



# CIBC Adapta™ World Mastercard®

## Your account at a glance

Previous balance			\$5,602.73
Payments	\$4,500.00		
Other credits	0.00		
Total credits		-	\$4,500.00
Purchases	3,392.52		
Cash advances	0.00		
Interest	133.52		
Fees	0.00		
Total charges		+	\$3,526.04
Total balance		=	\$4,628.77

## Your payment due this month

Amount Due <sup>1</sup>	\$4,628.77
Minimum Payment <sup>2</sup>	\$143.52
Please pay this amount by <b>Dec 30, 2025</b>	

## CHIRAG GORDHAN MARAKANA

Account number  
5177 XXXX XXXX 4505

Statement Date  
December 4, 2025

December statement period  
November 5 to December 4, 2025

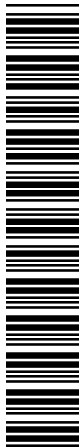
Contact us  
Customer Service 1 800 465-4653  
Lost/Stolen 1 800 663-4575  
TTY 1 877 331-3338  
Online www.cibc.com

Summary	Credit
Limit	\$9,000.00
Available	\$4,371.23

Interest rates	Annual
Regular purchases	25.99%
Cash advances	27.99%

## Adapta Points Summary

As at last statement	+	14876
Base Points	+	3388
Bonus Points <sup>3</sup>		
Total Adapta Points	=	18264



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**CIBC Adapta  
World Mastercard**

Please turn over - Transactions begin on page 2 →

### 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.

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Account number 5177 XXXX XXXX 4505  
Amount Due \$4,628.77  
Minimum Payment due by  
**Dec 30, 2025** \$143.52  
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

00005177815010984505000000046287700000000143521

188-000651

# Transactions from November 5 to December 4, 2025

## Your payments

Trans date	Post date	Description	Amount(\$)
Nov 25	Nov 26	PAYMENT THANK YOU/PAIEMENT MERCI	4,500.00
Total payments			\$4,500.00

## Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Dec 04	Dec 04	REGULAR PURCHASES	25.99%	133.52
Total interest this period				\$133.52

## Your new charges and credits

Trans date	Post date	Description	Amount(\$)
Card number 5177 XXXX XXXX 4505			
NOV 08	NOV 10	Panasonic Avionics Cor Irvine CA	14.68
NOV 08	NOV 10	PRINCE ALBERT ESSO PRINCE ALBERTSK	6.24
NOV 08	NOV 10	WAL-MART #3084 SASKATOON SK	34.78
NOV 09	NOV 10	TST-Eggholic -Saskatoo Saskatoon SK	41.45
NOV 12	NOV 14	BEST BUY #933 EDMONTON AB	833.79
NOV 12	NOV 14	BEST BUY MARKET PLACE BURNABY BC	488.39
NOV 22	NOV 24	COSTCO WHOLESALE W152 SASKATOON SK	1,129.41
NOV 22	NOV 24	COSTCO WHOLESALE W152 SASKATOON SK	288.58
NOV 25	NOV 26	TOMMY GUNS ORIGINAL BA SASKATOON SK	64.10
NOV 25	NOV 26	SOUTH HILL ANIMAL CLIN PRINCE ALBERTSK	246.10
NOV 25	NOV 27	WAL-MART #5878 SASKATOON SK	245.00
Total for 5177 XXXX XXXX 4505			\$3,392.52

## Information about your CIBC Adapta World Mastercard 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 CIBC Convenience Cheques) are converted to Canadian dollars on or after the Transaction date and no later than the Transaction posting date. You are charged the same conversion rate CIBC must pay, on both debits and credits. You are charged a fee of 2.5% of the converted amount, on both debits and credits. This fee is charged on currency conversion. A foreign currency Convenience Cheque or payment is converted at CIBC's branch selling rate for Canadian dollars in effect at the time it is processed by CIBC.**

<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).  
<sup>3</sup> Bonus Adapta Points are for your top spend categories for eligible purchases in your previous statement period. Visit "CIBC Rewards" in Online or Mobile banking for your up-to-date Adapta points balance.  
For more information, please refer to the CIBC Cardholder Agreement.  
  
<sup>TM</sup> "CIBC Adapta" is a trademark of CIBC.  
\* Mastercard, World Mastercard and the circle design are registered trademarks of Mastercard International Incorporated.



Prepared for: CHIRAG GORDHAN MARAKANA November 5 to December 4, 2025 Account number: 5177 XXXX XXXX 4505

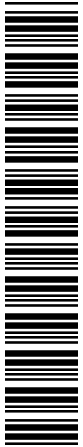
**Reminder:** If you only make the minimum payment every month, it will take approximately 37 year(s) and 6 month(s) to pay the total balance shown on this statement. This estimate assumes each statement period is 30 days and that you pay your minimum payment on time every month.

## Your message centre

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### Earn even more points with CIBC by Expedia

There's an exciting new way to earn even more points with your CIBC Adapta™ World Mastercard. **Now you can earn 2 Adapta Points for every \$1 you spend on eligible travel purchases made through CIBC by Expedia.** Terms and conditions apply. For more information, visit [cibc.com/Adapta](https://cibc.com/Adapta).



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