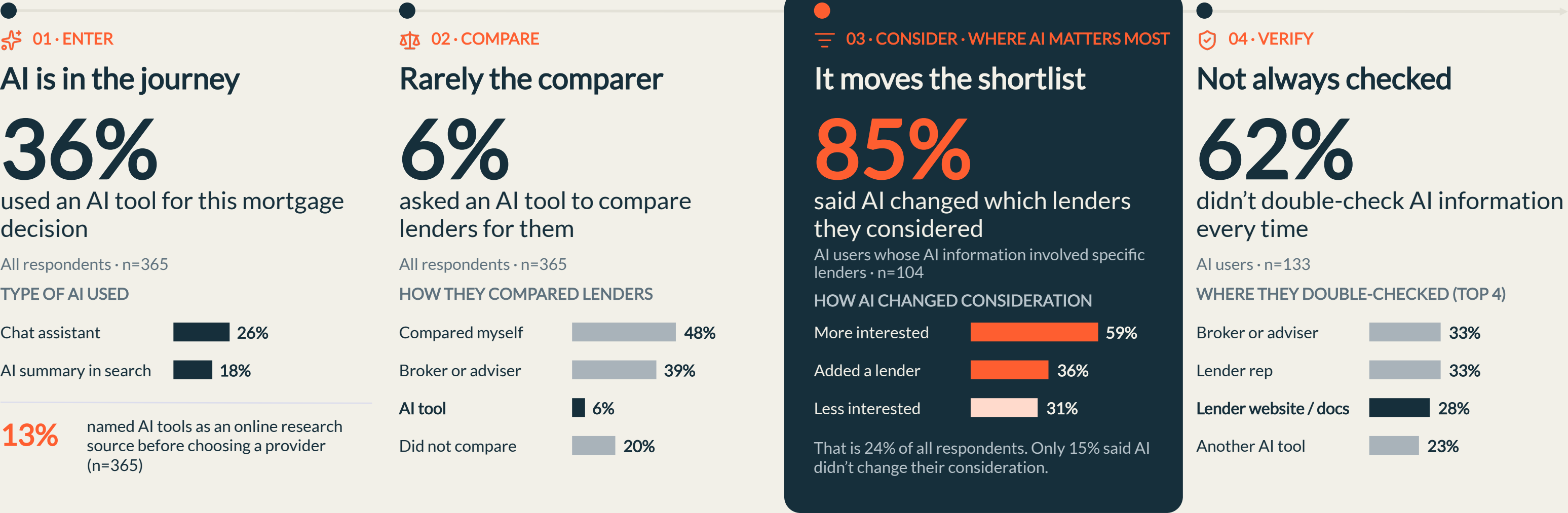


AI is quietly shaping which lenders make the shortlist

Few use AI to compare lenders, yet it reshapes the shortlist, and most users don't verify every answer.



So what for CIBC: AI's influence peaks at consideration. Make approved CIBC facts readable inside AI answers, and equip the brokers, advisors and sites borrowers use to check them.

Questions: (01) Q17 "For this mortgage decision overall, did you use any of these AI tools?", net = 100 – "I didn't use any AI" (n=365); "Which online sources did you use for mortgage-related information leading up to your mortgage choice?" (n=365). (02) "Did you compare multiple lenders before you selected [provider] as your provider?" (n=365). (03) "Did AI change which lenders you considered?", asked of AI users (n=133) and re-based to the 104 whose AI information involved specific lenders. (04) "How often did you double-check information an AI tool gave you?" and "Where did you double-check it?" (AI users, n=133). Multi-select except the (04) frequency question; margin of error approx. ±9–10 pts at n=104–133.