



## CIBC Adapta™ World Mastercard®

### Your account at a glance

#### Previous balance

Payments	\$0.00	\$4,628.77
Other credits	0.00	
Total credits	-	\$0.00
Purchases	1,025.32	
Cash advances	0.00	
Interest	139.78	
Fees	0.00	
Total charges	+ \$1,165.10	
<b>Total balance</b>	= \$5,793.87	

#### Your payment due this month

Amount Due <sup>1</sup>	\$5,793.87
▼ Your account is past due. As a result, your Minimum Payment consists of the following two amounts that are due at different times.	
1. Minimum Payment past due	\$143.52
Please pay this amount <b>immediately</b>	
2. Remainder of Minimum Payment <sup>2</sup>	\$149.78
Please pay this amount by <b>Jan 30, 2026</b>	
<b>Total Minimum Payment due</b>	<b>\$293.30</b>



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#### CIBC Adapta World Mastercard

Please turn over - Transactions begin on page 2 —

#### Payment options

- Online Banking: [www.cibc.com](http://www.cibc.com)
  - Telephone Banking: 1 800 465-CIBC (2422)
  - CIBC bank machines and most financial institutions
  - Mail: Return completed slip with your cheque or money order payable to CIBC.
- For general inquiries call  
**1 800 465-4653**

Do not staple or attach correspondence.

CHI RAG GORDHAN MARAKANA  
202 VI CKERS CRES  
PO BOX 96  
AIR RONGE SK S0J 3G0

000343

**CHIRAG GORDHAN  
MARA KANA**

#### Account number

5177 XXXX XXXX 4505

#### Statement Date

January 4, 2026

#### January statement period

December 5, 2025 to January 4, 2026

#### Contact us

Customer Service	1 800 465-4653
Lost/Stolen	1 800 663-4575
TTY	1 877 331-3338
Online	<a href="http://www.cibc.com">www.cibc.com</a>

#### Summary Credit

Limit	\$9,000.00
Available	\$3,206.13

#### Interest rates Annual

Regular purchases	25.99%
Cash advances	27.99%

#### Adapta Points Summary

As at last statement	+	18264
Base Points	+	1018
Bonus Points <sup>3</sup>		
- Grocery and Drug Stores	+	140
- Dining and Drinks	+	21
- Electronics	+	661
<b>Total Adapta Points</b>	=	<b>20104</b>

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Account number 5177 XXXX XXXX 4505

Amount Due \$5,793.87

▼ Amount due **immediately** \$143.52

Remainder of Minimum Payment due by  
**Jan 30, 2026** \$149.78

Total Minimum Payment due \$293.30

Total payment enclosed \$ \_\_\_\_\_

CIBC  
PO BOX 4595 STN A  
TORONTO ON M5W 4X9

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# Transactions from December 5, 2025 to January 4, 2026

## Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Jan 04	Jan 04	REGULAR PURCHASES	25.99%	139.78
Total interest this period				\$139.78

## Your new charges and credits

Trans date	Post date	Description	Amount(\$)
<b>Card number 5177 XXXX XXXX 4505</b>			
DEC 05	DEC 08	COSTCO GAS W152 SASKATOON SK	78.00
DEC 05	DEC 08	REAL CDN. WHOLESALE #6 SASKATOON SK	363.48
DEC 05	DEC 08	COS PKG PAY STN SASKATOON SK	7.50
DEC 15	DEC 17	LITTLE CAESARS # 5164- AIR RONGE SK	25.62
DEC 22	DEC 24	VALUE BUDS CANARAMA SASKATOON SK	3.85
DEC 23	DEC 24	LK COUNTRY COOP AIR RO AIR RONGE SK	81.38
DEC 25	DEC 29	WWW.BLACKNUT.COM CESSON-SEVIGN35	3.99
DEC 30	DEC 31	DOLLARAMA #1411 SASKATOON SK	46.90
DEC 30	DEC 31	INDIA SUPERMARKET SASKATOON SK	38.25
DEC 30	DEC 31	BAR BURRITO PRINCE ALBERTSK	52.45
DEC 30	JAN 02	VALUE BUDS CANARAMA SASKATOON SK	8.29
DEC 30	JAN 02	THE HOME DEPOT #7051 SASKATOON SK	246.89
DEC 30	JAN 02	DENNY'S 03-046 SASKATOON SK	52.67
DEC 30	JAN 02	SHELL C22592 HAGUE SK	16.05
<b>Total for 5177 XXXX XXXX 4505</b>			<b>\$1,025.32</b>

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## Information about your CIBC Adapta World Mastercard account

If you find an error or irregularity (including possible unauthorized or fraudulent Transactions) in this statement you must tell us within 30 days of this Statement Date. If you do not, we may regard this statement as final (except for credits posted in error).

**How we charge interest:** If interest is charged on a Purchase, it is charged retroactively from the Transaction date. You have a minimum 21 day interest-free grace period for new Purchases. You can avoid interest on those new Purchases by paying your new balance in full by the payment due date.

Interest is charged on Cash Advances from the date they are taken. Interest is charged on Convenience Cheques and Balance Transfers from the date they are posted to your credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Purchase, Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of your CIBC Cardholder Agreement.

If you choose to convert an eligible Purchase into an Installment Plan, interest will be charged on that Installment Plan at the interest rate you agreed to at the time of conversion and in the manner set out in the Installment Plan Terms and Conditions.

**Payment period extensions:** If you didn't pay the Amount Due on your last monthly statement, we have extended your payment due date this month to give you extra time to make your payment. Interest will

continue to accrue for the extended period. When we receive your Amount Due, your payment due date will change back to your regular payment due date.

Your statement (including the Balance and Minimum Payment) only reflects Transactions that were posted as of the Statement Date. If you made a payment but it has not yet been posted, it will appear on your next monthly statement and any interest charges will be adjusted based on the transaction date and payment amount. The payment due date is determined under Eastern Standard Time (EST) meaning payments are considered received by us on the payment due date if made by 11:59pm EST. Payments made by mail or through another financial institution can take several days to be received by us. Please make your payments accordingly. Check CIBC Online Banking for the status of your payments and your most up to date Balance.

\*\*Foreign currency Transactions (except CIBC Convenience Cheques) are converted to Canadian dollars on or after the Transaction date and no later than the Transaction posting date. You are charged the same conversion rate CIBC must pay, on both debits and credits. You are charged a fee of 2.5% of the converted amount, on both debits and credits. This fee is charged on currency conversion. A foreign currency Convenience Cheque or payment is converted at CIBC's branch selling rate for Canadian dollars in effect at the time it is processed by CIBC.

<sup>1</sup>**Amount Due** is the amount you must pay if you want to avoid interest on your regular purchases shown on this statement.

<sup>2</sup>**Minimum Payment** is the minimum amount you must pay this month and it includes your monthly installment payments due (if applicable).

<sup>3</sup>Bonus Adapta Points are for your top spend categories for eligible purchases in your previous statement period. Visit "CIBC Rewards" in Online or Mobile banking for your up-to-date Adapta points balance.

For more information, please refer to the CIBC Cardholder Agreement.

<sup>TM</sup> "CIBC Adapta" is a trademark of CIBC.

<sup>®</sup> Mastercard, World Mastercard and the circle design are registered trademarks of Mastercard International Incorporated.



Prepared for: CHIRAG GORDHAN MARAKANA December 5 , 2025 to January 4, 2026 Account number: 5177 XXXX XXXX  
4505

**Reminder:** If you only make the minimum payment every month, it will take approximately 46 year(s) and 0 month(s) to pay the total balance shown on this statement. This estimate assumes each statement period is 30 days and that you pay your minimum payment on time every month.

## Your message centre

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Your Required Payment was not received by the time this statement was prepared. If you have not done so already, please make your payment today to ensure you have continued access to credit.

If you have a promotional Balance Transfer (BT) on your account, then after two consecutive missed Required Payments, you will lose the benefit of your promotional BT interest rate and any remaining balance(s) will then be subject to the regular Cash Advances interest rate applicable to your account. You can find your regular interest rates for Cash Advances in the "Interest Rates" section of this statement.

Adapta points are not credited to your account for net card purchases due to your required payment being missed. Your Adapta points will start being credited to your account for new net card purchases made after your required payment is received and processed.



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