



# CIBC Aventura® Visa™ Card

## Your account at a glance

<b>Previous balance</b>		<b>\$141.47</b>
Payments	\$563.93	
Other credits	3.00	
<b>Total credits</b>	<b>-</b>	<b>\$566.93</b>
Purchases	1,185.04	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
<b>Total charges</b>	<b>+</b>	<b>\$1,185.04</b>
<b>New balance</b>	<b>=</b>	<b>\$759.58</b>

## Your minimum payment due

**Current month's minimum payment** **\$10.00**  
Please pay this amount by **May 16, 2019**

## Keep track of your "everyday" expenses!

With enhanced billing, track expenses in 10 common spend categories. Expenses like "Retail and Grocery" are automatically tracked for you. See at a glance where you're spending your money by month or year. It's free to use, simply visit [www.cibc.com/en/personal-banking/ways-to-bank/how-to/set-alerts.html](http://www.cibc.com/en/personal-banking/ways-to-bank/how-to/set-alerts.html) to set them up!

## MR JIA CHEN GAN

**Account number**  
4502 3100 4064 1274

**April statement period**  
March 26 to April 25, 2019

### Contact us

Customer Service 1 800 465-4653  
Lost/Stolen 1 800 663-4575  
TTY 1 877 331-3338  
Online [www.cibc.com](http://www.cibc.com)

Summary	Credit <sup>†</sup>	Cash <sup>†</sup>
Limit	\$4,500.00	\$4,500.00
Available	\$3,740.42	\$3,740.00

### Interest rates

	Annual
Regular purchases	19.99%
Cash advances	22.99%

## Aventura Points summary

As at last statement + 22833

### This statement

Earned on net card purchases + 607  
Points Multiplier + 25

**Total Aventura Points** = **23465**

Visit [CIBCRewards.com](http://CIBCRewards.com) or call CIBC Rewards Centre at 1 888 232-5656 to book your travel.

Tear Off here

## CIBC Aventura Visa Card

Please turn over - Transactions begin on page 2 →

### Payment options

- Online Banking: [www.cibc.com](http://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 4502 3100 4064 1274

New balance \$759.58

Current month's minimum  
payment due by  
**May 16, 2019** \$10.00

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

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MR JIA CHEN GAN  
302-16233 82 AVE  
SURREY BC V4N 0P7

015082

CIBC  
PO BOX 4595 STN A  
TORONTO ON M5W 4X9

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# Transactions from March 26 to April 25, 2019

## Your payments

Trans date	Post date	Description	Amount(\$)
Apr 13	Apr 16	PAYMENT THANK YOU/PAIEMENT MERCI	563.93
<b>Total payments</b>			<b>\$563.93</b>

## Your new charges and credits

➔ Identifies Points Multiplier™ transactions that have earned 1 Aventura Point for every dollar spent (a bonus of double the standard earn rate). Any returns/credits are deducted at the same rate.

Trans date	Post date	Description	Spend Categories	Amount(\$)
<b>Card number 4502 3100 4064 1274</b>				
Mar 23	Mar 26	BOSTON PIZZA # 095 BURNABY BC	Restaurants	21.51
Mar 25	Mar 26	BOB LIKES THAI FOOD VANCOUVER BC	Restaurants	50.12
Mar 26	Mar 28	MSK HEALTH AND PERFORMANC604-438-6106 BC	Health and Education	34.00
Mar 29	Apr 01	CAFFE PERUGIA VANCOUVER BC	Restaurants	9.19
Mar 30	Apr 01	SOPHIE'S COSMIC CAFE VANCOUVER BC	Restaurants	46.18
Mar 31	Apr 01	FIDO Mobile *777313628 888-481-3436 ON	Personal and Household Expenses	56.00
Apr 01	Apr 02	UBC EPAYMENT 604-822-2008 BC	Health and Education	5.00
Apr 01	Apr 02	UBC EPAYMENT 604-822-2008 BC	Health and Education	5.00
Apr 01	Apr 02	VEND MASTER SERVICES CORPBURNABY BC	Retail and Grocery	1.50
Apr 01	Apr 02	TACOMIO -UBC VANCOUVER BC	Restaurants	9.98
Apr 02	Apr 03	TIM HORTONS #2902 VANCOUVER BC	Restaurants	3.77
Apr 02	Apr 03	UBC TICKETS VANCOUVER BC	Health and Education	8.00
Apr 04	Apr 05	SUGARFINA BURNABY BC	Retail and Grocery	11.50
Apr 04	Apr 05	KAWAWA JAPANESE RESTAURANBURNABY BC	Restaurants	25.30
Apr 04	Apr 08	MSK HEALTH AND PERFORMANC604-438-6106 BC	Health and Education	18.00
Apr 04	Apr 08	GASPARD GASPARD.CA MB	Professional and Financial Services	45.00
Apr 04	Apr 08	MAN CAVE BARBER SHOP BURNABY BC	Personal and Household Expenses	24.55
Apr 08	Apr 10	MCDONALD'S #19170 Q04 VANCOUVER BC	Restaurants	6.92
Apr 09	Apr 10	CAFFE PERUGIA VANCOUVER BC	Restaurants	10.45
Apr 09	Apr 10	HARVEST VANCOUVER BC	Restaurants	5.97
Apr 09	Apr 12	MASA SUSHI VANCOUVER BC	Restaurants	19.53
Apr 10	Apr 10	Spotify P0A5340C4F Stockholm	Retail and Grocery	4.99
Apr 10	Apr 18	UBC CONFERENCE CENTRE VANCOUVER BC	Health and Education	70.00

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## Information about your CIBC Aventura Visa Card 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.

**Payment period extensions:** If you didn't pay the full Balance 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 full Balance, 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. 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.

†Your cash limit forms part of your credit limit. It is not additional credit.

For more information, please refer to the CIBC Cardholder Agreement.

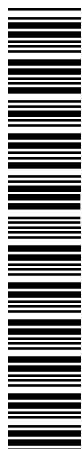
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® Registered trademark of CIBC.



Prepared for: MR JIA CHEN GAN March 26 to April 25, 2019 Account number: 4502 3100 4064 1274









## Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4502 3100 4064 1274				
Apr 12	Apr 15	→ PRICESMART FOODS #2281 BURNABY BC	Retail and Grocery	28.72
Apr 12	Apr 15	MSK HEALTH AND PERFORMANC604-438-6106 BC	Health and Education	18.00
Apr 13	Apr 15	IN TEA (WEST BROADWAY) VANCOUVER BC	Restaurants	12.10
Apr 13	Apr 16	TOMOKAZU VANCOUVER BC	Restaurants	20.74
Apr 14	Apr 22	→ SAFEWAY #4901 VANCOUVER BC	Retail and Grocery	6.52
Apr 15	Apr 16	MATT AND NAT 514-3882334 QC	Retail and Grocery	168.00
Apr 16	Apr 18	→ REAL CDN SUPERSTORE #1 BURNABY BC	Retail and Grocery	11.18
Apr 16	Apr 18	LOFT #4108 BURNABY BC	Retail and Grocery	90.37
Apr 16	Apr 18	MSK HEALTH AND PERFORMANC604-438-6106 BC	Health and Education	18.00
Apr 17	Apr 18	TANDOORI FUSION INDIAN CUVANCOUVER BC	Restaurants	51.74
Apr 17	Apr 18	KUNG FU TEA VANCOUVER BC	Restaurants	12.08
Apr 19	Apr 22	DOORDASH*AGRA TANDOORI DOWNTOWN TOROON	Restaurants	4.59
Apr 20	Apr 22	CINEPLEX 8030 WEB QPS 416-323-6600 ON	Hotel, Entertainment and Recreation	37.98
Apr 20	Apr 22	DOORDASH*AGRA TANDOORI DOWNTOWN TOROON	Restaurants	-2.00
Apr 20	Apr 22	DOORDASH*AGRA TANDOORI DOWNTOWN TOROON	Restaurants	-1.00
Apr 20	Apr 22	WESTERN LAKE CHINESE SEAFVANCOUVER BC	Restaurants	18.70
Apr 20	Apr 22	TAAN CHAR VANCOUVER BC	Restaurants	5.80
Apr 20	Apr 22	EARL'S STATION SQUARE BURNABY BC	Restaurants	40.19
Apr 21	Apr 22	SELECTEDDENIMGROUP 5143825444 QC	Retail and Grocery	97.22
Apr 23	Apr 24	CARTEMS DONUTERIE VANCOUVER BC	Restaurants	6.80
Apr 24	Apr 25	SOODA KOREAN BBQ BURNABY BC	Restaurants	43.85
Total for 4502 3100 4064 1274				\$1,182.04



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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	2	80.55	-	-	8	427.11
 Professional and Financial Services	1	45.00	-	-	2	120.00
 Retail and Grocery	9	420.00	-	-	44	1,062.24
 Transportation	0	0.00	-	-	17	130.09
 Hotel, Entertainment and Recreation	1	37.98	-	-	3	62.98
 Restaurants	23	422.51	-	-	95	1,462.73
 Health and Education	8	176.00	-	-	21	251.46
 Foreign Currency Transactions	0	0.00	-	-	22	502.55
<b>Total</b>	<b>44</b>	<b>1,182.04</b>			<b>212</b>	<b>\$4,019.16</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>	1,182.04	-	-

**Reminder:** If you only make the minimum payment every month, it will take approximately 6 year(s) and 8 month(s) to pay the entire new 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

Going on vacation soon? Be sure to pack travel insurance so you have it before you need it. You can also travel confidently knowing you'll stay protected when out of your province or Canada. Underwritten by Co-operators Life Insurance Company. Get a quote and apply at [www.cibc.com/travel](http://www.cibc.com/travel) or call 1 800 281-9109.

Understand where you're spending your money using our Personal Spend Manager. You can track your personal spending by creating customized categories like, "Travel" and "Birthday" so you can easily manage your personal budget. Simply assign transactions to the categories, and with the click of a button, you'll be able to view and print a personalized summary report. Visit <https://www.cibc.com/en/personal-banking/ways-to-bank/how-to/set-alerts.html> to set-up these features today at no extra cost to you. Knowing where your money is going has never been easier - now that's banking that fits your life!