

UX HEURISTIC ANALYSIS · BANKS AND INSURERS

CIBC.com: a UX heuristic analysis

For CIBC's digital product team

ASSESSED	30 October 2026
PUBLISHED	31 October 2026
EXAMINED	43 pages of CIBC at desktop (1440 px), tablet (820 px) and phone (390 px)
METHOD	43 public pages, read signed out at three sizes (1440 × 900, 820 × 1180, 390 × 844) in Chrome on 30 October 2026, a card detail page, a French product page, a branch page and the results for 'chequing' among them; measured with axe-core and the engine's own checks, every finding checked by hand. I reviewed the pages from Toronto, Canada.

LAST CHECKED 30 OCTOBER 2026. THE SITE MAY HAVE CHANGED SINCE. THIS PAGE SHOWS WHAT I SAW ON THAT DAY.

SUMMARY

CIBC's branch locator names its search box 'home.search.ariaLabel'

On CIBC.com's branch locator the search box is named 'home.search.ariaLabel', a code key, and the phone menu button has no name at all. All Cards has 11 links

named only 'Opens a new window', the home page has 8 icon links with no name, and the play button on Accessibility at CIBC has none either. On GIC rates, 13 accordion buttons each hold a footnote link between 7.9 and 17.3 px wide. axe found 10 rules failing across 43 pages at 3 sizes, which I read from Toronto, Canada, in Chrome, because CIBC.com refused headless Chromium.

Where to start

11 The branch locator's search box is named 'home.search.ariaLabel' MEDIUM

3 11 links on the All Cards page are named only 'Opens a new window' MEDIUM

2 The 8 icon links on the home page have no name MEDIUM

13 The play button on the Accessibility at CIBC page has no name MEDIUM

7 13 accordion buttons on the GIC rates page hold a footnote link MEDIUM

FINDINGS BY LEVEL

HIGH	MEDIUM	LOW	BEST PRACTICE
0	8	7	1

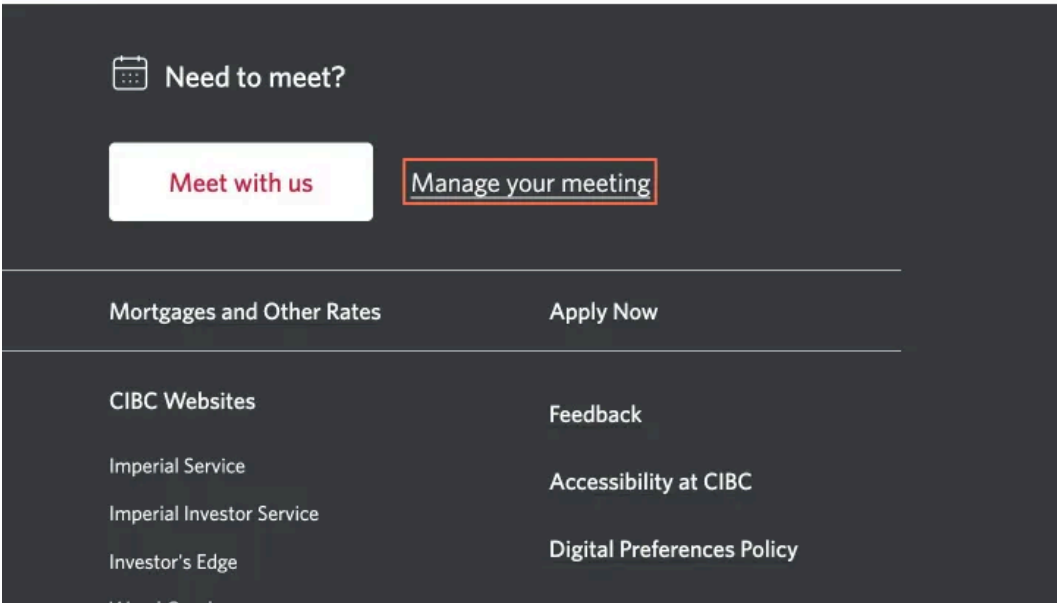
The 16 findings

The findings about the whole site come first, then each page in the order I examined it, most severe first within each. The levels (high, medium, low, best practice) are explained on the [method page](#).

The footer's 'Manage your meeting' link opens a new tab with no cue

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Throughout	<u>User control and freedom</u>	Desktop	Small

per of Canada Deposit Insurance Corporation (CDIC).



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On 36 of the 43 pages the footer link 'Manage your meeting' opens a new tab with no icon and nothing in its name. 'Meet with us', beside it, ends in 'Opens in a new window.', and the 'Manage your meeting' link in the body of Contact Us reads 'Manage your meeting Opens a new window.'

IMPLICATION

A screen reader or phone user finds that Back no longer returns to the CIBC page they were reading.

RECOMMENDATION

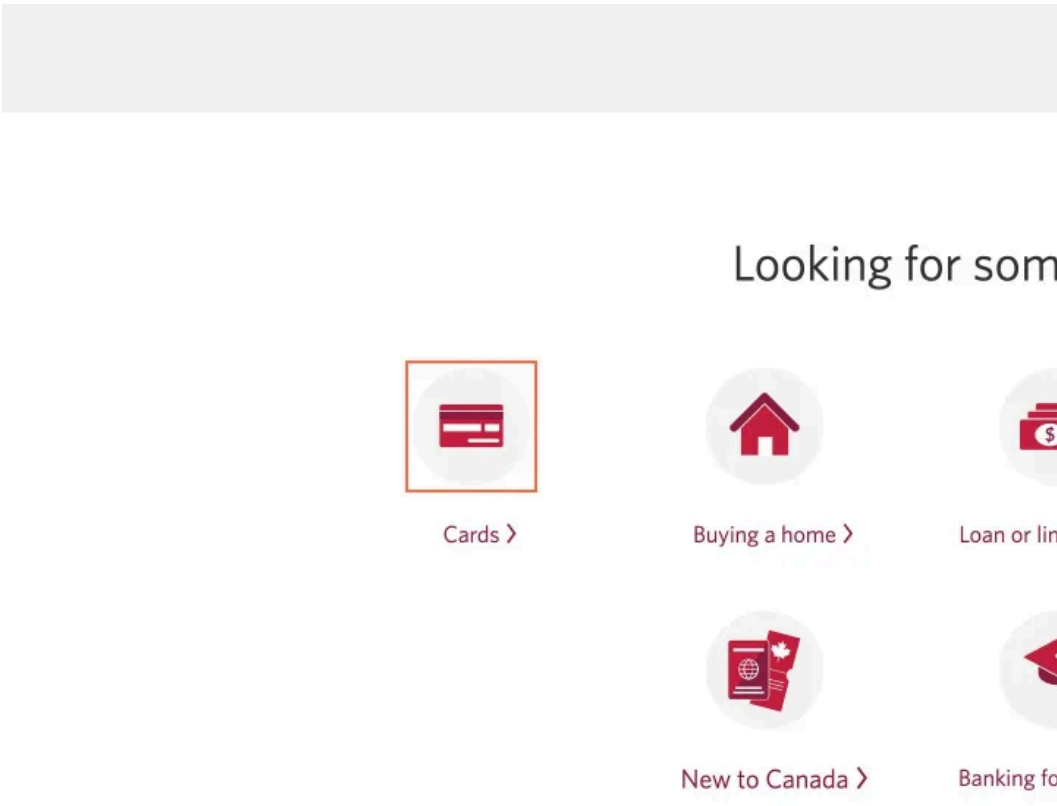
Add the same 'Opens in a new window.' text to the footer link.

MEASURED

| Manage your meeting: opens a new tab, no cue

The 8 icon links on the home page have no name

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Home	<u>Accessibility</u>	Desktop	Small
WCAG 2.2			
<u>2.4.4 Link Purpose (In Context)</u> (level A)			
<u>4.1.2 Name, Role, Value</u> (level A)			



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

Each of the 8 home page tiles from 'Cards' to 'US cross-border banking' has an 80 × 80 px icon link with an empty alt, beside a text link to the same address. axe reports link-name on 6 of the 43 pages: 8 elements on the home page, 8 on the French home page, 6 on French special offers, an empty link on Savings accounts, and the logo link on both Search Results pages at 1440 px.

IMPLICATION

A keyboard user tabs through 8 extra stops, and a screen reader announces each one as a link with no name or reads its address. On Search Results the link back to the home page has no name.

RECOMMENDATION

Put the icon and the text in one link on each tile. Give the Search Results logo the alt the home page's header logo uses, 'CIBC Personal Banking home.', and remove the empty link on Savings accounts.

MEASURED

```
| 8 icon links: alt empty, no name
| axe link-name, home: 8 elements (serious)
| axe link-name, savings: 1 element (serious)
| axe link-name, fr-home: 8 elements (serious)
```

11 links on the All Cards page are named only 'Opens a new window'

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
All credit cards	<u>Accessibility</u>	Desktop	Small

WCAG 2.2

2.4.4 Link Purpose (In Context) (level A)

2.5.3 Label in Name (level A)

★ Apply and earn up to \$1,900 in value!†

Experience more of the world with our most flexible travel rewards program.¹

- 2 points per \$1 on eligible travel booked through the **CIBC Rewards Centre**† (CIBC by Expedia⁸)
- 1.5 points per \$1 on eligible gas, electric vehicle charging, grocery and drugstore purchases⁵
- Lounge access² | NEXUS™ application fee rebate† | Visa® concierge service²

Annual fee \$139

Purchase interest rate³ 21.99%

★ Apply and earn u which includes up Aeroplan points†

Earn more points toward

- 1.5 points per \$1 direc Canada® and Air Cana
- 1.5 points per \$1 on eli vehicle charging and g
- First bag free^{1, 6} | Visa Preferred pricing⁹

Annual fee \$139 (effectiv

Purchase interest rs

Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On All Cards, 11 visible links carry the aria-label 'Opens a new window.', which replaces their text: 'CIBC Rewards Centre' 8 times, 'Costco.ca' twice and 'Costcobusinesscentre.ca' once. axe reports label-content-name-mismatch on 11 elements at all 3 sizes.

IMPLICATION

A screen reader says 'Opens a new window' and doesn't say what opens, and its links list shows the same words 11 times. A voice-control user who says 'CIBC Rewards Centre' doesn't reach the link.

RECOMMENDATION

Add the visible text to the start of each aria-label, or remove the label and put the new-window text in a visually hidden span, as the footer's links do.

MEASURED

```
| axe label-content-name-mismatch: 11 elements (serious)
```

The picker on Compare Credit Cards has 6 empty headings

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Compare credit cards	<u>Navigation and wayfinding</u>	Desktop	Small
WCAG 2.2			
<u>1.3.1 Info and Relationships</u> (level A)			
<u>2.4.6 Headings and Labels</u> (level AA)			

OBSERVATION

The card picker on Compare Credit Cards opens each of its 6 groups with an h2 that has no text, at 1440 and 390 px. The class is chooseCardsCategoryTitle, and the text is absent from the page.

IMPLICATION

A screen reader's heading list shows 6 blank entries, and nothing tells a visitor what each group of cards has in common.

RECOMMENDATION

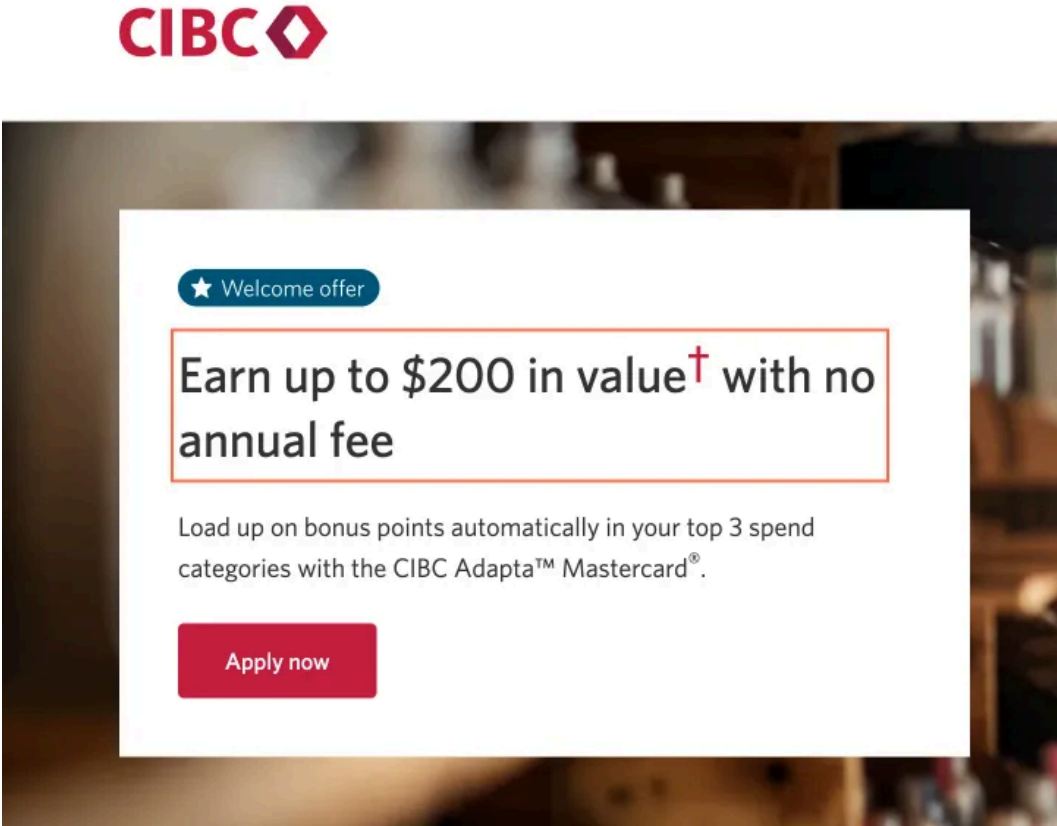
Fill each h2 with its category name, or remove the element where a group has no name.

MEASURED

6 empty h2 elements in the card picker

The Adapta Mastercard offer page has no h1

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Credit card offer: Adapta Mastercard	<u>Visual hierarchy</u>	Desktop	Small
WCAG 2.2			
<u>1.3.1 Info and Relationships</u> (level A)			



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On the Adapta Mastercard offer page the main line, 'Earn up to \$200 in value', isn't a heading, and the first heading is the h2 'Here's how it adds up:'. The other 42 pages I read each have an h1.

IMPLICATION

A screen reader user who jumps to the first heading lands below the offer and the 'Apply now' button.

RECOMMENDATION

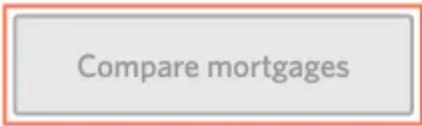
Mark 'Earn up to \$200 in value' as the page's h1 in the offer template.

MEASURED

| No h1; first heading is an h2

The 'Compare mortgages' links are 2.61:1 grey and stay in the Tab order

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Compare mortgages	<u>Accessibility</u>	Tablet	Small
WCAG 2.2			
<u>1.4.3 Contrast (Minimum)</u> (level AA)			
<u>4.1.2 Name, Role, Value</u> (level A)			



Tablet, 820 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

At 820 px the 3 'Compare mortgages' links are grey on grey at 2.61:1, and axe reports color-contrast. They carry disabled="disabled" and href="#", which does nothing on a link: each takes a Tab stop, and a click or Enter changes nothing until 2 mortgages are ticked.

IMPLICATION

A low-vision visitor struggles to read the label. A screen reader user hears a working link that does nothing, and the page says to choose up to 3 mortgages without saying that 2 are needed.

RECOMMENDATION

Raise the label to at least 4.5:1, add `aria-disabled="true"` until 2 mortgages are ticked, and add the 2 to the line at the top of the page.

MEASURED

```
| 3 links stay in the Tab order, do nothing  
| axe color-contrast: 3 elements (serious)
```

13 accordion buttons on the GIC rates page hold a footnote link

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
GIC rates	<u>Accessibility</u>	Desktop	Medium

WCAG 2.2

2.5.8 Target Size (Minimum) (level AA)

4.1.2 Name, Role, Value (level A)

GIC interest rates shown below are prevailing rates. Prevailing rates are also referred to as posted rates.

Rates are calculated on an annual basis and are for the annual interest and at-maturity interest payment options. Rates may change anytime without prior notice. For GICs with different interest payment options, call us at [1-866-525-8622](tel:1-866-525-8622).

Rates as of October 30, 2026

Featured GICs

Let your savings do the heavy lifting with a GIC that protects 100% of your original investment while offering competitive rates.

CIBC Bonus Rate GIC — Non-registered and registered	⌵
CIBC EasyBuilder GIC™ — Non-registered ⁶	⌵
CIBC Flexible GIC® — Non-registered and registered	⌵
CIBC Market Linked GICs — Non-registered and registered	⌵
CIBC Variable Rate GIC — Non-registered ⁸	⌵

CIBC Investment Account GICs

For more information about these GICs, visit a [CIBC Banking Centre](#).

CIBC Non-Redeemable GIC

Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On GIC rates, 13 accordion title buttons each contain a footnote link, such as '6' inside 'CIBC EasyBuilder GIC™ — Non-registered', which is 8.5 × 18.5 px at 1440 px and takes its own Tab stop. The 13 links are between 7.9 and 17.3 px wide. axe reports nested-interactive and target-size on 13 elements at all 3 sizes, and target-size on a dagger link on Savings accounts.

IMPLICATION

Screen readers treat what's inside a button as plain text, so the link to the note that qualifies a GIC may not be announced as a link. A tap that misses the link lands on the button around it and toggles the panel.

RECOMMENDATION

Move each footnote link out of the button, into the panel or beside the title, and give it a target of at least 24 × 24 px.

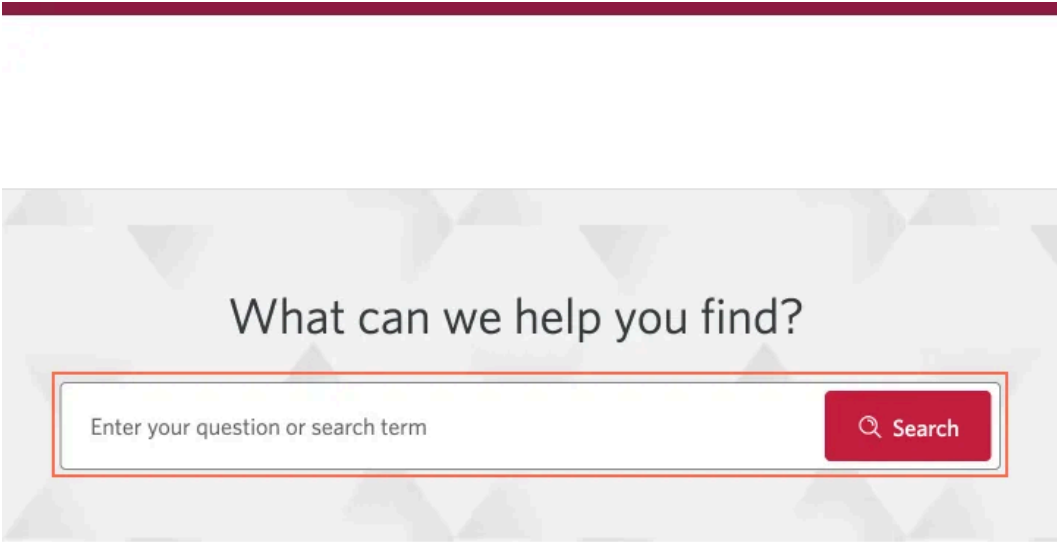
MEASURED

	axe nested-interactive: 13 elements (serious)
	axe target-size, GIC rates: 13 elements (serious)
	Footnote link: 8.5 × 18.5 px, inside the button
	axe target-size, Savings accounts: 1 element (serious)

The field on Search Results is named for a status message

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Search results	<u>Accessibility</u>	Desktop	Small

WCAG 2.2
2.4.6 Headings and Labels (level AA)



u can try:

.hecking for misspelled words or typos

Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

The Search Results field has the aria-label 'For more information, make sure the search field is empty and review the search tips below.' Its placeholder, 'Enter your question or search term', isn't in the name. The name stays the same with 'chequing' in the field and 3,193 results below it.

IMPLICATION

A screen reader tells the visitor to keep the field empty, on the page whose task is to fill it in.

RECOMMENDATION

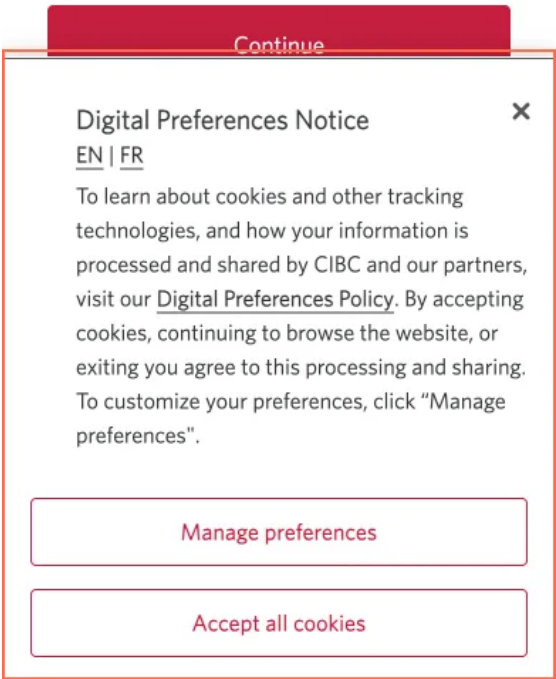
Name the field 'Search', or use the placeholder's words, and put the message in a live region of its own.

MEASURED

| Search field named for a status message

On a phone the privacy notice covers Back and part of Continue on sign-on

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Sign on to CIBC Online Banking	<u>Mobile and touch</u>	Phone	Medium



Phone, 390 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

At 390 × 844 the Digital Preferences Notice is 390 × 438 px from y 406, over half of the screen. On the sign-on page it covers the Back button and the bottom 20 px of Continue.

IMPLICATION

A phone user has to deal with the notice before finishing sign-on.

RECOMMENDATION

Shorten the notice to a short bar at the foot of the screen, under about 200 px, with the policy text behind 'Manage preferences'.

MEASURED

| Notice: 390 × 438 px of the 844 px screen

The Contact Us page shows no phone number until a topic is picked

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Contact us	<u>Help and documentation</u>	Desktop	Small

OBSERVATION

Contact Us holds 34 phone links, and none is visible when the page loads. They sit under 'Find the right number to call', behind a 'Show me' list of 7 topics, 'Report fraud' among them.

IMPLICATION

A visitor who wants to report fraud or a lost card scrolls past 3 groups of how-to links, then opens a list, to find a number.

RECOMMENDATION

Show the main number for each of the 7 topics on the page, with 'Report fraud' first.

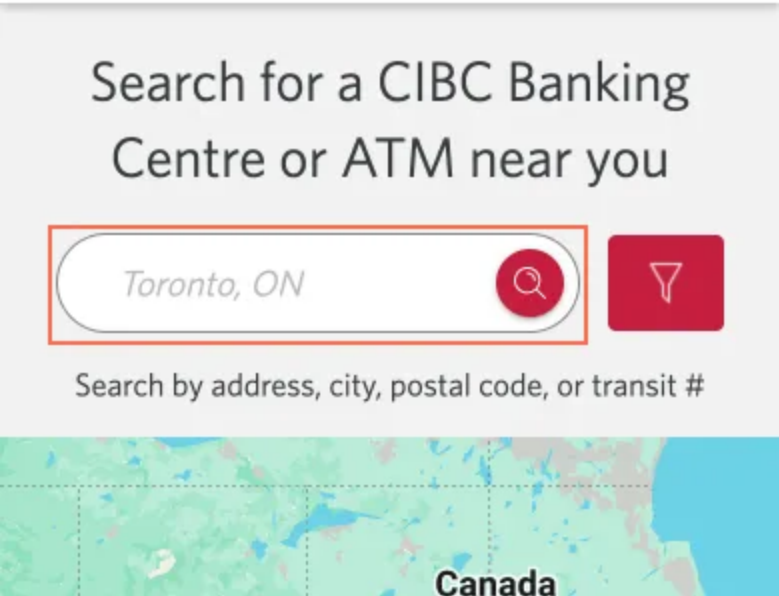
MEASURED

34 tel links, 0 visible on load

The branch locator's search box is named 'home.search.ariaLabel'

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Branch and ATM locator	<u>Accessibility</u>	Phone	Small

WCAG 2.2
2.4.6 Headings and Labels (level AA)
2.5.3 Label in Name (level A)



Phone, 390 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

The branch locator's search box has the aria-label 'home.search.ariaLabel', a code key, at 1440, 820 and 390 px. The header's search box at 1440 and 820 px has 'header.form.search.ariaLabel'. The 'Filter' button is named 'Open search filters', and axe reports label-content-name-mismatch on it at 1440 px and on how-to card links named 'about how to...'.

IMPLICATION

A screen reader reads out a code key where it should ask for an address, on the box that starts a branch search. A voice-control user who says 'Filter' doesn't reach the button.

RECOMMENDATION

Replace both keys with real text, such as 'Search by address, city, postal code or transit number'. Start the filter button's label with its visible word, 'Filter'.

MEASURED

```
| Search box name: home.search.ariaLabel  
| axe label-content-name-mismatch: 6 elements (serious)
```

The locator's phone menu button has no name

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Branch and ATM locator	<u>Accessibility</u>	Phone	Small

WCAG 2.2
4.1.2 Name, Role, Value (level A)



Phone, 390 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

At 390 px the 42 × 42 px menu button on the branch locator has no text, label or title, and axe reports button-name (critical) there and on the branch page. It has aria-haspopup='true' and aria-pressed, which goes from 'false' to 'true' when it opens a panel of 9 items, and no aria-expanded.

IMPLICATION

A screen reader user on a phone hears a pressed or unpressed button with no name, and isn't told that it opens the menu.

RECOMMENDATION

Give the button the aria-label 'Menu', and use aria-expanded in place of aria-pressed, so it reads as a menu that opens and closes.

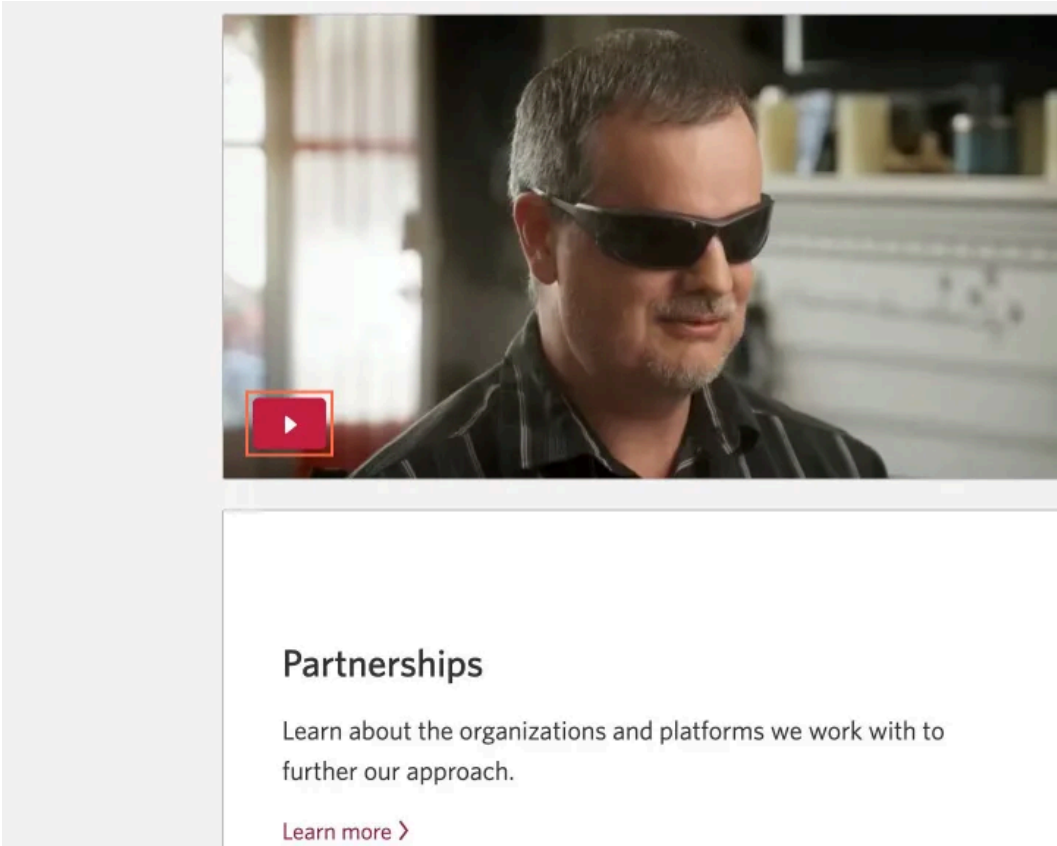
MEASURED

axe button-name, locator and branch page: 1 element each (critical)

aria-pressed changes; no aria-expanded

The play button on the Accessibility at CIBC page has no name

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Accessibility at CIBC	<u>Accessibility</u>	Desktop	Small
WCAG 2.2			
<u>1.1.1 Non-text Content</u> (level A)			
<u>4.1.2 Name, Role, Value</u> (level A)			



Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

The video on Accessibility at CIBC has a 50 × 35 px play button with no text, label or title, and it takes keyboard focus. Its 569 × 316 px picture has no alt attribute. axe reports button-name and image-alt, both critical, at all 3 sizes.

IMPLICATION

A screen reader announces 'button' with nothing about the video, on the page a blind visitor opens to read about CIBC's accessibility.

RECOMMENDATION

Give the button an aria-label that names the video, such as 'Play video' followed by its title, and give the picture a description in its alt.

MEASURED

```
| axe button-name: 1 element (critical)
| axe image-alt: 1 element (critical)
```

The points calculator's 3 lists and 5 sliders on the Adapta Mastercard page have no name

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Credit card detail: Adapta Mastercard	<u>Accessibility</u>	Desktop	Small
WCAG 2.2			
<u>4.1.2 Name, Role, Value</u> (level A)			

Calculate your

Discover how many points you could earn by pick monthly :

Approximate monthly spend:

First top spend category ⓘ

Grocery and drug stores

\$0

\$0

\$3,000

Second top spend category ⓘ

Gas and EV

\$0

\$0

\$3,000

Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On the Adapta Mastercard page the points calculator has 3 category lists with no label, aria-label or title, and 5 sliders with no name. 'First top spend category' labels the amount box beside the first list, and the list itself has nothing. axe reports select-name (critical) on 3 elements and aria-input-field-name on 5 at all 3 sizes.

IMPLICATION

A screen reader user hears the selected category and can't tell which of the 3 picks they're changing. Each slider is announced with a value and no name.

RECOMMENDATION

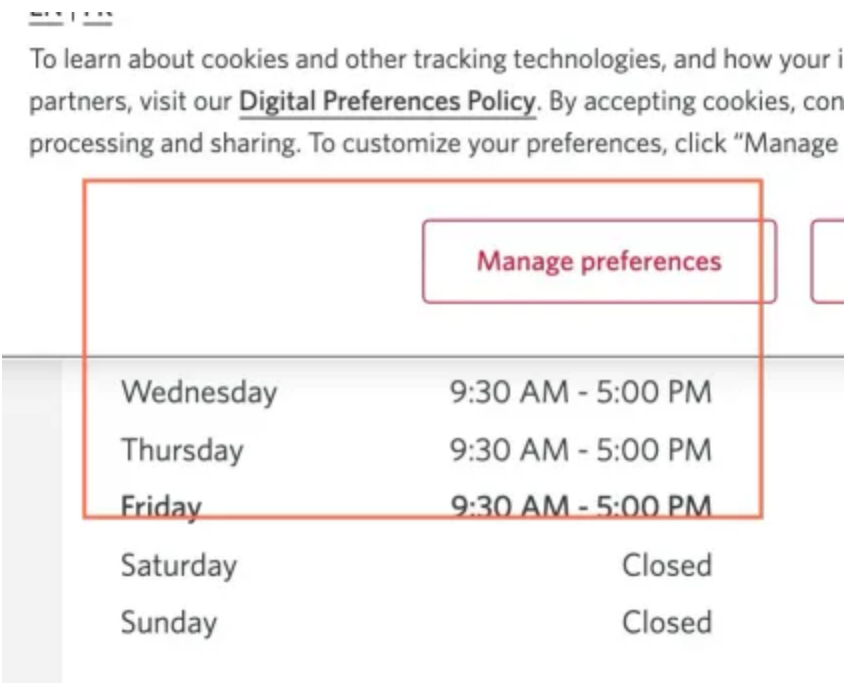
Tie each list to the label above it with aria-labelledby, and give each slider an aria-label that names its category.

MEASURED

```
| 3 lists and 5 sliders with no name  
| axe select-name: 3 elements (critical)  
| axe aria-input-field-name: 5 elements (serious)
```

The hours table on the Harwood branch page has code keys for column headers

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Location: Harwood Banking Centre, Ajax	<u>Accessibility</u>	Tablet	Small
WCAG 2.2			
<u>2.4.6 Headings and Labels</u> (level AA)			



Tablet, 820 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On the Harwood Banking Centre page the hours table's column headers are 'details.hours.table.day' and 'details.hours.table.bankingHours', code keys like the one on the locator's search box. They're hidden off-screen, so only assistive technology gets them.

IMPLICATION

A screen reader can read a code key beside each day and time, on the table a visitor opens to find out when the branch is open.

RECOMMENDATION

Replace the keys with 'Day' and 'Banking hours' in the branch page template.

MEASURED

| Column headers: details.hours.table.day

A filter on the Search Results page is labelled 'tb-forms'

WHERE	HEURISTIC	SEEN AT	EFFORT TO FIX
Search results for 'chequing'	<u>Consistency and standards</u>	Desktop	Small
<div><div><div>CIBC Imperial Service (3)</div><div>Wealth (3)</div><div>Apply (1)</div><div>CIBC Investor's Edge (1)</div><div>Contact Us (1)</div><div>tb-forms (1)</div></div><div><div>CIBC Everyday Chequing Account - Fee</div><div>Wondering what you'll pay for the CIBC Ever any hidden surprises.</div><div>How to Download a Void Cheque and S</div><div>Want to set up pre-authorized direct deposit Online Banking® and the CIBC Mobile Banki</div><div>Banking Fees and Service Charges CIB</div><div>Certain banking fees and charges may not be charges, withdrawal fees and wire transfer fe</div><div>How to Deposit Cheques with eDeposit</div><div>Learn how to deposit a paper cheque virtuall CIBC Mobile Banking® App.</div><div>Learn How to Protect Your Bank Accoun</div><div>Find out how to protect your bank account from</div></div></div>			

Desktop, 1440 px wide, taken 30 October 2026. The frame marks what the finding is about.

OBSERVATION

On the results for 'chequing' the last filter reads 'tb-forms (1)', under readable ones such as 'Contact Us (1)'. I read this one query, so other queries' filters aren't checked.

IMPLICATION

A visitor can't tell what the filter holds.

RECOMMENDATION

Give the category a plain name, such as 'Forms', or leave it out of the filter list.

MEASURED

| Filter label: 'tb-forms (1)'

What was examined

[Home](#)

[Bank accounts](#)

[Chequing accounts](#)

[Chequing: Smart Plus Account](#)

[Compare bank accounts](#)

[Bank account selector](#)

[Savings accounts](#)

[Credit cards](#)

[All credit cards](#)

[Compare credit cards](#)

[Credit card offer: Adapta Mastercard](#)

[Rewards calculator](#)

[Mortgages](#)

[Compare mortgages](#)

[Mortgage payment calculator](#)

[Mortgage rates](#)

[Bank account rates](#)

[GIC rates](#)

[Lines of credit](#)

[Car loans](#)

[Loan and line of credit calculator](#)

[Insurance](#)

[Travel medical insurance](#)

[Investments](#)

[TFSA](#)

[GIC calculator](#)

[Smart Advice](#)

[How-to: deposit a cheque](#)

[Search results](#)

[Apply](#)

[Apply: loan or line of credit, first step](#)

[Sign on to CIBC Online Banking](#)

[Contact us](#)

[Branch and ATM locator](#)

[ATM and branch network](#)

[Mobile services](#)

[Accessibility at CIBC](#)

[Accueil \(French home\)](#)

[Offres spéciales \(French page\)](#)

[Credit card detail: Adapta Mastercard](#)

[Location: Harwood Banking Centre, Ajax](#)

[Search results for 'chequing'](#)

[Compte Intelli CIBC \(French product\)](#)

I didn’t observe real users. I examined only public pages, signed out, on the date shown and at the sizes listed. A browser took the measurements, and each finding gives its numbers.

Automated checks

Accessibility rules failed (axe)	10 rules: 4 critical, 6 serious
Tap targets under 24 pixels The engine lists at most 10 per capture.	124
Links that open a new tab	108
Console errors on load	250

► The 10 rules, by impact, with the elements and pages each failed on

aria-allowed-attr	CRITICAL
WCAG 4.1.2 Name, Role, Value (A) · 10 elements on 1 page: Search results for 'chequing'	
button-name	CRITICAL

WCAG 4.1.2 Name, Role, Value (A) · 3 elements on 3 pages: Branch and ATM locator; Accessibility at CIBC; Location: Harwood Banking Centre, Ajax

image-alt CRITICAL

WCAG 1.1.1 Non-text Content (A) · 3 elements on 2 pages: Rewards calculator; Accessibility at CIBC

select-name CRITICAL

WCAG 4.1.2 Name, Role, Value (A) · 3 elements on 1 page: Credit card detail: Adapta Mastercard

link-name SERIOUS

WCAG 2.4.4 Link Purpose (In Context) (A); WCAG 4.1.2 Name, Role, Value (A) · 25 elements on 6 pages: Home; Savings accounts; Search results; Accueil (French home); Offres spéciales (French page); Search results for 'chequing'

label-content-name-mismatch SERIOUS

WCAG 2.5.3 Label in Name (A) · 18 elements on 3 pages: All credit cards; Branch and ATM locator; Location: Harwood Banking Centre, Ajax

target-size SERIOUS

WCAG 2.5.8 Target Size (Minimum) (AA) · 15 elements on 3 pages: Savings accounts; GIC rates; Contact us

nested-interactive SERIOUS

WCAG 4.1.2 Name, Role, Value (A) · 13 elements on 1 page: GIC rates

aria-input-field-name SERIOUS

WCAG 4.1.2 Name, Role, Value (A) · 10 elements on 2 pages: Rewards calculator; Credit card detail: Adapta Mastercard

color-contrast SERIOUS

WCAG 1.4.3 Contrast (Minimum) (AA) · 3 elements on 1 page: Compare mortgages

The engine counted these on every page I examined, at all three sizes.

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