



# CIBC Aventura® Gold Visa™

## Your account at a glance

Previous balance		\$5,734.20
Payments	\$0.00	
Other credits	0.00	
Total credits	-	\$0.00
Purchases	2,504.61	
Cash advances	0.00	
Interest	140.93	
Fees	0.00	
Total charges	+	\$2,645.54
Total balance	=	\$8,379.74

## Your payment due this month

Amount Due <sup>1</sup>	\$8,379.74
▼ 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	\$143.09
Please pay this amount immediately	
2. Remainder of Minimum Payment <sup>2</sup>	\$150.93
Please pay this amount by May 21, 2025	
Total Minimum Payment due	= \$294.02

## CHIRAG GORDHAN MARAKANA

Account number  
4500 XXXX XXXX 2504

Statement Date  
April 25, 2025

April statement period  
March 26 to April 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	\$12,120.26

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

## Aventura Points summary

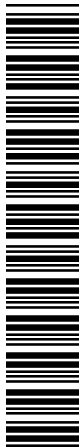
As at last statement + 51167

## This statement

Earned on net card purchases + 0

Total Aventura Points = 51167

Visit CIBC Rewards.com or call CIBC Rewards Centre at 1 888 232-5656 to book your travel.



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Tear Off here

Please turn over - Transactions begin on page 2 →

Page 1 of 4

## 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 \$8,379.74

▼ Amount due immediately \$143.09

Remainder of Minimum  
Payment due by  
May 21, 2025 \$150.93

Total Minimum Payment due \$294.02

Total payment enclosed \$\_\_\_\_\_

006855

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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188-006855

# Transactions from March 26 to April 25, 2025

## Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Apr 25	Apr 25	REGULAR PURCHASES	20.99%	140.93
Total interest this period				<b>\$140.93</b>

## Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Mar 24	Mar 26	WAL-MART SUPERCENTER#3084SASKATOON SK	 Retail and Grocery	110.84
Mar 24	Mar 26	WAL-MART SUPERCENTER#5878SASKATOON SK	 Retail and Grocery	237.87
Mar 24	Mar 26	PETSMART INC. 1447 SASKATOON SK	 Personal and Household Expenses	301.69
Mar 25	Mar 26	RONA LA RONGE LA RONGE SK	 Home and Office Improvement	108.74
Mar 25	Mar 26	LA RONGE CANNABIS LA RONGE SK	 Health and Education	11.10
Mar 25	Mar 27	LITTLE CAESARS # 5164-000AIR RONGE SK	 Restaurants	8.85
Mar 26	Mar 27	PAWSITIVE ATTITUDE DOG T LA RONGE SK	 Personal and Household Expenses	27.16
Mar 26	Mar 27	SQ *LITTLE TOWN COFFEE COLa Ronge SK	 Restaurants	16.65
Mar 27	Mar 28	GOOGLE *Superlist g.co/helppay#NS	 Retail and Grocery	15.67
Mar 28	Mar 31	Google YouTube 650-2530000 CA 299.00 INR @ 0.017157191**	 Foreign Currency Transactions	5.13
Mar 28	Mar 31	LA RONGE CANNABIS LA RONGE SK	 Health and Education	27.75
Mar 28	Mar 31	LA RONGE CANNABIS LA RONGE SK	 Health and Education	13.49
Mar 29	Mar 31	LK COUNTRY COOP AIR RONGEAIR RONGE SK	 Transportation	20.49
Mar 29	Mar 31	LITTLE CAESARS # 5164-000AIR RONGE SK	 Restaurants	17.30
Mar 31	Apr 01	RONA LA RONGE LA RONGE SK	 Home and Office Improvement	129.52
Mar 31	Apr 02	DQ GRILL & CHILL #27440 LA RONGE SK	 Restaurants	12.20
Apr 01	Apr 01	GOOGLE *nove8 g.co/helppay#NS	 Retail and Grocery	11.19
Apr 02	Apr 03	LK COUNTRY COOP LA RONGE LA RONGE SK	 Retail and Grocery	43.45
Apr 04	Apr 07	LK COUNTRY COOP LA RONGE LA RONGE SK	 Retail and Grocery	26.29
Apr 04	Apr 07	LK COUNTRY COOP LA RONGE LA RONGE SK	 Retail and Grocery	22.18
Apr 04	Apr 07	LITTLE CAESARS # 5164-000AIR RONGE SK	 Restaurants	24.15
Apr 05	Apr 07	ADWORLD PRO KWUN TONG 300.00 USD @ 1.461866667**	 Foreign Currency Transactions	438.56
Apr 05	Apr 07	LA RONGE CANNABIS LA RONGE SK	 Health and Education	11.99
Apr 07	Apr 08	LK COUNTRY COOP LA RONGE LA RONGE SK	 Transportation	26.23

Page 2 of 4

## 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.

<sup>1</sup> **Amount Due** is the amount you must pay if you want to avoid interest on your regular purchases shown on this statement.

<sup>2</sup> **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.

<sup>TM</sup> Trademark of CIBC.

\* Registered trademark of CIBC.

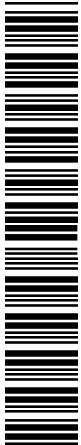


Prepared for: CHIRAG GORDHAN MARAKANA March 26 to April 25, 2025 Account number: 4500 XXXX XXXX 2504

## Your new charges and credits (continued)











Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2504				
Apr 08	Apr 08	GOOGLE *nove8 g.co/helppay#NS	Home and Office Improvement	11.19
Apr 08	Apr 09	PAWSITIVE ATTITUDE DOG T LA RONGE SK	Personal and Household Expenses	53.26
Apr 08	Apr 09	LA RONGE CANNABIS LA RONGE SK	Health and Education	14.99
Apr 08	Apr 10	LITTLE CAESARS # 5164-000AIR RONGE SK	Restaurants	17.29
Apr 10	Apr 14	PAYPAL *MICROSOFT 4029357733 ON	Home and Office Improvement	16.64
Apr 10	Apr 14	DQ GRILL & CHILL #27440 LA RONGE SK	Restaurants	27.16
Apr 11	Apr 14	SQ *LA RONGE REGIONAL FIRla Ronge SK	Professional and Financial Services	120.00
Apr 12	Apr 14	BELL MOBILITY VERDUN QC	Personal and Household Expenses	33.60
Apr 12	Apr 14	LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	25.11
Apr 13	Apr 14	SQ *LA RONGE REGIONAL FIRla Ronge SK	Professional and Financial Services	12.00
Apr 13	Apr 14	LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	17.65
Apr 13	Apr 15	DQ GRILL & CHILL #27440 LA RONGE SK	Restaurants	17.95
Apr 14	Apr 15	LA RONGE CANNABIS LA RONGE SK	Health and Education	14.99
Apr 14	Apr 15	KFC LA RONGE LA RONGE SK	Restaurants	28.17
Apr 15	Apr 15	GOOGLE *nove8 g.co/helppay#NS	Home and Office Improvement	11.19
Apr 15	Apr 16	DA INDIA CURRY HOUSE SASKATOON SK	Restaurants	57.41
Apr 15	Apr 16	PRINCESS AUTO 06 SASKATOON SK	Professional and Financial Services	24.39
Apr 15	Apr 17	STARBUCKS COFFEE # 581 SASKATOON SK	Restaurants	18.82
Apr 15	Apr 17	SKYXE SASKATOON AIRPORT SASKATOON SK	Transportation	5.00
Apr 16	Apr 16	THE SPICE TRAIL PRINCE ALBERTSK	Restaurants	19.54
Apr 16	Apr 17	LK COUNTRY COOP LA RONGE LA RONGE SK	Transportation	26.23
Apr 17	Apr 21	LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	14.78
Apr 18	Apr 21	Audible CA*313333Q53 Amzn.com/billINJ	Professional and Financial Services	15.70
Apr 18	Apr 21	LITTLE CAESARS # 5164-000AIR RONGE SK	Restaurants	42.10
Apr 21	Apr 22	LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	15.53
Apr 22	Apr 22	GOOGLE *nove8 g.co/helppay#NS	Home and Office Improvement	11.19
Apr 22	Apr 23	LA RONGE CANNABIS LA RONGE SK	Health and Education	29.97
Apr 22	Apr 23	LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	65.26
Apr 23	Apr 24	LK COUNTRY COOP AIR RONGE AIR RONGE SK	Transportation	22.35
Apr 24	Apr 25	RONA LA RONGE LA RONGE SK	Home and Office Improvement	29.94
Apr 24	Apr 25	LK COUNTRY COOP LA RONGE LA RONGE SK	Retail and Grocery	16.72
Total for 4500 XXXX XXXX 2504				\$2,504.61

\*\* 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	4	415.71	-	-	11	649.89
 Professional and Financial Services	4	172.09	-	-	11	-329.72
 Retail and Grocery	12	597.43	-	-	41	2,023.72
 Transportation	6	125.41	-	-	49	825.63
 Hotel, Entertainment and Recreation	0	0.00	-	-	2	238.81
 Restaurants	13	307.59	-	-	57	1,498.66
 Home and Office Improvement	7	318.41	-	-	17	1,084.39
 Health and Education	7	124.28	-	-	13	247.51
 Cash Advances, Balance Transfers, CIBC GMT	0	0.00	-	-	2	2,200.00
 Foreign Currency Transactions	2	443.69	-	-	5	459.08
<b>Total</b>	<b>55</b>	<b>2,504.61</b>			<b>208</b>	<b>\$8,897.97</b>

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 (\$)
 <b>Total Monthly Budget</b>	2,504.61	-	-

**Reminder:** If you only make the minimum payment every month, it will take approximately 67 year(s) and 6 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

**Important Notice:** Your account is past due and may be suspended. Kindly pay the past due amount immediately to ensure you have continued access to credit.

If you have a promotional Balance Transfer (BT), you have lost the benefit of your promotional BT interest rate and any remaining balance(s) which were subject to a promotional BT interest rate are now subject to the regular Cash Advances interest rate applicable to your account. The increase will be effective the next statement period. You can find your current regular Cash Advances interest rate 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.

### 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](http://cibc.com/alerts).