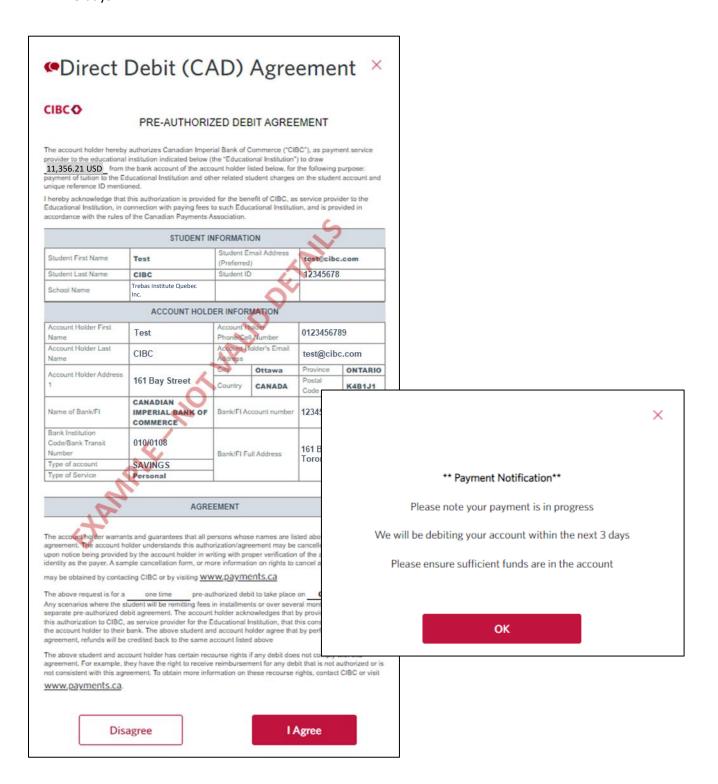




F. Direct Debit - Electronic Funds Transfer (EFT)

Direct Debit EFT is only available for payments made from Canada.

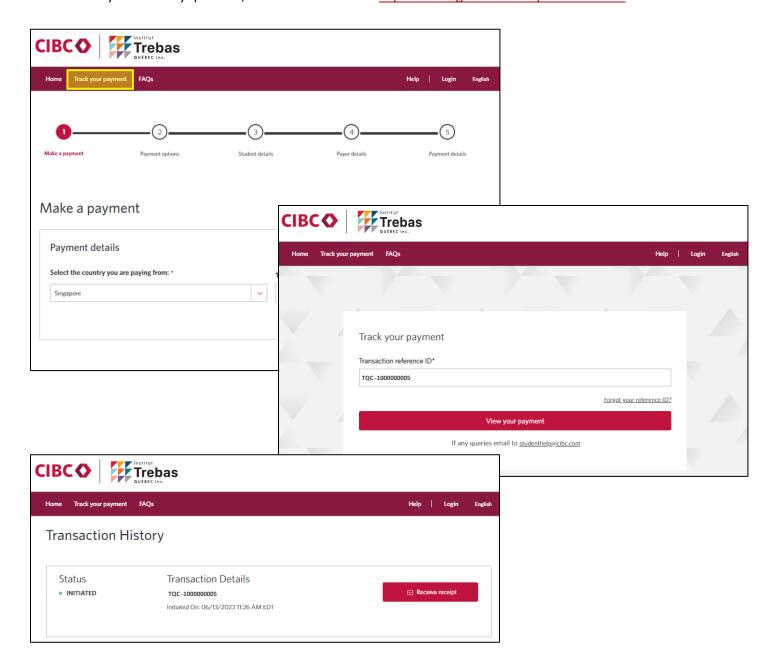
- On the payer details page, you will need to input your account details.
- You will need to agree to the Pre-Authorized Debit Agreement. Note: CIBC will debit your account within 3 days.



VI. Track Your Payment Status Online

You will receive notification updates throughout the entire process until your payment is processed. Keep in mind that Trebas Institute Quebec Inc. may take 2-3 business days to post your payment to your student account once the transaction has been processed.

- You can track your payment 24/7 using the unique reference ID generated for each transaction. Go to the CIBC portal, and click 'Track you payment'. Enter the reference ID and click 'View your payment'.
 - You can receive a receipt via email by clicking 'Receive receipt'.
- If you have any question, contact CIBC via their 24/7 multilingual email or phone number.



VII. Need Help?

For payment assistance, contact CIBC's Support Desk:

- Email: Studenthelp@cibc.com
- To speak to a live representative:
 - o Calling from India (toll free): +1 (800) 121-661661
 - o Calling from North America (toll free): +1 (844) 637-8898
 - o Calling from anywhere else in the world: +91 90713 73838

For tutorial videos: English, Hindi, Chinese (simplified), Chinese (traditional), French and Spanish.

For CIBC's FAQ's click <u>here</u>. For CIBC's website, click <u>here</u>.

