



CIBC Adapta™ World Mastercard®

Your account at a glance

Previous balance		\$17.76
Payments	\$0.00	
Other credits	0.00	
Total credits	-	\$0.00
Purchases	3,147.28	
Cash advances	0.00	
Interest	0.88	
Fees	0.00	
Total charges	+	\$3,148.16
Total balance	=	\$3,165.92

Your payment due this month

Amount Due ¹	\$3,165.92
▼ 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	\$17.76
Please pay this amount immediately	
2. Remainder of Minimum Payment ²	\$10.88
Please pay this amount by Oct 31, 2025	
Total Minimum Payment due	= \$28.64

**CHIRAG GORDHAN
MARAKANA**

Account number
5177 XXXX XXXX 4505

Statement Date
October 4, 2025

October statement period
September 5 to October 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	\$5,834.08

Interest rates	Annual
Regular purchases	25.99%
Cash advances	27.99%

Adapta Points Summary

As at last statement	+	8065
Base Points	+	3143
Bonus Points ³		
- Gas and EV	+	5
Total Adapta Points	=	11213

Tear Off here

**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.

Account number 5177 XXXX XXXX 4505

Amount Due \$3,165.92

▼ Amount due immediately \$17.76

Remainder of Minimum
Payment due by
Oct 31, 2025 \$10.88

Total Minimum Payment due \$28.64

Total payment enclosed \$_____

000626

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

00005177815010984505000000031659200000000010888

188-000626

Transactions from September 5 to October 4, 2025

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Oct 04	Oct 04	REGULAR PURCHASES	25.99%	0.88
Total interest this period				\$0.88

Your new charges and credits

Trans date	Post date	Description	Amount(\$)
Card number 5177 XXXX XXXX 4505			
SEP 19	SEP 22	A&W #2618 LA RONGE SK	38.80
SEP 20	SEP 22	BEST BUY EXPRESS 368 SASKATOON SK	200.10
SEP 20	SEP 22	INDIA SUPERMARKET SASKATOON SK	398.39
SEP 20	SEP 22	INDIA SUPERMARKET SASKATOON SK	10.00
SEP 22	SEP 23	LK COUNTRY COOP LA RON LA RONGE SK	25.14
SEP 25	SEP 26	BARBURRITO SASKATOON SK	46.97
SEP 26	SEP 29	SKYDIVE EXTREME CALGAR BEISEKER AB	801.30
SEP 27	SEP 29	MOUNTAIN WAREHOUSE ROCKY VIEW AB	183.72
SEP 27	SEP 29	WINNERSHOMESSENSE 416/O ROCKY VIEW AB	330.67
SEP 28	SEP 29	COSTCO WHOLESALE W152 SASKATOON SK	1,112.19
Total for 5177 XXXX XXXX 4505			\$3,147.28

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).
³ Bonus 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 September 5 to October 4, 2025 Account number: 5177 XXXX XXXX 4505

Reminder: If you only make the minimum payment every month, it will take approximately 26 year(s) and 3 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.

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.



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