CANADIAN DEPOSITARY RECEIPTS

September 29, 2026

American Express Canadian Depositary Receipts (CAD Hedged) – Ordinary Dividend preliminary announcement

Dividend Summary Table

Key Information	Data
CDR Ticker Symbol:	TSX: AXP
CDR ISIN:	CA02590A1093
Underlying Share Ticker Symbol:	NYSE: AXP
Distribution Type:	Cash
Underlying Share Dividend Ex-Date:	October 9, 2026
Underlying Share Dividend Record Date:	October 9, 2026
Underlying Share Dividend Payment Date:	November 10, 2026
Underlying Share Dividend (per share):	US$0.95
CDR Distribution Ex-Date:	October 9, 2026
CDR Distribution Record Date:	October 9, 2026
CDR Distribution Payment Date:	November 18, 2026
CDR Ratio:	0.05958814
USD/CAD FX Rate as of September 29, 2026:	1.40946463
Preliminary Pre-Tax CDR Distribution (per CDR):	$0.079788

Contacts

Email: cdr.info@cibc.com

Web: cdr.cibc.com

Please read the CIBC Canadian Depositary Receipts (CDRs) prospectus and the Deposit Agreement for more information regarding the CDRs and related distributions. To obtain a copy visit cdr.cibc.com. References to "$" are to Canadian currency and references to "US$" are to U.S. currency.

Terms that are capitalized but not defined in this document have the meanings given to them in the Deposit Agreement in respect of the American Express Canadian Depositary Receipts (CAD Hedged) and other Series of CDRs dated as of July 16, 2021, as amended and supplemented from time to time ("Deposit Agreement") which is available on the CIBC CDR website at cdr.cibc.com.

The issuance of CDRs is not a financing for the benefit of issuers of the shares underlying CDRs (Underlying Issuers) and Underlying Issuers will not receive any proceeds from the offering and sale of CDRs. The Underlying Issuers have not participated in the preparation of the prospectus or this document, do not take any responsibility or assume any liability with respect to the accuracy or completeness of any information therein and make no representation regarding the advisability of purchasing any CDRs.

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