



CIBC Aventura® Gold Visa™

Your account at a glance

Previous balance		\$7,272.69
Payments	\$7,273.00	
Other credits	0.00	
Total credits	-	\$7,273.00
Purchases	2,325.35	
Cash advances	0.00	
Interest	64.19	
Fees	0.00	
Total charges	+	\$2,389.54
Total balance	=	\$2,389.23

Your payment due this month

Amount Due¹	\$2,389.23
Minimum Payment²	\$74.19
Please pay this amount by Mar 18, 2025	

CHIRAG GORDHAN MARAKANA

Account number
4500 XXXX XXXX 2504

Statement Date
February 25, 2025

February statement period
January 26 to February 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	\$18,110.77

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

Aventura Points summary

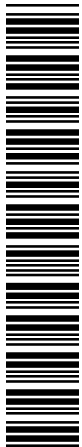
As at last statement + 47218

This statement

Earned on net card purchases	+	1207
Points Multiplier	+	267

Total Aventura Points = 48692

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 →

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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 \$2,389.23

Minimum Payment due by
Mar 18, 2025 \$74.19

Total payment enclosed \$_____

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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

00004500600182192504000000023892300000000074195

188-001512

Transactions from January 26 to February 25, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Feb 11	Feb 13	PAYMENT THANK YOU/PAIEMENT MERCI	3,000.00
Feb 19	Feb 20	PAYMENT THANK YOU/PAIEMENT MERCI	4,273.00
Total payments			\$7,273.00

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Feb 25	Feb 25	REGULAR PURCHASES	20.99%	64.19
Total interest this period				\$64.19

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				
Jan 24	Jan 27	LITTLE CAESARS # 5164-000AIR RONGE SK	Restaurants	9.50
Jan 25	Jan 27	➔ LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	9.13
Jan 27	Jan 28	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	1.11
Jan 27	Jan 28	GOOGLE *Superlist g.co/helppay#NS	Retail and Grocery	15.67
Jan 28	Jan 29	Google YouTube 650-2530000 CA	Foreign Currency Transactions	5.11
		299.00 INR @ 0.017090301**		
Jan 28	Jan 29	PAYPAL *IONOS INC 4029357733 PA	Personal and Household Expenses	27.75
Jan 28	Jan 30	A&W #2618 LA RONGE SK	Restaurants	8.46
Jan 29	Jan 29	➔ 5 Buds - La Ronge La Ronge SK	Health and Education	41.07
Jan 29	Jan 30	➔ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	55.90
Jan 29	Jan 30	➔ LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	20.80
Jan 30	Jan 31	➔ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	61.78
Feb 03	Feb 04	RONA LA RONGE LA RONGE SK	Home and Office Improvement	69.32
Feb 03	Feb 04	RONA LA RONGE LA RONGE SK	Home and Office Improvement	59.68
Feb 03	Feb 05	LITTLE CAESARS # 5164-000AIR RONGE SK	Restaurants	30.16
Feb 05	Feb 06	➔ LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	27.86
Feb 07	Feb 10	LITTLE CAESARS # 5164-000AIR RONGE SK	Restaurants	28.60

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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.

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® Registered trademark of CIBC.

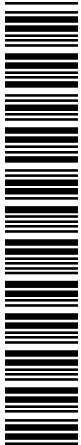


Prepared for: CHIRAG GORDHAN MARAKANA January 26 to February 25, 2025 Account number: 4500 XXXX XXXX 2504

Your new charges and credits (continued)











Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Feb 09	Feb 10	GLOBAL MONEY TR CS Toronto ON	Cash Advances, Balance Transfers, CIBC GMT	1,100.00
Feb 10	Feb 12	LITTLE CAESARS # 5164-000AIR RONGE SK	Restaurants	5.90
Feb 10	Feb 13	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	16.64
Feb 11	Feb 12	➔ LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	31.09
Feb 12	Feb 13	RONA LA RONGE LA RONGE SK	Home and Office Improvement	55.49
Feb 12	Feb 13	BELL MOBILITY VERDUN QC	Personal and Household Expenses	33.60
Feb 12	Feb 13	➔ LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	15.35
Feb 12	Feb 14	LITTLE CAESARS # 5164-000AIR RONGE SK	Restaurants	29.40
Feb 13	Feb 13	ISHA SADHGURU EXCLUSIV ISHA.SADHGURUTN	Personal and Household Expenses	80.00
Feb 13	Feb 14	➔ LA RONGE CANNABIS LA RONGE SK	Health and Education	24.97
Feb 13	Feb 14	CPC / SCP 544221 LA RONGE SK	Professional and Financial Services	36.89
Feb 14	Feb 18	➔ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	30.00
Feb 18	Feb 19	Audible CA*V00MT96G3 Amzn.com/bilINJ	Professional and Financial Services	15.70
Feb 18	Feb 19	➔ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	21.31
Feb 19	Feb 20	➔ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	17.76
Feb 19	Feb 21	LITTLE CAESARS # 5164-000AIR RONGE SK	Restaurants	35.25
Feb 21	Feb 24	➔ LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	21.31
Feb 22	Feb 24	KEETHANOW LUMBER AND F Air Ronge SK	Professional and Financial Services	103.40
Feb 22	Feb 24	➔ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	22.22
Feb 23	Feb 25	➔ GIANT TIGER #438 LA RONGE SK	Retail and Grocery	45.83
Feb 23	Feb 25	LAKESIDE SPIRITS INC LA RONGE SK	Retail and Grocery	27.01
Feb 24	Feb 25	➔ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	61.87
Feb 24	Feb 25	LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	0.34
Feb 24	Feb 25	➔ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	22.12
Total for 4500 XXXX XXXX 2504				\$2,325.35

** Denotes transaction in foreign currency



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CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Personal and Household Expenses	3	141.35	-	-	4	167.15
 Professional and Financial Services	3	155.99	-	-	6	-517.51
 Retail and Grocery	11	360.50	-	-	18	849.23
 Transportation	7	146.85	-	-	15	241.93
 Hotel, Entertainment and Recreation	0	0.00	-	-	1	127.87
 Restaurants	7	147.27	-	-	16	303.63
 Home and Office Improvement	5	202.24	-	-	8	733.67
 Health and Education	2	66.04	-	-	3	91.01
 Cash Advances, Balance Transfers, CIBC GMT	1	1,100.00	-	-	1	1,100.00
 Foreign Currency Transactions	1	5.11	-	-	2	10.31
Total	40	2,325.35			74	\$3,107.29

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	2,325.35	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 19 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

We are pleased to have received your consent to a Credit Limit increase.