



CIBC Aventura® Gold Visa™

Your account at a glance

Previous balance		\$3,376.82
Payments	\$4,374.55	
Other credits	0.12	
Total credits		\$4,374.67
Purchases	1,040.62	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges		+ \$1,040.62
Total balance	=	\$42.77

Your payment due this month

Amount Due¹	\$42.77
Minimum Payment²	\$10.00

Please pay this amount by **Aug 15, 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	\$42.77
Minimum Payment due by	
Aug 15, 2025	\$10.00
Total payment enclosed	\$ _____

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

011655

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

000045006001821925040000000042770000000010007

Transactions from June 26 to July 25, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Jul 06	Jul 08	PAYMENT THANK YOU/PAIEMENT MERCI	3,376.82
Jul 24	Jul 25	PAYMENT THANK YOU/PAIEMENT MERCI	997.73
Total payments			\$4,374.55

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				
Jun 26	Jun 27	→ LK COUNTRY COOP AIR RONGEAIR RONGE SK	Transportation	9.11
Jun 26	Jun 30	LITTLE CAESARS # 5164-000AIR RONGE SK	Restaurants	42.55
Jun 27	Jun 30	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	160.95
Jun 27	Jun 30	→ SOUTHEN#606 SOUTHEN SK	Retail and Grocery	3.59
Jun 28	Jun 30	Google YouTube 650-2530000 CA 299.00 INR @ 0.016521739**	Foreign Currency Transactions	4.94
Jun 28	Jul 02	→ KEETHANOW GAS BAR LA RONGE SK	Transportation	59.03
Jun 29	Jun 30	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	8.84
Jul 03	Jul 04	→ LK COUNTRY COOP AIR RONGEAIR RONGE SK	Transportation	9.11
Jul 06	Jul 09	→ SOUTHEN#606 SOUTHEN SK	Retail and Grocery	25.31
Jul 07	Jul 08	FIGMA FIGMA.COM CA	Professional and Financial Services	267.12
Jul 07	Jul 10	PAYPAL *CARTRESTLLC 4029357733 ON	Personal and Household Expenses	42.50
Jul 09	Jul 14	→ SOUTHEN#606 SOUTHEN SK	Retail and Grocery	33.58
Jul 10	Jul 14	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	16.64
Jul 11	Jul 14	→ SOUTHEN#606 SOUTHEN SK	Retail and Grocery	59.63
Jul 12	Jul 14	BELL MOBILITY VERDUN QC	Personal and Household Expenses	33.60
Jul 12	Jul 14	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	13.82
Jul 13	Jul 14	PAYPAL *TRADINGVIEW PRODU4029357733 OH	Personal and Household Expenses	15.79
Jul 13	Jul 14	PAYPAL *TRADINGVIEW PRODU4029357733 OH	Personal and Household Expenses	7.94
Jul 14	Jul 15	→ LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	22.99
Jul 14	Jul 15	→ LK COUNTRY COOP AIR RONGEAIR RONGE SK	Transportation	34.92
Jul 14	Jul 16	A&W #2618 LA RONGE SK	Restaurants	9.98

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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 June 26 to July 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				
Jul 19	Jul 21	✈ POINTS NTH FREIGHT QPE SASKATOON SK	🚗 Transportation	35.00
Jul 21	Jul 22	✈ POINTS NTH FREIGHT QPE SASKATOON SK	🚗 Transportation	35.00
Jul 21	Jul 23	CARIBOU TRANSPORT LP PRINCE ALBERTSK	🚗 Transportation	45.79
Jul 22	Jul 24	LITTLE CAESARS # 5164-000AIR RONGE SK	🍴 Restaurants	15.53
Jul 22	Jul 24	DQ GRILL & CHILL #27440 LA RONGE SK	🍴 Restaurants	6.09
Jul 24	Jul 25	KEETHANOW LUMBER AND F AIR RONGE SK	💻 Professional and Financial Services	21.27
Jul 25	Jul 25	CREDIT ADJUSTMENT	💻 Professional and Financial Services	-0.12
Total for 4500 XXXX XXXX 2504				\$1,040.50

** Denotes transaction in foreign currency



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CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	
Personal and Household Expenses	4	99.83	-	-	25 2,377.50
Professional and Financial Services	3	288.27	-	-	17 124.44
Retail and Grocery	6	158.92	-	-	67 2,915.88
Transportation	8	236.80	-	-	85 1,655.70
Hotel, Entertainment and Recreation	0	0.00	-	-	13 1,004.45
Restaurants	4	74.15	-	-	138 3,340.49
Home and Office Improvement	2	177.59	-	-	31 2,097.90
Health and Education	0	0.00	-	-	20 323.90
Cash Advances, Balance Transfers, CIBC GMT	0	0.00	-	-	3 3,300.00
Foreign Currency Transactions	1	4.94	-	-	9 488.86
Total	28	1,040.50			408 \$17,629.12

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	1,040.50	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 0 year(s) and 5 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

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.

Changes to Insurance Coverages Included with Your Card

As of July 1st, 2025, we are making changes to some of the insurance coverages included with your card. Different cards will experience different impact(s) on their coverage(s). Please note that there may be some changes that negatively impact or reduce your insurance coverage. Please review these changes carefully by visiting <https://cibc.client.insure>. You can select your card to access the Summary of Changes and new Certificate of Insurance.

For qualifying losses occurring between July 1st, 2025 to October 1st, 2025, whichever insurance coverage is most beneficial to you will apply.

If you have any questions about these changes or wish to request a printed copy of the summary, please call at 1-866-363-3338. We would be happy to review the details with you.

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.

One Time Verification Code fraud is on the rise. CIBC will never call you to request your one time verification code. If you receive a call from someone claiming to be from CIBC and are suspicious, please disconnect the call immediately and contact us at CIBC.

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.

Earn 2 Aventura Points per \$1 spent when you book a trip through the CIBC Rewards Centre! Access the Rewards Centre through your CIBC Online Banking or Mobile Banking app and enjoy what the world has to offer – for double the points! Terms and conditions apply. Visit CIBC.com to learn more.