



# CIBC Aventura® Gold Visa™

## Your account at a glance

<b>Previous balance</b>		\$4,617.37
Payments	\$3,081.22	
Other credits	2.19	
<b>Total credits</b>		- \$3,083.41
Purchases	9,063.20	
Cash advances	0.00	
Interest	33.86	
Fees	0.00	
<b>Total charges</b>		+ \$9,097.06
<b>Total balance</b>		= \$10,631.02

## Your payment due this month

<b>Amount Due<sup>1</sup></b>	<b>\$10,631.02</b>
<b>Minimum Payment<sup>2</sup></b>	<b>\$43.86</b>
Please pay this amount by <b>Nov 21, 2025</b>	

## CHIRAG GORDHAN MARAKANA

**Account number**  
4500 XXXX XXXX 2504

**Statement Date**  
October 25, 2025

**October statement period**  
September 26 to October 25, 2025

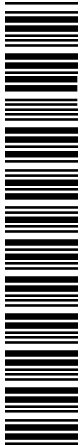
**Contact us**  
Customer Service 1 800 465-4653  
Lost/Stolen 1 800 663-4575  
TTY 1 877 331-3338  
Online [www.cibc.com](http://www.cibc.com)

Summary	Credit
Limit	\$20,500.00
Available	\$9,868.98

Interest rates	Annual
Regular purchases	25.99%
Cash advances	27.99%

<b>Aventura Points summary</b>		
As at last statement	+	62430
<b>This statement</b>		
Earned on net card purchases	+	4928
Points Multiplier	+	159
<b>Total Aventura Points</b>	<b>=</b>	<b>67517</b>

Visit [CIBCRewards.com](http://CIBCRewards.com) or call CIBC Rewards Centre at 1 888 232-5656 to book your travel.



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Please turn over - Transactions begin on page 2 →

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## CIBC Aventura Gold Visa

**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.

**Account number** 4500 XXXX XXXX 2504  
**Amount Due** \$10,631.02  
**Minimum Payment due by**  
**Nov 21, 2025** \$43.86  
**Total payment enclosed** \$\_\_\_\_\_

008141

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

00004500600182192504000000106310200000000043863

# Transactions from September 26 to October 25, 2025

## Your payments

Trans date	Post date	Description	Amount(\$)
Sep 25	Sep 26	PAYMENT THANK YOU/PAIEMENT MERCI	3,081.22
Total payments			<b>\$3,081.22</b>

## Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Oct 25	Oct 25	REGULAR PURCHASES	25.99%	33.86
Sep 25	Sep 26	INTEREST REVERSAL		-2.19***
Total interest this period				<b>\$33.86</b>

\*\*\* The interest adjustments above are not included in the "Total Interest this period"; however, they are reflected in your "Total Balance" for this period.

## 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				
Sep 25	Sep 26	SHELL C12354 KINDERSLEY SK	Transportation	15.37
Sep 25	Sep 26	TIM HORTONS #0587 PRINCE ALBERTSK	Restaurants	10.51
Sep 25	Sep 29	TRAPPED RETAIL CALGARY AB	Hotel, Entertainment and Recreation	46.23
Sep 25	Sep 29	SHAWARMA & FALAFEL CITY CALGARY AB	Restaurants	29.95
Sep 26	Sep 29	➔ PETRO-CANADA 02665 CALGARY AB	Transportation	20.27
Sep 26	Sep 29	➔ PETRO-CANADA 02665 CALGARY AB	Transportation	2.61
Sep 26	Sep 29	PARKEDIN PRECISE PARKLINKNORTH YORK ON	Transportation	2.75
Sep 26	Sep 29	FLYING MONKEY AIRPORT CAFBEISEKER AB	Restaurants	65.21
Sep 26	Sep 29	➔ SDM 2326 CALGARY AB	Health and Education	15.52
Sep 26	Sep 29	ECHO CALGARY MONTREAL QC	Hotel, Entertainment and Recreation	86.10
Sep 27	Sep 29	BIG BOWL HOT POT CALGARY AB	Restaurants	53.00
Sep 27	Sep 29	BIG BOWL HOT POT CALGARY AB	Restaurants	2.61
Sep 27	Sep 29	POTATO CORNER EDMONTON AB	Restaurants	7.22
Sep 28	Sep 29	Google YouTube 650-2530000 CA	Foreign Currency Transactions	4.83
		299.00 INR @ 0.016153846**		
Sep 28	Sep 29	RED SWAN PIZZA SASKATOON SK	Restaurants	26.03

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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.

<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).

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

™ Trademark of CIBC.

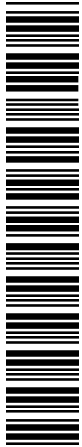
\* Registered trademark of CIBC.



Prepared for: CHIRAG GORDHAN MARAKANA September 26 to October 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 28	Oct 01	→ BIGGAR ESSO BIGGAR SK	Transportation	10.57
Sep 28	Oct 01	MCDONALD \$ #9455 SASKATOON SK	Restaurants	22.39
Sep 29	Oct 01	Store La Ronge SK	Restaurants	19.48
Sep 29	Oct 01	KEETHANOW LUMBER AND F Air Ronge SK	Professional and Financial Services	57.69
Sep 29	Oct 01	KEETHANOW LUMBER AND F Air Ronge SK	Professional and Financial Services	63.26
Sep 29	Oct 01	→ GIANT TIGER #438 LA RONGE SK	Retail and Grocery	15.66
Oct 01	Oct 02	PAYPAL *IONOS INC 4029357733 PA	Personal and Household Expenses	27.75
Oct 01	Oct 02	LA RONGE EAGLE POINT RESOIR RONGE SK	Transportation	104.48
Oct 02	Oct 03	RONA LA RONGE LA RONGE SK	Home and Office Improvement	12.64
Oct 03	Oct 06	→ LA RONGE CANNABIS LA RONGE SK	Health and Education	13.99
Oct 03	Oct 06	LITTLE CAESARS # 5164- AIR RONGE SK	Restaurants	25.56
Oct 04	Oct 06	A&W #2618 LA RONGE SK	Restaurants	5.54
Oct 06	Oct 07	RONA LA RONGE LA RONGE SK	Home and Office Improvement	204.42
Oct 06	Oct 08	A&W #2618 LA RONGE SK	Restaurants	4.76
Oct 08	Oct 09	KEETHANOW LUMBER AND F AIR RONGE SK	Professional and Financial Services	184.44
Oct 08	Oct 09	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	32.66
Oct 09	Oct 10	KEETHANOW LUMBER AND F AIR RONGE SK	Professional and Financial Services	93.91
Oct 09	Oct 10	RONA LA RONGE LA RONGE SK	Home and Office Improvement	3.75
Oct 10	Oct 14	KEETHANOW LUMBER AND F AIR RONGE SK	Professional and Financial Services	32.63
Oct 10	Oct 14	LAVISH PIZZA AND FAMILY RLA RONGE SK	Restaurants	30.52
Oct 10	Oct 14	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	16.64
Oct 11	Oct 14	Store La Ronge SK	Restaurants	34.19
Oct 12	Oct 14	BELL MOBILITY VERDUN QC	Personal and Household Expenses	33.60
Oct 12	Oct 14	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	54.72
Oct 12	Oct 14	→ LK COUNTRY COOP AIR RONGE LA RONGE SK	Transportation	3.30
Oct 14	Oct 15	PAYPAL *TRADINGVIEW PRODU4029357733 OH	Personal and Household Expenses	24.27
Oct 14	Oct 15	RONA LA RONGE LA RONGE SK	Home and Office Improvement	38.63
Oct 14	Oct 15	→ LA RONGE CANNABIS LA RONGE SK	Health and Education	34.97
Oct 14	Oct 15	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	22.35
Oct 14	Oct 16	DO GRILL & CHILL #2744 LA RONGE SK	Restaurants	24.40
Oct 14	Oct 16	WESTJET 8382101684681CALGARY AB	Transportation	228.33
Oct 15	Oct 16	→ LK COUNTRY COOP AIR RONGE LA RONGE SK	Transportation	2.20
Oct 16	Oct 16	Samsung Canada ElectronicMississauga, ON	Home and Office Improvement	2,041.28
Oct 16	Oct 17	→ LK COUNTRY COOP 2ND AVE CPRINCE ALBERTSK	Transportation	9.98
Oct 17	Oct 17	TIM HORTONS #0587 PRINCE ALBERTSK	Restaurants	18.24
Oct 17	Oct 17	DA INDIA CURRY HOUSE SASKATOON SK	Restaurants	244.02
Oct 17	Oct 20	NEURONCA* TEMPHOLD-RLS VANCOUVER BC	Transportation	2.14
Oct 17	Oct 20	NEURONCA* TEMPHOLD-JM4 VANCOUVER BC	Transportation	3.87
Oct 17	Oct 20	NEURONCA* TRIP-Y9B VANCOUVER BC	Transportation	7.77
Oct 17	Oct 20	NEURONCA* TRIP-SNV VANCOUVER BC	Transportation	6.06
Oct 17	Oct 20	CAFE FRANCAIS REGINA SK	Restaurants	225.89
Oct 17	Oct 20	ANNAPURNA RESTAURANT & TIREGINA SK	Restaurants	121.89
Oct 18	Oct 20	→ PETRO-CANADA 02619 REGINA SK	Transportation	23.57
Oct 18	Oct 20	PAYPAL *IONOS INC 4029357733 PA	Personal and Household Expenses	44.40
Oct 18	Oct 20	RED SWAN PIZZA PRINCE ALBERTSK	Restaurants	27.42



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## Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Oct 18	Oct 20	BAR BURRITO PRINCE ALBERTSK	 Restaurants	16.58
Oct 18	Oct 20	BAR BURRITO PRINCE ALBERTSK	 Restaurants	10.95
Oct 18	Oct 20	DA INDIA CURRY HOUSE REGINA SK	 Restaurants	76.48
Oct 18	Oct 20	DOLLARAMA # 572 REGINA SK	 Retail and Grocery	68.82
Oct 18	Oct 20	GWALI SWEETS SASKATCHEWA REGINA SK	 Restaurants	59.19
Oct 18	Oct 20	COCA COLA REGINA SK REGINA SK	 Restaurants	3.75
Oct 18	Oct 20	COCA COLA REGINA SK REGINA SK	 Restaurants	3.75
Oct 18	Oct 20	JOLLIBEE REGINA SK	 Restaurants	16.85
Oct 18	Oct 20	CASINO REGINA REGINA SK	 Restaurants	2.01
Oct 18	Oct 20	→ 7 ELEVEN STORE #24322 REGINA SK	 Transportation	7.65
Oct 19	Oct 20	→ LK COUNTRY COOP LA RONGE LA RONGE SK	 Retail and Grocery	29.08
Oct 19	Oct 20	GLOBAL MONEY TR CS Toronto ON	 Cash Advances, Balance Transfers, CIBC GMT	4,070.50
Oct 20	Oct 21	→ LA RONGE CANNABIS LA RONGE SK	 Health and Education	11.99
Oct 21	Oct 22	ACE HARDWARE AIR RONGE AIR RONGE SK	 Home and Office Improvement	3.32
Oct 21	Oct 22	RONA LA RONGE LA RONGE SK	 Home and Office Improvement	24.85
Oct 23	Oct 24	→ LA RONGE CANNABIS LA RONGE SK	 Health and Education	8.99
Total for 4500 XXXX XXXX 2504				\$9,063.20

\*\* Denotes transaction in foreign currency



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

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	4	130.02	-	-	36	2,722.57
Professional and Financial Services	5	431.93	-	-	28	1,077.10
Retail and Grocery	5	200.94	-	-	90	4,530.01
Transportation	17	473.27	-	-	127	2,711.35
Hotel, Entertainment and Recreation	2	132.33	-	-	15	1,136.78
Restaurants	28	1,188.39	-	-	198	5,324.15
Home and Office Improvement	8	2,345.53	-	-	48	5,140.28
Health and Education	5	85.46	-	-	34	538.45
Cash Advances, Balance Transfers, CIBC GMT	1	4,070.50	-	-	4	7,370.50
Foreign Currency Transactions	1	4.83	-	-	18	605.05
<b>Total</b>	<b>76</b>	<b>9,063.20</b>			<b>598</b>	<b>\$31,156.24</b>

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.

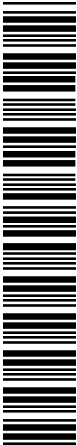
A negative difference (-) means you spent more than you budgeted.

	Amount (\$)	Budget (\$)	Difference (\$)
Total Monthly Budget	9,063.20	-	-

**Reminder:** If you only make the minimum payment every month, it will take approximately 88 year(s) and 4 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

One Time Verification Code fraud is on the rise. CIBC will never call you to request your one time verification code. If you receive a call from someone claiming to be from CIBC and are suspicious, please disconnect the call immediately and contact us at CIBC.



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