



CIBC Aventura® Gold Visa™

Your account at a glance

Previous balance		\$2,389.23
Payments	\$0.00	
Other credits	0.00	
Total credits	-	\$0.00
Purchases	3,286.07	
Cash advances	0.00	
Interest	58.90	
Fees	0.00	
Total charges	+	\$3,344.97
Total balance	=	\$5,734.20

Your payment due this month

Amount Due¹	\$5,734.20
▼ 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	\$74.19
Please pay this amount immediately	
2. Remainder of Minimum Payment²	\$68.90
Please pay this amount by Apr 22, 2025	
Total Minimum Payment due	\$143.09

CHIRAG GORDHAN MARAKANA

Account number
4500 XXXX XXXX 2504

Statement Date
March 25, 2025

March statement period
February 26 to March 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	\$14,765.80

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

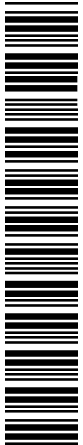
Aventura Points summary

As at last statement + 48692

This statement

Earned on net card purchases	+	2147
Points Multiplier	+	328
Total Aventura Points	=	51167

Visit 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
- 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 \$5,734.20

▼ Amount due immediately \$74.19

Remainder of Minimum
Payment due by
Apr 22, 2025 \$68.90

Total Minimum Payment due \$143.09

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

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Transactions from February 26 to March 25, 2025

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Mar 25	Mar 25	REGULAR PURCHASES	20.99%	58.90
Total interest this period				\$58.90

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				
Feb 25	Feb 26	TACO TIME TTC SK046 AIR RONGE SK	Restaurants	52.06
Feb 25	Feb 26	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	2.98
Feb 25	Feb 26	GLOBAL MONEY TR CS Toronto ON	Cash Advances, Balance Transfers, CIBC GMT	1,100.00
Feb 26	Feb 27	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	28.69
Feb 26	Feb 27	→ FIRE & FLOWER SASKATOON SK	Health and Education	13.32
Feb 26	Feb 28	STARBUCKS COFFEE #5138 SASKATOON SK	Restaurants	17.43
Feb 26	Feb 28	DENNY'S 03-046 SASKATO SASKATOON SK	Restaurants	30.08
Feb 26	Feb 28	→ 7 ELEVEN STORE #29919 SASKATOON SK	Transportation	3.87
Feb 27	Feb 28	GOOGLE *Superlist g.co/help pay#NS	Home and Office Improvement	15.67
Feb 27	Feb 28	UBER CANADA/UBERTRIP TORONTO ON	Transportation	23.44
Feb 27	Feb 28	UBER CANADA/UBERTRIP TORONTO ON	Transportation	7.26
Feb 27	Feb 28	UBER CANADA/UBERTRIP TORONTO ON	Transportation	36.31
Feb 27	Feb 28	YOW Relay 3793 Ottawa ON	Retail and Grocery	4.29
Feb 27	Feb 28	PARANTHA PALACE ETOBICOKE ON	Restaurants	42.91
Feb 27	Feb 28	EUREST-SASK AIRPORT-53511 SASKATOON SK	Restaurants	6.03
Feb 27	Feb 28	→ 7 ELEVEN STORE #37001 MISSISSAUGA ON	Transportation	2.36
Feb 27	Mar 03	SHAWARMA HOUSE KANATA ON	Restaurants	38.23
Feb 27	Mar 03	UBER CANADA/UBERTRIP TORONTO ON	Transportation	18.41
Feb 28	Mar 03	Google YouTube 650-2530000 CA	Foreign Currency Transactions	5.08
		299.00 INR @ 0.016989967**		
Feb 28	Mar 03	TST-Eggspectation Otta Ottawa ON	Restaurants	33.14
Feb 28	Mar 03	UBER CANADA/UBERTRIP TORONTO ON	Transportation	66.42

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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.

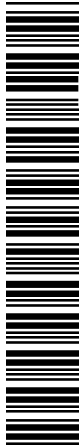
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® Registered trademark of CIBC.



Prepared for: CHIRAG GORDHAN MARAKANA February 26 to March 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 28	Mar 03	RED SWAN PIZZA KANATA ON	Restaurants	34.99
Mar 01	Mar 03	→ Roll'd - Hazeldean Rd Ottawa ON	Health and Education	7.91
Mar 01	Mar 03	→ SHELL C10235 CARP ON	Transportation	20.25
Mar 01	Mar 03	UBER CANADA/UBEREATS TORONTO ON	Restaurants	67.11
Mar 01	Mar 03	UBER CANADA/UBERTRIP TORONTO ON	Transportation	9.96
Mar 01	Mar 03	→ SHELL C10235 CARP ON	Transportation	28.44
Mar 01	Mar 03	RIDGE ROCK BREWING OTTAWA ON	Restaurants	25.99
Mar 01	Mar 04	PAYPAL *HOSTINGER 35314369001	Personal and Household Expenses	24.39
Mar 02	Mar 03	O/A PUR&SIMPLE KANATA KANATA ON	Restaurants	38.66
Mar 02	Mar 07	IC 22 OTTAWAS HAKKA SPOT KANATA ON	Restaurants	19.49
Mar 03	Mar 04	→ SHELL C10235 CARP ON	Transportation	11.61
Mar 03	Mar 04	→ SHELL C10235 CARP ON	Transportation	3.94
Mar 03	Mar 04	→ SHELL C10235 CARP ON	Transportation	4.95
Mar 03	Mar 04	MOUNTAIN WAREHOUSE KANATA ON	Hotel, Entertainment and Recreation	110.94
Mar 03	Mar 04	BALISTA OTTAWA ON	Restaurants	55.82
Mar 04	Mar 04	Kanata Ottawa ON	Retail and Grocery	72.98
Mar 04	Mar 05	→ SHELL C10235 CARP ON	Transportation	11.49
Mar 04	Mar 06	CRAZY HORSE STONEGRILL KANATA ON	Restaurants	67.51
Mar 04	Mar 06	→ PETRO-CANADA 65003 KANATA ON	Transportation	19.20
Mar 04	Mar 06	→ PETRO-CANADA 65003 KANATA ON	Transportation	7.00
Mar 04	Mar 06	→ PETRO-CANADA 65003 KANATA ON	Transportation	2.58
Mar 05	Mar 06	→ SHELL C10235 CARP ON	Transportation	7.10
Mar 05	Mar 07	→ SHELL C10235 CARP ON	Transportation	11.14
Mar 05	Mar 07	THE BARLEY MOW STITTSVILLSTITTSVILLE ON	Restaurants	39.94
Mar 06	Mar 06	UBER* EATS TORONTO ON	Restaurants	77.71
Mar 06	Mar 07	ALICE'S VILLAGE CAFE CARP ON	Restaurants	16.43
Mar 06	Mar 07	BOMBAY FRANKIES KANATA ON	Restaurants	54.15
Mar 06	Mar 07	BOMBAY FRANKIES KANATA ON	Restaurants	8.28
Mar 07	Mar 07	UBER* TRIP UBER.COM/CA/EON	Transportation	14.69
Mar 07	Mar 10	TIM HORTONS #2371 OTTAWA ON	Restaurants	5.45
Mar 07	Mar 10	YOW Relay 3791 Ottawa ON	Retail and Grocery	4.85
Mar 07	Mar 10	→ SHELL C10235 CARP ON	Transportation	24.05
Mar 07	Mar 10	WIFIONBOARD AIR CANADA 877-350-0038 BC	Personal and Household Expenses	9.04
Mar 07	Mar 10	UBER CANADA/UBERTRIP TORONTO ON	Transportation	73.48
Mar 07	Mar 10	QUESADA BURRITOS & TACOS PRINCE ALBERTSK	Restaurants	18.24
Mar 07	Mar 10	BOOSTER JUICE #242 OTTAWA ON	Restaurants	11.21
Mar 08	Mar 10	LAKESIDE SPIRITS INC LA RONGE SK	Retail and Grocery	14.93
Mar 10	Mar 11	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	4.97
Mar 10	Mar 12	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	16.64
Mar 11	Mar 12	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	6.07
Mar 12	Mar 13	BELL MOBILITY VERDUN QC	Personal and Household Expenses	33.60
Mar 12	Mar 13	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	22.58
Mar 12	Mar 13	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	2.32
Mar 12	Mar 14	LAKESIDE SPIRITS INC LA RONGE SK	Retail and Grocery	20.46
Mar 14	Mar 17	LAKESIDE SPIRITS INC LA RONGE SK	Retail and Grocery	43.23



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Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Mar 17	Mar 18	→ LK COUNTRY COOP LA RONGE LA RONGE SK	 Retail and Grocery	5.49
Mar 17	Mar 18	→ LK COUNTRY COOP LA RONGE LA RONGE SK	 Retail and Grocery	42.59
Mar 17	Mar 18	LAVISH PIZZA AND FAMILY RLA RONGE SK	 Restaurants	37.94
Mar 17	Mar 18	LAVISH PIZZA AND FAMILY RLA RONGE SK	 Restaurants	5.55
Mar 17	Mar 18	→ LK COUNTRY COOP LA RONGE LA RONGE SK	 Transportation	5.31
Mar 18	Mar 19	Audible CA*681RC8VP3 Amzn.com/billINJ	 Professional and Financial Services	15.70
Mar 20	Mar 24	LITTLE CAESARS # 5164-000AIR RONGE SK	 Restaurants	32.95
Mar 21	Mar 24	→ LK COUNTRY COOP LA RONGE LA RONGE SK	 Retail and Grocery	36.49
Mar 22	Mar 24	→ LA RONGE CANNABIS LA RONGE SK	 Health and Education	10.99
Mar 24	Mar 25	→ INDIA SUPERMARKET SASKATOON SK	 Retail and Grocery	309.17
Mar 24	Mar 25	TAPRI STREET FOODS Saskatoon SK	 Restaurants	39.03
Mar 24	Mar 25	TIM HORTONS #6896 WHITECAP SK	 Restaurants	4.76
Mar 25	Mar 25	TIM HORTONS #1372 PRINCE ALBERTSK	 Restaurants	6.35
Total for 4500 XXXX XXXX 2504				\$3,286.07

** Denotes transaction in foreign currency



Prepared for: CHIRAG GORDHAN MARAKANA February 26 to March 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	3	67.03	-	-	7	234.18
Professional and Financial Services	1	15.70	-	-	7	-501.81
Retail and Grocery	11	577.06	-	-	29	1,426.29
Transportation	28	458.29	-	-	43	700.22
Hotel, Entertainment and Recreation	1	110.94	-	-	2	238.81
Restaurants	28	887.44	-	-	44	1,191.07
Home and Office Improvement	2	32.31	-	-	10	765.98
Health and Education	3	32.22	-	-	6	123.23
Cash Advances, Balance Transfers, CIBC GMT	1	1,100.00	-	-	2	2,200.00
Foreign Currency Transactions	1	5.08	-	-	3	15.39
Total	79	3,286.07			153	\$6,393.36

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	3,286.07	-	-

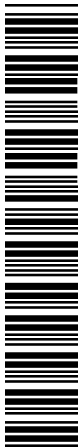
Reminder: If you only make the minimum payment every month, it will take approximately 46 year(s) and 9 month(s) to pay the total balance shown on this statement. This estimate assumes each statement period is 30 days and that you pay your minimum payment on time every month.

Your message centre

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.

Aventura points are not credited to your account for net card purchases due to your required payment being missed. Your Aventura 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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