



CIBC Aventura® Gold Visa™

Your account at a glance

Previous balance		\$10,631.02
Payments	\$10,631.02	
Other credits	277.50	
Total credits		\$10,908.52
Purchases	3,474.82	
Cash advances	0.00	
Interest	282.54	
Fees	0.00	
Total charges		+ \$3,757.36
Total balance		= \$3,479.86

Your payment due this month

Amount Due¹	\$3,479.86
Minimum Payment²	\$292.54

Please pay this amount by **Dec 22, 2025**



0301480000

Tear Off here

Please turn over - Transactions begin on page 2 —

Page 1 of 5

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	\$3,479.86
Minimum Payment due by	
Dec 22, 2025	\$292.54
Total payment enclosed	\$ _____

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

004066

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000450060018219250400000003479860000000292543

Transactions from October 26 to November 25, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Nov 24	Nov 25	PAYMENT THANK YOU/PAIEMENT MERCI	10,631.02
Total payments			\$10,631.02

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Nov 25	Nov 25	REGULAR PURCHASES	25.99%	282.54
Total interest this period				\$282.54

Your new charges and credits

→ Identifies Points Multiplier™* transactions that have earned 1.5 Aventura Points for every dollar spent (a Bonus of 50% more). Any returns/credits are deducted at the same rate.

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Oct 24	Oct 27	DQ GRILL & CHILL #2744 LA RONGE SK	Restaurants	6.65
Oct 28	Oct 29	Google YouTube 650-2530000 CA 299.00 INR @ 0.016354515**	Foreign Currency Transactions	4.89
Oct 28	Oct 29	→ LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	7.18
Oct 28	Oct 29	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	22.35
Oct 28	Oct 29	GLOBAL MONEY TR CS Toronto ON	Cash Advances, Balance Transfers, CIBC GMT	1,500.00
Oct 29	Oct 29	NAME-CHEAP.COM* NAWM78 WWW.NAMECHEAPAZ 5.00 USD @ 1.438000000**	Foreign Currency Transactions	7.19
Oct 29	Oct 30	Samsung Canada ElectronicMississauga, ON	Home and Office Improvement	-277.50
Oct 30	Oct 31	→ 5 Buds - La Ronge La Ronge SK	Health and Education	15.54
Oct 30	Oct 31	KOSTAS RESTAURANT AND LOULA RONGE SK	Restaurants	39.53
Oct 31	Nov 03	LAKESIDE SPIRITS AIR RONGE SK	Retail and Grocery	45.22
Oct 31	Nov 03	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	48.23
Oct 31	Nov 03	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	2.98
Nov 01	Nov 03	→ GIANT TIGER #438 LA RONGE SK	Retail and Grocery	14.69
Nov 01	Nov 03	2NDTURN CANADA BURNABY BC	Home and Office Improvement	31.07
Nov 02	Nov 03	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	19.26
Nov 03	Nov 04	→ ROSTHERN GB SASKATOON SK	Transportation	4.31

Page 2 of 5

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.

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

²Minimum 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.

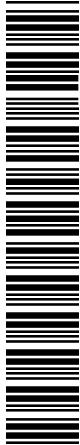
TM Trademark of CIBC.
® Registered trademark of CIBC.



Prepared for: CHIRAG GORDHAN MARAKANA October 26 to November 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				
Nov 03	Nov 04	✈ PRAIRIE CANNABIS PRINCE ALBERTSK	Health and Education	9.01
Nov 03	Nov 04	✈ INDIA SUPERMARKET SASKATOON SK	Retail and Grocery	80.61
Nov 03	Nov 04	✈ LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	21.87
Nov 03	Nov 05	MCDONALD'S #29115 PRINCE ALBERTSK	Restaurants	12.08
Nov 04	Nov 05	UBER CANADA/UBEREATS TORONTO ON	Restaurants	44.37
Nov 04	Nov 05	EUREST-SASK AIRPORT-53511SASKATOON SK	Restaurants	10.61
Nov 04	Nov 06	STARBUCKS 04277 OTTAWA ON	Restaurants	6.93
Nov 04	Nov 06	A&W CALGARY AIRPORT #1 CALGARY AB	Restaurants	11.75
Nov 04	Nov 07	WESTJET CALGARY AB	Transportation	5.24
Nov 05	Nov 06	SHEFIELD EXPRESS OTTAWA ON	Retail and Grocery	30.44
Nov 05	Nov 06	POULET ROUGE RIDEAU OTTAWA ON	Restaurants	26.46
Nov 05	Nov 07	TIM HORTONS #0206 SMITHS FALLS ON	Restaurants	5.45
Nov 05	Nov 07	MCDONALD'S #40581 CARLETON PLACON	Restaurants	16.02
Nov 06	Nov 06	ParkWhiz, Inc. Toronto ON	Transportation	20.60
Nov 06	Nov 07	GONG CHA OTTAWA ON	Restaurants	8.90
Nov 06	Nov 10	✈ CANNA CABANA OTTAWA ON	Health and Education	6.77
Nov 07	Nov 07	Uniqlo Rideau Centre Ottawa ON	Retail and Grocery	157.82
Nov 07	Nov 07	Lovisa-60322 Ottawa ON	Retail and Grocery	67.78
Nov 07	Nov 07	ParkWhiz, Inc. Toronto ON	Transportation	20.60
Nov 07	Nov 10	TIM HORTONS #0206 SMITHS FALLS ON	Restaurants	1.92
Nov 07	Nov 10	THE BEER STORE #4658 CARLETON PLACON	Retail and Grocery	47.59
Nov 07	Nov 10	HAPPY LAMB HOT POT NEPEAN ON	Restaurants	132.48
Nov 07	Nov 10	✈ PETRO-CANADA 00558 NEPEAN ON	Transportation	26.22
Nov 07	Nov 10	PAYPAL *HOSTINGER 35314369001	Personal and Household Expenses	229.63
Nov 08	Nov 10	Uber Holdings Canada Inc.Toronto ON	Restaurants	24.30
Nov 08	Nov 10	✈ PRAIRIE CANNABIS SASKATOON SK	Health and Education	9.01
Nov 08	Nov 10	STARBUCKS 75596 CALGARY AB	Restaurants	7.40
Nov 08	Nov 10	LA PREP CALGARY AB	Restaurants	15.58
Nov 10	Nov 12	KEETHANOW LUMBER AND F AIR RONGE SK	Professional and Financial Services	16.87
Nov 10	Nov 12	LAKESIDE SPIRITS AIR RONGE SK	Retail and Grocery	44.72
Nov 10	Nov 12	DQ GRILL & CHILL #2744 LA RONGE SK	Restaurants	11.97
Nov 10	Nov 13	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	22.19
Nov 12	Nov 13	PAYPAL *TRADINGVIEW PRODU4029357733 OH	Health and Education	24.27
Nov 12	Nov 13	BELL MOBILITY VERDUN QC	Personal and Household Expenses	33.60
Nov 12	Nov 13	✈ LA RONGE CANNABIS LA RONGE SK	Health and Education	19.98
Nov 12	Nov 13	✈ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	22.35
Nov 12	Nov 14	A&W #2618 LA RONGE SK	Restaurants	23.05
Nov 14	Nov 17	LITTLE CAESARS # 5164- AIR RONGE SK	Restaurants	46.03
Nov 15	Nov 17	✈ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	63.25
Nov 16	Nov 17	✈ LA RONGE CANNABIS LA RONGE SK	Health and Education	12.98
Nov 16	Nov 18	2NDTURN CANADA BURNABY BC	Home and Office Improvement	22.19
Nov 18	Nov 19	ACE HARDWARE AIR RONGE AIR RONGE SK	Home and Office Improvement	3.32
Nov 18	Nov 19	LAKESIDE SPIRITS AIR RONGE SK	Retail and Grocery	44.72
Nov 19	Nov 20	✈ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	22.35
Nov 20	Nov 21	✈ LA RONGE CANNABIS LA RONGE SK	Health and Education	12.98



0302490000

Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Nov 21	Nov 24	LITTLE CAESARS # 5164- AIR RONGE SK	 Restaurants	5.54
Nov 21	Nov 24	LITTLE CAESARS # 5164- AIR RONGE SK	 Restaurants	41.15
Nov 22	Nov 24	→ PRINCE ALBERT ESSO PRINCE ALBERTSK	 Transportation	10.50
Nov 22	Nov 24	→ SHELL C22592 HAGUE SK	 Transportation	6.09
Nov 22	Nov 24	SKYXE SASKATOON AIRPORT SASKATOON SK	 Transportation	2.50
Nov 23	Nov 24	STARBUCKS COFFEE #1996 PRINCE ALBERTSK	 Restaurants	7.39
Nov 23	Nov 24	PAYPAL *IONOS INC 4029357733 PA	 Personal and Household Expenses	33.30
Nov 23	Nov 24	UBER CANADA/UBEREATS TORONTO ON	 Restaurants	34.44
Nov 23	Nov 24	→ LA RONGE CANNABIS LA RONGE SK	 Health and Education	9.99
Nov 23	Nov 25	2NDTURN CANADA BURNABY BC	 Home and Office Improvement	39.60
Nov 24	Nov 25	→ LK COUNTRY COOP LA RONGE LA RONGE SK	 Retail and Grocery	10.97
Total for 4500 XXXX XXXX 2504				\$3,197.32

** Denotes transaction in foreign currency



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

CIBC CreditSmart™ Spend Report

Spend Categories	Transactions	This month			Year-to-date	
		Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	3	296.53	-	-	39	3,019.10
Professional and Financial Services	1	16.87	-	-	29	1,093.97
Retail and Grocery	12	627.07	-	-	102	5,157.08
Transportation	15	243.37	-	-	142	2,954.72
Hotel, Entertainment and Recreation	0	0.00	-	-	15	1,136.78
Restaurants	23	540.00	-	-	221	5,864.15
Home and Office Improvement	6	-159.13	-	-	54	4,981.15
Health and Education	9	120.53	-	-	43	658.98
Cash Advances, Balance Transfers, CIBC GMT	1	1,500.00	-	-	5	8,870.50
Foreign Currency Transactions	2	12.08	-	-	20	617.13
Total	72	3,197.32			670	\$34,353.56

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	3,197.32		

Reminder: If you only make the minimum payment every month, it will take approximately 26 year(s) and 8 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

Earn Aventura Points everywhere you shop! Use your CIBC Aventura Gold Visa Card for kitchen appliances, concert tickets, pet food and all other eligible purchases to earn rewards on your everyday spend. Visit CIBC.com/aventuragold for more ways to earn.

Earn 2 Aventura Points per \$1 spent when you book a trip through the CIBC Rewards Centre! Access the Rewards Centre through your CIBC Online Banking or Mobile Banking app and enjoy what the world has to offer for double the points! Terms and conditions apply. Visit CIBC.com 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.



0303500000

