



VIRASAT CONCRETE LTD

TD BUSINESS TRAVEL VISA CARD

KULVINDER SINGH 4520 70XX XXXX 8216

STATEMENT DATE: January 05, 2026

1 OF 3

PREVIOUS STATEMENT: December 05, 2025

STATEMENT PERIOD: December 06, 2025 to January 05, 2026

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
PREVIOUS STATEMENT BALANCE			\$3,159.44
DEC 8	DEC 8	MICROSOFT#G127882578 HALIFAX	\$7.56
DEC 8	DEC 9	INTUIT *QBooks Payroll 888-829-8589	\$64.05
DEC 8	DEC 9	PRINCESS AUTO 31 CALGARY	\$227.49
DEC 8	DEC 9	PRINCESS AUTO 31 CALGARY	\$314.95
DEC 8	DEC 9	PRINCESS AUTO 31 CALGARY	-\$125.98
DEC 8	DEC 10	ORIGINAL SWEETS & RESTAU CALGARY	\$31.29
DEC 9	DEC 10	ROGERS RENT-ALL LTD CALGARY	\$367.52
DEC 9	DEC 11	SHELL C00353 CALGARY	\$104.51
DEC 9	DEC 11	SHELL C00353 CALGARY	\$28.57
DEC 11	DEC 12	ROGERS RENT-ALL LTD CALGARY	-\$50.00
DEC 11	DEC 12	PAYMENT - THANK YOU	-\$1,000.00
DEC 13	DEC 15	CALG CO-OP GAS BAR #16 P@ CALGARY	\$24.65
DEC 13	DEC 15	McKnight Car Wash CALGARY	\$3.90
DEC 13	DEC 15	McKnight Car Wash CALGARY	\$11.70
DEC 14	DEC 15	TSUU TINA NATION GAS STO TSUUTINA	\$59.53
DEC 14	DEC 15	BIG BUCKET CAR WASH-PE CALGARY	\$50.00

Continued

Optional TD Credit Card Payment Protection Plan can make payments towards your outstanding credit card balance if you experience a covered event. Conditions apply. Learn more at td.com/bpi.

CONTACT INFORMATION

Customer Service/Lost & Stolen	1-800-983-8472
TTY Inquiries (with hearing loss)	1-866-704-3194
TD Rewards Points Information	1-800-983-1043
To Book Travel:	www.tdrewards.com

TD REWARDS POINTS

Previous TD Rewards Points Balance	-	0
Earned this statement period	-	0
Promotions & Adjustments	-	0
Total TD Rewards Points Balance	=	0

PAYMENT INFORMATION

Minimum Payment	\$33.00
Payment Due Date	Jan. 26, 2026
Credit Limit	\$4,000
Available Credit	\$2,370
Annual Interest Rate: Purchases	19.99%
Cash Advances	22.99%

CALCULATING YOUR BALANCE

Previous Balance	\$3,159.44
Payments & Credits	\$3,563.19
Purchases & Other Charges	\$1,884.21
Cash Advances	\$0.00
Interest	\$0.00
Fees	\$149.00
Sub-total	\$2,033.21
NEW BALANCE	\$1,629.46



TD CANADA TRUST
P.O.B /C.P. 611
AGINCOURT, ONTARIO M1S 5J7

NEW BALANCE	MINIMUM PAYMENT	PAYMENT DUE DATE	AMOUNT PAID
\$1,629.46	\$33.00	Jan. 26, 2026	\$

TD BUSINESS TRAVEL VISA CARD

Account Number: 4520 70XX XXXX 8216

1. Payments can be made via:

- EasyLine™ Telephone Banking
- EasyWeb™ Internet banking
- The Green Machine®
- TD Canada Trust Branch
- Mail

2. Make cheques payable to TD Canada Trust

3. Detach and return with payment

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KULVINDER SINGH
VIRASAT CONCRETE LTD
54 TARALEA PL NE
CALGARY AB T3J 4W6

4520706053798216 0003300 0162946 3

Statements: This statement covers the statement period shown on this statement. Please review this statement carefully and advise us of any errors within 30 days after the Statement Date. If you do not, we will consider this statement final (except for improper credits).

Payment Due Date: The Payment Due Date is shown on your statement. It is always at least 21 days from your Statement Date. This time period may extend depending on your payment activity. For example, if we do not receive payment of the Balance on your statement on or before the Payment Due Date, the Payment Due Date on your next statement will be 25 days after your Statement Date. **Any interest still applies during this period.** When we receive payment of the Balance on or before the Payment Due Date, the Grace Period on your next statement will revert back to the standard 21-day Grace Period. If the Payment Due Date falls on a Saturday, Sunday or holiday in Canada, we will extend the Payment Due Date to the following business day. **Any interest still applies during this period.**

Grace Period and Interest

All Cards (except TD Venture Line of Credit Visa Cards): Interest is calculated at the applicable annual interest rate(s) as shown on this statement. We do not charge interest on new Purchases and fees that appear for the first time on your statement ("New Purchases") as long as we receive payment of the Balance shown on your statement on or before your Payment Due Date. If you pay an amount that is less than your Balance shown on your statement, then we will charge interest on a New Purchase from the transaction date until the amount of the New Purchase is paid in full. This interest-free Grace Period does not apply to Cash Advances. We always charge interest on Cash Advances (including Balance Transfers, Cash-Like Transactions and TD Visa Cheques) from the transaction date of the Cash Advance until the amount of the Cash Advance is paid in full. We do not charge interest on interest.

For TD Venture Line of Credit Cards Only: We charge interest on the amount of all Transactions including Purchases, Cash Advances (including Balance Transfers, Cash-Like Transactions, and TD Visa Cheques) and all fees or other amounts charged to the Account from the transaction date until that amount has been paid in full. **There is no interest-free Grace Period.**

All Cards: For more detailed information on how and when interest is charged, see the "Grace Period and Interest" section in your Cardholder Agreement.

Making Payments: You must pay at least the Minimum Payment shown on your statement on or before each Payment Due Date. Payments made by mail or at the branch, ATM or online banking service of another financial institution may take several days to reach us. You are responsible to make sure your payment is received by us on or before the Payment Due Date. If a payment is made during our normal business hours we treat it as made on the same day, otherwise we will treat the payment as received by us on the next business day. If paying by cheque, money order or draft, include your Account number on it and enclose with payment remittance form (bottom portion) of your statement. **For TD U.S. Dollar Visa Cards Only:** All payments must be made in U.S. dollars.

How We Apply Payments: See your Cardholder Agreement for details on how we apply payments to your Account.

Foreign Currency Conversion: Foreign currency will be converted by applying a rate established by VISA plus 2.5% as described in more detail in the "Foreign Currency Conversion" section in your Cardholder Agreement.

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Estimated Time to Pay: If we have provided you with an estimate of the length of time it will take you to pay the Balance, in full, on this statement, if you only pay the Minimum Payment, the estimate is based on the following assumptions:(i) that we receive the Minimum Payment shown on this statement, and the Minimum Payment on all subsequent statements, on the Payment Due Date on those statements (not prior to that date); (ii) that each month, we receive no more than the Minimum Payment; and (iii) a 360-day year. Our estimate is based on the current interest rates that apply to your Balance as of Statement Date (including any promotional rates for any promotional period and the rate that will apply after that promotional period has expired). This estimate will change each month if any of the assumptions in (i) and (ii) are not met, the Balance that appears on your statement changes or if the rates that apply to your Account change. Our estimate does not include any Transactions that have not yet posted to your Account and that are not included in the Balance that appears on this statement.





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STATEMENT DATE: January 05, 2026

3 OF 3

PREVIOUS STATEMENT: December 05, 2025

TRANSACTION DATE	POSTING DATE	ACTIVITY DESCRIPTION	AMOUNT(\$)
DEC 13	DEC 16	ESSO CIRCLE K CALGARY	\$112.66
DEC 14	DEC 16	APPLE STORE #R209 CALGARY	\$135.45
DEC 15	DEC 16	Nike Chinook Retailors Calgary	\$19.95
DEC 18	DEC 22	NORTHBRIDGE GENERAL IN TORONTO	\$320.43
DEC 29	DEC 30	PAYMENT - THANK YOU	-\$2,160.00
JAN 2	JAN 2	REWARDS REDEMPTION TORONTO ON	-\$78.21
JAN 5	JAN 5	ANNUAL FEE REBATE	-\$149.00
JAN 5	JAN 5	ANNUAL FEE	\$149.00
TOTAL NEW BALANCE			\$1,629.46

TD MESSAGE CENTRE:

WE ARE PLEASED TO PROVIDE YOUR ANNUAL FEE REBATE FOR THE FIRST YEAR FOR YOUR CARD. WE VALUE YOUR BUSINESS AND WE HOPE YOU CONTINUE TO ENJOY USING YOUR TD CREDIT CARD.



SPECIAL OFFERS AND INFORMATION FOR YOUR BUSINESS

KULVINDER SINGH



Embracing or escaping winter? Explore travel insurance benefits on your TD Credit Card.

Did you know that your TD Credit Card may already include travel insurance? Visit td.com/travelinsurance to use our **Credit Card Travel Insurance Verification Tool** to see the coverage you've already got.

For trips longer than what your TD Credit Card or other existing travel insurance plan covers, you can **top-up your travel medical coverage with TD**. You could get up to \$10 million in eligible medical coverage for the additional days.

If your TD Credit Card does not include trip cancellation and interruption coverage, consider getting **TD Trip Cancellation and Trip Interruption Insurance** to help cover eligible expenses - flight change fees, meals, and temporary accommodations - if your trip is cancelled or interrupted due to a covered cause.

Visit td.com/travelinsurance to learn more and get a quote.

Conditions and limitations apply.

Save with Avis.

Save a minimum of 10% off base rates* in Canada and the U.S., and a minimum of 5% off base rates* internationally, at participating locations. Reserve at avis.com/tdcreditcards. Quote **AWD #C078400**.

*Terms apply.

Save with Budget.

Save a minimum of 10% off base rates* in Canada and the U.S., and a minimum of 5% off base rates* internationally, at participating locations. Book at budget.com/tdcreditcards. Quote **BCD #A331700**.

*Terms apply.