



CIBC Aventura® Gold Visa™

Your account at a glance

Previous balance		\$3,081.22
Payments	\$0.00	
Other credits	0.00	
Total credits	-	\$0.00
Purchases	1,436.18	
Cash advances	0.00	
Interest	99.97	
Fees	0.00	
Total charges	+	\$1,536.15
Total balance	=	\$4,617.37

Your payment due this month

Amount Due¹	\$4,617.37
▼ 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	\$30.71
Please pay this amount immediately	
2. Remainder of Minimum Payment²	\$109.97
Please pay this amount by Oct 22, 2025	
Total Minimum Payment due	\$140.68

CHIRAG GORDHAN MARAKANA

Account number
4500 XXXX XXXX 2504

Statement Date
September 25, 2025

September statement period
August 26 to September 25, 2025

Contact us
Customer Service 1 800 465-4653
Lost/Stolen 1 800 663-4575
TTY 1 877 331-3338
Online www.cibc.com

Summary Credit

Limit	\$20,500.00
Available	\$15,882.63

Interest rates Annual

Regular purchases	25.99%
Cash advances	27.99%

Aventura Points summary

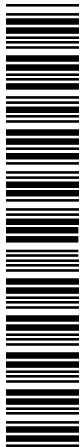
As at last statement + 62430

This statement

Earned on net card purchases + 0

Total Aventura Points = 62430

Visit CIBCRewards.com or call CIBC Rewards Centre at 1 888 232-5656 to book your travel.



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Tear Off here

Please turn over - Transactions begin on page 2 →

Page 1 of 4

CIBC Aventura Gold Visa

Payment options

- Online Banking: 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.

Account number 4500 XXXX XXXX 2504

Amount Due \$4,617.37

▼ Amount due immediately \$30.71

Remainder of Minimum
Payment due by
Oct 22, 2025 \$109.97

Total Minimum Payment due \$140.68

Total payment enclosed \$_____

004069

CHI RAG GORDHAN MARAKANA
202 VICKERS CRES
PO BOX 96
AIR RONGE SK SOJ 3G0

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004500600182192504000000046173700000000109979

188-004069

Transactions from August 26 to September 25, 2025

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Sep 25	Sep 25	REGULAR PURCHASES	25.99%	99.97
Total interest this period				\$99.97

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Aug 24	Aug 27	BIG RIVER ESSO BIG RIVER SK	Transportation	31.73
Aug 25	Aug 26	THIRD AND MAIN BIG RIVER SK	Restaurants	23.62
Aug 26	Aug 27	LK COUNTRY COOP BIG RIVERBIG RIVER SK	Transportation	3.87
Aug 26	Aug 28	SUBWAY 64695 BIG RIVER SK	Restaurants	16.18
Aug 27	Aug 28	THIRD AND MAIN BIG RIVER SK	Restaurants	23.62
Aug 27	Sep 02	BIG RIVER ESSO BIG RIVER SK	Transportation	27.82
Aug 28	Aug 29	GOOGLE *YouTube g.co/helppay#CA 299.00 INR @ 0.016220736**	Foreign Currency Transactions	4.85
Aug 28	Aug 29	THIRD AND MAIN BIG RIVER SK	Restaurants	23.62
Aug 29	Sep 02	LK COUNTRY COOP BIG RIVERBIG RIVER SK	Transportation	28.81
Aug 31	Sep 02	THIRD AND MAIN BIG RIVER SK	Restaurants	29.36
Aug 31	Sep 02	THIRD AND MAIN BIG RIVER SK	Restaurants	6.11
Aug 31	Sep 02	LK COUNTRY COOP BIG RIVERBIG RIVER SK	Retail and Grocery	16.67
Aug 31	Sep 02	LK COUNTRY COOP BIG RIVERBIG RIVER SK	Transportation	9.37
Aug 31	Sep 02	INTO THE WEEDS CANNABIS BIG RIVER SK	Health and Education	12.16
Sep 01	Sep 02	TIM HORTONS #1372 PRINCE ALBERTSK	Restaurants	4.98
Sep 01	Sep 02	UBER CANADA/UBEREATS TORONTO ON	Restaurants	11.68
Sep 01	Sep 02	UBER CANADA/UBEREATS TORONTO ON	Restaurants	38.71
Sep 01	Sep 02	LK COUNTRY COOP BIG RIVERBIG RIVER SK	Transportation	7.93
Sep 01	Sep 02	LK COUNTRY COOP BIG RIVERBIG RIVER SK	Transportation	22.35
Sep 03	Sep 03	NAME-CHEAP.COM* QTJKIT WWW.NAMECHEAPAZ 12.48 USD @ 1.411057692**	Foreign Currency Transactions	17.61
Sep 03	Sep 03	THIRD AND MAIN BIG RIVER SK	Restaurants	19.15
Sep 03	Sep 04	THIRD AND MAIN BIG RIVER SK	Restaurants	23.62
Sep 04	Sep 04	NAME-CHEAP.COM* IZDFEL WWW.NAMECHEAPAZ 10.18 USD @ 1.416502947**	Foreign Currency Transactions	14.42

Page 2 of 4

Information about your CIBC Aventura Gold Visa 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 Convenience Cheques, are converted to Canadian dollars on or after the Transaction date and no later than the Transaction posting date. At the time of currency conversion, you are charged the same conversion rate CIBC must pay, plus a fee of 2.5% of the converted amount, on both debits and credits. We convert a foreign currency Convenience Cheque or payment at our branch selling rate for Canadian dollars in effect at the time we process it.

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

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

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

TM Trademark of CIBC.

* Registered trademark of CIBC.

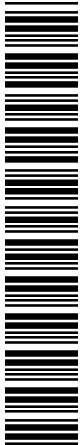


Prepared for: CHIRAG GORDHAN MARAKANA August 26 to September 25, 2025 Account number: 4500 XXXX XXXX 2504

Your new charges and credits (continued)











Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Sep 04	Sep 04	TIM HORTONS #1372 PRINCE ALBERTSK	Restaurants	4.98
Sep 04	Sep 05	LITTLE OWL BAKERY BIG RIVER SK	Restaurants	12.13
Sep 04	Sep 05	LK COUNTRY COOP BIG RIVERBIG RIVER SK	Transportation	26.51
Sep 06	Sep 08	BEAUVAL GENERAL STORE CORMAN PARK SK	Retail and Grocery	15.62
Sep 06	Sep 08	THIRD AND MAIN BIG RIVER SK	Restaurants	23.62
Sep 06	Sep 08	BIG RIVER ESSO BIG RIVER SK	Transportation	46.25
Sep 07	Sep 09	MDEEZ CONFECTIONARY & GASBEAUVAL SK	Retail and Grocery	28.36
Sep 08	Sep 09	BEAUVAL GENERAL STORE CORMAN PARK SK	Retail and Grocery	40.18
Sep 08	Sep 09	GRASSBAR BEAUVAL BEAUVAL SK	Health and Education	7.76
Sep 10	Sep 11	BEAUVAL GAS BAR BEAUVAL FORKSSK	Transportation	21.29
Sep 10	Sep 11	BEAUVAL GENERAL STORE CORMAN PARK SK	Retail and Grocery	17.25
Sep 10	Sep 11	BEAUVAL GENERAL STORE CORMAN PARK SK	Retail and Grocery	13.22
Sep 10	Sep 11	GRASSBAR BEAUVAL BEAUVAL SK	Health and Education	11.09
Sep 10	Sep 12	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	16.64
Sep 12	Sep 15	BELL MOBILITY VERDUN QC	Personal and Household Expenses	33.60
Sep 12	Sep 15	BEAUVAL GAS BAR BEAUVAL FORKSSK	Transportation	9.32
Sep 13	Sep 15	SQ *THE FORKS FOOD HUB Prince AlbertSK	Restaurants	8.00
Sep 13	Sep 15	SQ *THE FORKS FOOD HUB Prince AlbertSK	Restaurants	26.39
Sep 13	Sep 15	PAYPAL *TRADINGVIEW PRODU4029357733 OH	Personal and Household Expenses	15.98
Sep 13	Sep 15	PAYPAL *TRADINGVIEW PRODU4029357733 OH	Personal and Household Expenses	8.03
Sep 13	Sep 15	BEAUVAL GAS BAR BEAUVAL FORKSSK	Transportation	21.29
Sep 13	Sep 15	BEAUVAL GENERAL STORE CORMAN PARK SK	Retail and Grocery	20.84
Sep 13	Sep 15	GRASSBAR BEAUVAL BEAUVAL SK	Health and Education	11.09
Sep 14	Sep 15	GRASSBAR BEAUVAL BEAUVAL SK	Health and Education	12.20
Sep 14	Sep 15	LK COUNTRY COOP AIR RONGEAIR RONGE SK	Transportation	27.65
Sep 14	Sep 15	SQ *VAPORS PLACE La Ronge SK	Retail and Grocery	111.70
Sep 15	Sep 16	BEAUVAL GAS BAR BEAUVAL FORKSSK	Transportation	11.31
Sep 16	Sep 17	BEAUVAL GAS BAR BEAUVAL FORKSSK	Transportation	8.81
Sep 17	Sep 18	LK COUNTRY COOP AIR RONGEAIR RONGE SK	Transportation	9.47
Sep 19	Sep 22	RONA LA RONGE LA RONGE SK	Home and Office Improvement	9.70
Sep 20	Sep 22	DOLLARAMA #1298 SASKATOON SK	Retail and Grocery	73.26
Sep 20	Sep 22	DA INDIA CURRY HOUSE SASKATOON SK	Restaurants	94.33
Sep 20	Sep 22	MIDTOWN PLAZA SASKATOON SK	Transportation	4.00
Sep 21	Sep 22	TIM HORTONS #2473 SASKATOON SK	Restaurants	13.29
Sep 21	Sep 22	Uber Holdings Canada Inc.Toronto ON	Restaurants	17.86
Sep 21	Sep 22	UBER CANADA/UBEREATS TORONTO ON	Restaurants	28.06
Sep 21	Sep 22	LK COUNTRY COOP AIR RONGEAIR RONGE SK	Transportation	9.84
Sep 22	Sep 23	LA RONGE CANNABIS LA RONGE SK	Health and Education	5.99
Sep 24	Sep 25	KEETHANOW LUMBER AND F AIR RONGE SK	Professional and Financial Services	141.03
Total for 4500 XXXX XXXX 2504				\$1,436.18

** Denotes transaction in foreign currency



020214000

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Personal and Household Expenses	3	57.61	-	-	32	2,592.55
 Professional and Financial Services	1	141.03	-	-	23	645.17
 Retail and Grocery	9	337.10	-	-	85	4,329.07
 Transportation	18	327.62	-	-	110	2,238.08
 Hotel, Entertainment and Recreation	0	0.00	-	-	13	1,004.45
 Restaurants	20	449.31	-	-	170	4,135.76
 Home and Office Improvement	2	26.34	-	-	40	2,794.75
 Health and Education	6	60.29	-	-	29	452.99
 Cash Advances, Balance Transfers, CIBC GMT	0	0.00	-	-	3	3,300.00
 Foreign Currency Transactions	3	36.88	-	-	17	600.22
Total	62	1,436.18			522	\$22,093.04

Transactions are assigned a spend category based on where the goods or services are purchased, not on what was purchased. For example, items purchased at a convenience store in a gas station will appear under Transportation, not Retail and Grocery.

A negative difference (-) means you spent more than you budgeted.

	Amount (\$)	Budget (\$)	Difference (\$)
 Total Monthly Budget	1,436.18	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 37 year(s) and 5 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

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.

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

Important Notice:

To stay on top of your account and avoid missing a payment and potential fees in the event of mail delivery delays, register for CIBC Online Banking® and CIBC Mobile Banking®. You can also sign up to receive your statements electronically and enable alerts so you never miss a statement. For more information, please visit cibc.com/alerts.

Use your Aventura points to help pay down your credit card balance or contribute them to financial products, including your CIBC RRSP, TFSA, mortgage and more. To explore all the ways to use your points, simply sign on to your CIBC Online Banking or Mobile Banking app and click CIBC Rewards from the main menu, or from your credit card details page. Terms and conditions apply. Visit CIBC.com to learn more.

Multiplying your Aventura Points is as easy as buying groceries, pumping gas and picking up your prescription. With your CIBC Aventura Gold Visa Card, earn 1.5 points for every \$1 spent on eligible gas, electric vehicle charging, grocery and drug store purchases. Make the most of your everyday spend with your CIBC Aventura Gold Visa Card and watch your points stack up. Terms and conditions apply. Visit CIBC.com/aventuragold to learn more.

Need help spreading your payments out? We got you covered with CIBC Pace It™, where you can pay off eligible credit card purchases with our Installment Plans at low interest rates, no additional credit checks required. To get started, go to your credit card transaction history in CIBC Online Banking or the Mobile Banking app and choose an eligible purchase. To learn more, visit CIBC.com/paceit.