



CIBC Aventura® Gold Visa™

Your account at a glance

Previous balance		\$8,379.74
Payments	\$6,000.00	
Other credits	0.00	
Total credits		\$6,000.00
Purchases	4,185.78	
Cash advances	0.00	
Interest	73.00	
Fees	139.00	
Total charges		+ \$4,397.78
Total balance		= \$6,777.52

Your payment due this month

Amount Due ¹	\$6,777.52
Minimum Payment²	\$83.00

Please pay this amount by **Jun 20, 2025**



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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	\$6,777.52
Minimum Payment due by	
Jun 20, 2025	\$83.00
Total payment enclosed	\$ _____

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

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CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

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Transactions from April 26 to May 25, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Apr 26	Apr 29	PAYMENT THANK YOU/PAIEMENT MERCI	6,000.00
Total payments			\$6,000.00

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
May 25	May 25	REGULAR PURCHASES	20.99%	73.00
Total interest this period				\$73.00

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				
Apr 24	Apr 28	LAKESIDE SPIRITS INC LA RONGE SK	Retail and Grocery	43.23
Apr 25	Apr 28	LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	42.13
Apr 30	May 01	GOOGLE *YouTube g.co/helppay#CA 299.00 INR @ 0.016722408**	Foreign Currency Transactions	5.00
Apr 30	May 01	GOOGLE *nove8 g.co/helppay#NS	Professional and Financial Services	11.19
Apr 30	May 01	RONA LA RONGE LA RONGE SK	Home and Office Improvement	194.68
Apr 30	May 01	→ LK COUNTRY COOP AIR RONGEAIR RONGE SK	Transportation	25.33
Apr 30	May 02	DQ GRILL & CHILL #27440 LA RONGE SK	Restaurants	16.62
May 01	May 02	GLOBAL MONEY TR CS Toronto ON	Cash Advances, Balance Transfers, CIBC GMT	1,100.00
May 02	May 05	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	19.95
May 02	May 05	KFC LA RONGE LA RONGE SK	Restaurants	42.25
May 03	May 05	→ LK COUNTRY COOP AIR RONGEAIR RONGE SK	Transportation	22.48
May 03	May 05	DO GRILL & CHILL #27440 LA RONGE SK	Restaurants	13.30
May 04	May 05	→ LA RONGE CANNABIS LA RONGE SK	Health and Education	11.99
May 04	May 06	LITTLE CAESARS # 5164-000AIR RONGE SK	Restaurants	33.25
May 04	May 07	PAYOUT *TRADINGVIEW PRODU4029357733 OH	Personal and Household Expenses	960.91
May 05	May 06	RONA LA RONGE LA RONGE SK	Home and Office Improvement	71.35
May 05	May 06	RONA LA RONGE LA RONGE SK	Home and Office Improvement	17.98

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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 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 April 26 to May 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				
May 05	May 07	GOOGLE*NOVE8 G.CO/HELPPAY#NS	Retail and Grocery	11.19
May 06	May 08	DQ GRILL & CHILL #27440 LA RONGE SK	Restaurants	11.52
May 07	May 08	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	26.23
May 07	May 09	→ GIANT TIGER #438 LA RONGE SK	Retail and Grocery	17.43
May 07	May 09	DQ GRILL & CHILL #27440 LA RONGE SK	Restaurants	19.61
May 07	May 09	LAKESIDE SPIRITS INC LA RONGE SK	Retail and Grocery	43.23
May 08	May 09	RONA PRINCE ALBERT 636 PRINCE ALBERTSK	Home and Office Improvement	6.42
May 08	May 09	SOUTH HILL ANIMAL CLIN PRINCE ALBERTSK	Personal and Household Expenses	352.49
May 08	May 12	PIZZA HUT PRINCE ALBERTSK	Restaurants	37.09
May 08	May 12	→ REAL CDN SUPERSTORE #1 PRINCE ALBERTSK	Retail and Grocery	85.00
May 09	May 12	→ LK COUNTRY COOP AIR RONGEAR RONGE SK	Transportation	13.30
May 09	May 12	KFC LA RONGE LA RONGE SK	Restaurants	14.08
May 10	May 12	SQ *LITTLE BEAR LAKE RESOChoiceland SK	Hotel, Entertainment and Recreation	14.50
May 10	May 12	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	16.64
May 12	May 13	BELL MOBILITY VERDUN QC	Personal and Household Expenses	33.60
May 12	May 13	SQ *LITTLE BEAR LAKE RESOChoiceland SK	Hotel, Entertainment and Recreation	170.91
May 12	May 15	PAYPAL *TRADINGVIEW PRODU4029357733 OH	Personal and Household Expenses	24.11
May 13	May 13	GOOGLE *nove8 g.co/helppay#NS	Home and Office Improvement	11.19
May 15	May 16	SQ *LITTLE BEAR LAKE RESOChoiceland SK	Hotel, Entertainment and Recreation	163.36
May 17	May 20	SQ *LITTLE BEAR LAKE RESOChoiceland SK	Hotel, Entertainment and Recreation	15.00
May 18	May 20	CARIBOU CREEK LODGE MEATH PARK SK	Hotel, Entertainment and Recreation	124.75
May 18	May 20	CARIBOU CREEK LODGE MEATH PARK SK	Hotel, Entertainment and Recreation	7.97
May 18	May 20	Audible CA*NW92296Z0 Amzn.com/billINJ	Professional and Financial Services	15.70
May 19	May 20	CARIBOU CREEK LODGE MEATH PARK SK	Hotel, Entertainment and Recreation	3.85
May 20	May 20	GOOGLE *nove8 g.co/helppay#NS	Home and Office Improvement	11.19
May 21	May 22	CARIBOU CREEK LODGE MEATH PARK SK	Hotel, Entertainment and Recreation	129.75
May 22	May 23	RED SWAN PIZZA PRINCE ALBERTSK	Restaurants	28.63
May 22	May 23	→ PRAIRIE CANNABIS PRINCE ALBERTSK	Health and Education	14.40
May 22	May 23	SQ *LITTLE BEAR LAKE RESOChoiceland SK	Hotel, Entertainment and Recreation	131.00
May 23	May 23	ANNUAL FEE	Professional and Financial Services	139.00

Total for 4500 XXXX XXXX 2504

\$4,324.78

** Denotes transaction in foreign currency

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	
Personal and Household Expenses	4	1,371.11	-	-	15 2,021.00
Professional and Financial Services	3	165.89	-	-	14 -163.83
Retail and Grocery	7	262.16	-	-	48 2,285.88
Transportation	4	87.34	-	-	53 912.97
Hotel, Entertainment and Recreation	9	761.09	-	-	11 999.90
Restaurants	9	216.35	-	-	66 1,715.01
Home and Office Improvement	7	329.45	-	-	24 1,413.84
Health and Education	2	26.39	-	-	15 273.90
Cash Advances, Balance Transfers, CIBC GMT	1	1,100.00	-	-	3 3,300.00
Foreign Currency Transactions	1	5.00	-	-	6 464.08
Total	47	4,324.78			255 \$13,222.75

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	4,324.78	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 55 year(s) and 11 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

Information on upcoming changes to your CIBC Credit Card Account

We are making changes to your CIBC Cardholder Agreement (your "Agreement"), including your Summary of Rates and Fees and in some cases, your Benefits Guides, which will take effect August 1, 2025, unless otherwise noted below.

Please note that you may be receiving this notice even if you have closed your credit card account, as these changes will apply to your account as of the date above. You will not experience the changes unless you carry an outstanding balance or your account is reinstated.

TIP: CIBC wants to ensure clients are protected so we offer free digital tools like access to your Credit Score Dashboard where you can see your credit score and credit report. We also offer the ability to lock and unlock your credit card or change your PIN in Online and Mobile Banking.

What's changing: Below is a summary of the changes, including a change to the annual interest rate for purchases, with additional details provided in the Notes section of this message.

Change to NEXUS application fee rebate effective July 1, 2025

- For **CIBC Aventura Gold Visa Cards, CIBC Aventura Visa Infinite Cards, CIBC Aventura World Elite Mastercard Cards and CIBC Aventura World Mastercard Cards**, we are increasing the amount of the NEXUS application fee rebate effective July 1, 2025 to 'up to \$200 CAD once every 4 years' from the current benefit of 'up to \$100 CAD once every 4 years'. Existing conditions continue to apply.

Changes to Annual Interest Rates

- For all cards with an annual interest rate for Purchases at **20.99%**, the annual interest rate will change:

Current: The annual interest rate for Purchases is **20.99%**

Effective the first day of the period covered by your August 2025 monthly statement: The annual interest rate for Purchases is **21.99%**



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

Your message centre (continued)

If you are currently paying an annual interest rate of 24.99% or 25.99% because you missed 2 payments in a 12-month period, the change described above will apply after you have made twelve consecutive Required Payments and your Card returns to its regular annual interest rates. Your current interest rate appears on your monthly statement.

3. We are changing the timing as to when your interest rate will increase if you miss two or more payments in a 12 month period. (Refer to Note A)

Changes to Fees

4. The following fees will no longer apply if you are a resident of Quebec:
 - Cash Advance fee (within and outside Canada) for all cards;
 - Dishonoured payment to CIBC fee; and
 - Promotional (low rate) Convenience Cheque or Balance Transfer fee.

Changes to how we apply payments to your account

5. We are clarifying what is a billed and unbilled Transaction. (Refer to Note B)
6. We are changing how payments get applied to credit card accounts for Quebec residents. (Refer to Note C)

Changes to Insurance Coverage effective July 1, 2025

7. For **CIBC Gold Visa Cards** and **CIBC Aventura Mastercard Cards with a \$99 annual fee**, we are removing Trip Interruption Insurance. (Refer to Note D)
8. For **CIBC Aventura Visa Cards**, we are removing Auto Rental Collision/Loss Damage Insurance. (Refer to Note E)
9. For **CIBC Classic Visa Cards** and **CIBC Aventura Mastercard Cards with a \$39 annual fee**, we are removing Common Carrier Accident Insurance. (Refer to Note F)

All other fees, rates and terms remain unchanged. By continuing to use your credit card account after the changes take effect, you are accepting these changes. If this credit card account no longer meets your needs, you have the option to transfer to another product or cancel your credit card account without cost within 30 days of the changes taking effect by contacting us at 1 800 465-4653 in Canada & the U.S., or from elsewhere collect at 514 861-4653; alternatively you may contact your CIBC Advisor.

You remain responsible for repaying all amounts outstanding on your credit card account on the date of cancellation. Capitalized terms used in this message have the meanings set out in your Agreement unless otherwise defined.

Thank you for your business and your continued trust in our team.

Notes

- A. **Current:** If you do not make your Required Payment by the payment due date **2** times in any **12** month period, your interest rate may increase to **25.99%** on Purchases and **27.99%** on Cash Advances, Balance Transfers and Convenience Cheques for at least **12** months. This increase will take effect in the third statement period following the missed payment that caused the rate to increase.

Effective August 1, 2025: If we do not receive your Required Payment by the payment due date or by the date we prepare your next statement **2** or more times in any **12** month period, these interest rates will apply for at least **12** months and take effect on the first day of the next statement period following the missed payment that caused the rate to increase:

Purchase Transactions: **25.99%**

Cash Advances, Convenience Cheques and Balance Transfers: **27.99%**



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Your message centre (continued)

- B. The following paragraph is added to **section 9** immediately after the heading **How We Apply Payments To Your Account:**

In this section, a Transaction is billed when it has appeared on a statement we sent you. A Transaction is unbilled when it has not yet appeared on any statement.

- C. The following new **section 9.2 Provisions Applicable to Quebec Residents Only** is added to the end of **section 9**:
- When we receive a payment, we will apply that payment as follows:

- First, we will divide your Balance into different groups by interest rate and billed or unbilled status. This means that all items within a group will include Transactions that are subject to the same interest rate and the same billed or unbilled status. Refer to subsection 2 below for an example.
- Second, we allocate the portion of your Minimum Payment representing your Percent of Amount Due to the billed group with the highest interest rate, and then allocate any remaining portion to the other billed groups in descending order, based on their applicable interest rates. This means we start with the highest interest rate billed group first and apply the payment to each subsequent billed group until these billed groups are fully paid before applying the payment to the unbilled groups.

Below is an example for illustrative purposes only of the different groups and order of the payment allocation for an Account. We have not set out all the possible groups that could be available for an Account:

- Group 1: all billed Cash Advance, Balance Transfer, Convenience Cheque and Purchase balances at 21% interest;
- Group 2: all billed Balance Transfer balances at 0% interest;
- Group 3: all unbilled Cash Advance, Balance Transfer Convenience Cheque and Purchase balances at 21% interest.

When a payment is applied to a group, any interest attributable to that group will be paid first before the payment is applied to the principal portion of that group. Also, Cash Advance, Balance Transfer and Convenience Cheque balances are paid first before Purchase balances when these Transactions are in the same group. For example, billed Cash Advance and Purchase interest will be paid before the billed Cash Advance and Purchase balances.

- Third, we will allocate the portion of your Minimum Payment representing Installment Plan payments due (including interest) to the corresponding group; and
- Lastly, if there is any payment amount remaining, we will first allocate the payment to the billed group with the highest interest rate, and then to other billed groups in descending order, based on their applicable interest rates before allocating any amount to any unbilled groups in the same order (e.g. highest interest rate to lowest interest rate groups). For example, any payment amount remaining will be applied to billed Purchases before being applied to unbilled Cash Advance balances.

- D. For **CIBC Gold Visa Cards** and **CIBC Aventura Mastercard Cards with a \$99 annual fee**, we are amending your Benefits Guides effective July 1, 2025 as follows:

- Trip Interruption Insurance is no longer an included insurance benefit and Policy PSI033849177 will no longer apply.
- All references to Trip Interruption Insurance in your Benefits Guide (including note 11 for CIBC Gold Visa Cards and note 3 for CIBC Aventura Mastercard Cards with a \$99 annual fee) are deleted.

- E. For **CIBC Aventura Visa Cards**, we are amending your Benefits Guides effective July 1, 2025 as follows:

- Auto Rental Collision/Loss Damage Insurance is no longer an included insurance benefit and PSI018005873 will no longer apply.
- All references to Auto Rental Collision/Loss Damage Insurance in your Benefits Guide (including note 5) are deleted.

- F. For **CIBC Classic Visa Cards** and **CIBC Aventura Mastercard Cards with a \$39 annual fee**, we are amending your Benefits Guides effective July 1, 2025 as follows:

- Common Carrier Accident Insurance is no longer an included insurance benefit and Policy PSI033769023 will no longer apply.
- All references to Common Carrier Accident Insurance (including note 5 for CIBC Classic Visa Cards and note 3 for CIBC Aventura Mastercard Cards with a \$39 annual fee) are deleted.

Important Notice:



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

Your message centre (continued)

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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