

## **Sandra Rondzik – Biography**

Sandra Rondzik, MBA, is Vice President, CIBC Insurance in the Personal Banking Products group at the Canadian Imperial Bank of Commerce (CIBC). With over 20 years' experience in Financial Services, Sandra is being appointed to this role on November 1, 2017 to provide strategic direction and guide long term objectives for CIBC Insurance. She is responsible for CIBC creditor, supplemental and reinsurance business. She is focused on adding value for our clients, delivering a frictionless client experience and driving quality growth for our business. Sandra will represent CIBC on the Board of CAFII and CIBC Reinsurance.



Prior to her current role, Sandra was a Vice President of Deposit Products. She oversaw CIBC's \$70 billion deposits portfolio, leading strategic product development activities as well as on-going product management for chequing, savings, USD accounts and debit payment products (Visa Debit, Interac Direct Payment, Prepaid cards, eTransfers, etc.). Sandra's earlier roles include being a Senior Director in the New Payment Initiatives team and management roles in several areas such as Consumer Deposits, GICs and Business Banking. Earlier in her career, she held various branch and Telephone Banking positions.

Sandra has launched a number of innovative products over the course of her career including the CIBC Smart Account, the first account in Canada with an adjustable fee structure and Canada's first Visa Debit product. She also played a key role in the launch of CIBC's prepaid cards and the development of the Canadian Mobile Payments Reference Model.

Sandra holds a Masters Degree in Business Administration as well as a Masters Certificate in Financial Services Leadership from the Schulich School of Business. In addition to her passion for product innovation, Sandra is actively involved in CIBC's charitable work such as United Way; she was a speaker and a judge at several CIBC and external industry events (Banking Growth Forum webinar, GMFI Conference, Nspire's National Business and Technology Conference, Rotman School of Management – CIBC Thought Forum, CIBC International Professionals Network). In her spare time, Sandra enjoys travel and outdoor sports. In 2000 she lead one of four Canadian teams participating in the Eco-Challenge Expedition Race in Borneo, Malaysia.