



CIBC Aventura® Gold Visa™

Your account at a glance

Previous balance		\$3,479.86
Payments	\$0.00	
Other credits	0.00	
Total credits	-	\$0.00
Purchases	1,749.03	
Cash advances	0.00	
Interest	123.26	
Fees	0.00	
Total charges	+	\$1,872.29
Total balance	=	\$5,352.15

Your payment due this month

Amount Due¹	\$5,352.15
▼ 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	\$292.54
Please pay this amount immediately	
2. Remainder of Minimum Payment²	\$133.26
Please pay this amount by Jan 21, 2026	
Total Minimum Payment due	\$425.80

CHIRAG GORDHAN MARAKANA

Account number
4500 XXXX XXXX 2504

Statement Date
December 25, 2025

December statement period
November 26 to December 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	\$15,147.85

Interest rates	Annual
Regular purchases	25.99%
Cash advances	27.99%

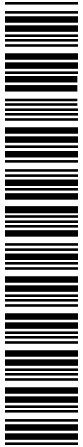
Aventura Points summary

As at last statement + 69418

This statement

Earned on net card purchases	+	1722
Points Multiplier	+	321
Total Aventura Points	=	71461

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 \$5,352.15

▼ Amount due immediately \$292.54

Remainder of Minimum
Payment due by
Jan 21, 2026 \$133.26

Total Minimum Payment due \$425.80

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

00004500600182192504000000053521500000000133260

188-001597

Transactions from November 26 to December 25, 2025

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Dec 25	Dec 25	REGULAR PURCHASES	25.99%	123.26
Total interest this period				\$123.26

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				
Nov 25	Nov 26	NAYAX CANADA INC MASTER FREDERICTON NB	Restaurants	15.42
Nov 25	Nov 26	RED SWAN PIZZA PRINCE ALBERTSK	Restaurants	2.78
Nov 25	Nov 26	➔ INDIA SUPERMARKET SASKATOON SK	Retail and Grocery	186.09
Nov 25	Nov 26	HEY I AM YOGOST Saskatoon SK	Restaurants	21.70
Nov 25	Nov 26	SOUTH HILL ANIMAL CLIN PRINCE ALBERTSK	Personal and Household Expenses	70.00
Nov 25	Nov 26	SOUTH HILL ANIMAL CLIN PRINCE ALBERTSK	Personal and Household Expenses	16.65
Nov 25	Nov 26	NYF #3243 SASKATOON SK	Restaurants	17.40
Nov 25	Nov 26	NYF #3243 SASKATOON SK	Restaurants	1.77
Nov 25	Nov 27	THE HOME DEPOT #7265 SASKATOON SK	Home and Office Improvement	99.21
Nov 26	Nov 27	UBER CANADA/UBEREATS TORONTO ON	Restaurants	31.36
Nov 26	Nov 27	UBER CANADA/UBERTRIP TORONTO ON	Transportation	13.47
Nov 26	Nov 27	➔ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	22.35
Nov 27	Nov 27	Store La Ronge SK	Restaurants	29.73
Nov 27	Nov 28	➔ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	34.25
Nov 28	Dec 01	Google YouTube 650-2530000 CA 299.00 INR @ 0.016153846**	Foreign Currency Transactions	4.83
Nov 28	Dec 01	➔ LA RONGE CANNABIS LA RONGE SK	Health and Education	17.99
Nov 29	Dec 01	➔ GIANT TIGER #438 LA RONGE SK	Retail and Grocery	37.17
Dec 01	Dec 03	LITTLE CAESARS # 5164- AIR RONGE SK	Restaurants	3.43
Dec 01	Dec 03	LITTLE CAESARS # 5164- AIR RONGE SK	Restaurants	24.95
Dec 02	Dec 03	GOOGLE*HDFC G.CO/HELPPAY#NS	Retail and Grocery	1.56
Dec 03	Dec 04	➔ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	22.35
Dec 05	Dec 08	PLAYFUL PAWS KENNEL & CARSAKATOON SK	Personal and Household Expenses	36.75

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.

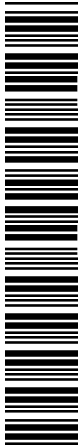


Prepared for: CHIRAG GORDHAN MARAKANA November 26 to December 25, 2025 Account number: 4500 XXXX XXXX 2504

Your new charges and credits (continued)











Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Dec 05	Dec 08	→ SASKATOON COOP SUTHERLANDSASKATOON SK	Transportation	8.55
Dec 05	Dec 08	DOLLARAMA #1206 SASKATOON SK	Retail and Grocery	7.50
Dec 05	Dec 08	TIM HORTONS #0587 PRINCE ALBERTSK	Restaurants	17.32
Dec 05	Dec 08	TIM HORTONS #0587 PRINCE ALBERTSK	Restaurants	3.87
Dec 05	Dec 08	HEY I AM YOGOST Saskatoon SK	Restaurants	21.70
Dec 05	Dec 08	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	19.97
Dec 05	Dec 08	1 STOP CONVENIENCE 5 SASKATOON SK	Retail and Grocery	22.30
Dec 06	Dec 08	UBER CANADA/UBEREATS TORONTO ON	Restaurants	62.13
Dec 06	Dec 08	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	11.33
Dec 07	Dec 08	→ LK COUNTRY COOP AIR RONGE LA RONGE SK	Transportation	59.95
Dec 08	Dec 09	→ LA RONGE CANNABIS LA RONGE SK	Health and Education	9.99
Dec 10	Dec 15	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	22.19
Dec 12	Dec 15	PAYPAL *TRADINGVIEW PRODU4029357733 OH	Health and Education	23.89
Dec 12	Dec 15	BELL MOBILITY VERDUN QC	Personal and Household Expenses	33.60
Dec 12	Dec 15	A&W #2618 LA RONGE SK	Restaurants	32.37
Dec 13	Dec 15	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	60.16
Dec 13	Dec 15	→ LA RONGE CANNABIS LA RONGE SK	Health and Education	9.99
Dec 14	Dec 15	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	37.99
Dec 14	Dec 15	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	22.35
Dec 16	Dec 17	→ 5 Buds - La Ronge La Ronge SK	Health and Education	5.54
Dec 21	Dec 23	→ GIANT TIGER #438 LA RONGE SK	Retail and Grocery	6.40
Dec 21	Dec 23	→ GIANT TIGER #438 LA RONGE SK	Retail and Grocery	44.96
Dec 22	Dec 23	RONA MOOSE JAW 63670 MOOSE JAW SK	Home and Office Improvement	81.01
Dec 22	Dec 23	→ LK COUNTRY COOP 2ND AVE C PRINCE ALBERTSK	Transportation	19.97
Dec 22	Dec 24	→ PRINCE ALBERT ESSO PRINCE ALBERTSK	Transportation	25.30
Dec 22	Dec 24	MCDONALD'S #29115 PRINCE ALBERTSK	Restaurants	19.17
Dec 23	Dec 24	TIM HORTONS #2126 SASKATOON SK	Restaurants	4.43
Dec 23	Dec 24	PAYPAL *IONOS INC 4029357733 PA	Personal and Household Expenses	61.05
Dec 23	Dec 24	ARDENE #193 SASKATOON SK	Retail and Grocery	196.00
Dec 24	Dec 24	TIM HORTONS #7568 SASKATOON SK	Restaurants	3.65
Dec 24	Dec 24	DA INDIA CURRY HOUSE SASKATOON SK	Restaurants	83.19
Total for 4500 XXXX XXXX 2504				\$1,749.03

** Denotes transaction in foreign currency



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CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Personal and Household Expenses	5	218.05	-	-	44	3,237.15
 Professional and Financial Services	0	0.00	-	-	29	1,093.97
 Retail and Grocery	12	645.71	-	-	114	5,802.79
 Transportation	8	194.29	-	-	150	3,149.01
 Hotel, Entertainment and Recreation	0	0.00	-	-	15	1,136.78
 Restaurants	18	396.37	-	-	239	6,260.52
 Home and Office Improvement	4	222.38	-	-	58	5,203.53
 Health and Education	5	67.40	-	-	48	726.38
 Cash Advances, Balance Transfers, CIBC GMT	0	0.00	-	-	5	8,870.50
 Foreign Currency Transactions	1	4.83	-	-	21	621.96
Total	53	1,749.03			723	\$36,102.59

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	1,749.03	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 41 year(s) and 2 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.

Save up to 10 cents per litre on gas at participating Pioneer, Fas Gas, Ultramar and Chevron stations when you link and use your eligible CIBC card with Journie Rewards. You can link to Journie Rewards through your CIBC Mobile Banking app or Online Banking, or by visiting cibc.com/journie.

Select or change your credit card PIN digitally through your CIBC Online Banking or Mobile Banking app with four simple steps:

1. Sign on to CIBC Online Banking or the Mobile Banking app.
2. Select your CIBC credit card account.
3. Select the Manage My Card menu.
4. Click Choose PIN and follow the prompts.

Enjoy more travel perks with your CIBC Aventura Gold Visa Card! Kick back in a comfortable lounge before boarding and enjoy your 4 complimentary visits with the Visa Airport Companion Program. To learn more, visit visaairportcompanion.ca.

Use your Aventura points to help pay down your credit card balance or contribute them to financial products, including your CIBC RRSP, TFSA, mortgage and more. To explore all the ways to use your points, simply sign on to your CIBC Online Banking or Mobile Banking app and click CIBC Rewards from the main menu, or from your credit card details page. Terms and conditions apply. Visit CIBC.com to learn more.



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

Your message centre (continued)

Need to send money abroad? Consider paying with an eligible CIBC credit card when you send a CIBC Global Money Transfer. There are no CIBC transfer fees and cash advance fees do not apply. Terms and conditions apply. Ask us for more details or visit CIBC.com/transfer.

CIBC's real-time fraud alerts monitor fraud trends and typical credit card activity to keep you protected. If we think a transaction may be fraudulent, we'll notify you right away so you can instantly verify your transaction or report it as fraud.

Multiplying your Aventura Points is as easy as buying groceries, pumping gas and picking up your prescription. With your CIBC Aventura Gold Visa Card, earn 1.5 points for every \$1 spent on eligible gas, electric vehicle charging, grocery and drug store purchases. Make the most of your everyday spend with your CIBC Aventura Gold Visa Card and watch your points stack up. Terms and conditions apply. Visit CIBC.com/aventuragold to learn more.



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