



CIBC Adapta™ World Mastercard®

Your account at a glance

Previous balance		\$16.74
Payments	\$0.00	
Other credits	0.00	
Total credits	-	\$0.00
Purchases	4,043.11	
Cash advances	0.00	
Interest	0.40	
Fees	0.00	
Total charges	+ \$4,043.51	
Total balance	= \$4,060.25	

Your payment due this month

Amount Due¹	\$4,060.25
▼ 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	\$10.00
Please pay this amount immediately	
2. Remainder of Minimum Payment²	\$10.40
Please pay this amount by Jul 30, 2025	
Total Minimum Payment due	= \$20.40



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CIBC Adapta World Mastercard

Please turn over - Transactions begin on page 2 →

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.

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

000431

**CHIRAG GORDHAN
MARA KANA**

Account number
5177 XXXX XXXX 4505

Statement Date
July 4, 2025

July statement period
June 5 to July 4, 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	\$9,000.00
Available	\$4,939.75

Interest rates	Annual
Regular purchases	21.99%
Cash advances	22.99%

Adapta Points Summary

As at last statement	+	3016
Base Points	+	541
Bonus Points ³		
- Hotels and Motels	+	8
Total Adapta Points	=	3565

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Account number	5177 XXXX XXXX 4505
Amount Due	\$4,060.25
▼ Amount due immediately	\$10.00
Remainder of Minimum Payment due by Jul 30, 2025	\$10.40
Total Minimum Payment due	\$20.40
Total payment enclosed	\$ _____

CI BC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000517781501098450500000004060250000000010405

Transactions from June 5 to July 4, 2025

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Jul 04	Jul 04	REGULAR PURCHASES	21.99%	0.40
Total interest this period				\$0.40

Your new charges and credits

Trans date	Post date	Description	Amount(\$)
Card number 5177 XXXX XXXX 4505			
JUN 06	JUN 09	IKEA COQUITLAM COQUITLAM BC	269.66
JUN 11	JUN 12	MOUNTAIN WAREHOUSE DELTA BC	109.73
JUN 11	JUN 13	DSW #580 TSAWWASSEN BC	114.20
JUN 19	JUN 20	LK COUNTRY COOP AIR RO AIR RONGE SK	49.52
JUN 19	JUN 20	GLOBAL MONEY TRANSFER	3,500.00
Total for 5177 XXXX XXXX 4505			\$4,043.11

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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.

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).

³Bonus 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.

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Prepared for: CHIRAG GORDHAN MARAKANA June 5 to July 4, 2025 Account number: 5177 XXXX XXXX 4505

Reminder: If you only make the minimum payment every month, it will take approximately 33 year(s) and 9 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 writing to advise that within the last 12 months you have missed a Required Payment. If we do not receive another Required Payment by the payment due date or by the date we prepare your next statement, resulting in 2 or more missed Required Payments in a 12 month period, your annual interest rates will change to 25.99% on Purchases and 27.99% on Cash Advances, Balance Transfers and Convenience Cheques. These rates will take effect on the first day of the next statement period following the missed payment that caused the rate to increase. If you have active Installment Plans on your account, the annual interest rate applicable to the Installment Plan will not change.

To help you keep track of your upcoming payments we encourage you to enroll for our free minimum payment due alerts. This alert will notify you 5 calendar days before your credit card payment is due. To enroll, go to the Manage My Alerts section on CIBC Online or Mobile Banking. Also, visit www.cibc.com for tips and advice to prevent late payments and help get the best from your CIBC credit card.

Capitalized terms used in this message have the meanings given to them in your CIBC Cardholder Agreement.

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.

Changes to Underwriter

As of July 1st, 2025, Belair Insurance Company Inc. ("Belair") has assumed all existing insurance policies and certificates, and all past, present and future claims on insurance included on your credit card which are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA Canada"). As a result, Belair is now the insurer. No action is required on your part and the claims process is unchanged. Rest assured, this change will not impact claims you may have already submitted.

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.



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