

51003
 135, ST-PETERS ROAD
 CHARLOTTETOWN PRINCE EDWARD IS C1A 5P3

SBSAV16000_8488913_009 E D 51003 34783

MS BHOOXI-NIRISHKUMAR PANCHAL
 45 BURNS AVENUE
 APT 103
 CHARLOTTETOWN PE
 C1E 1L4

Your account number:
53132 04098 20

Questions?
 Call 1 800 4-SCOTIA
 (1 800 472-6842)

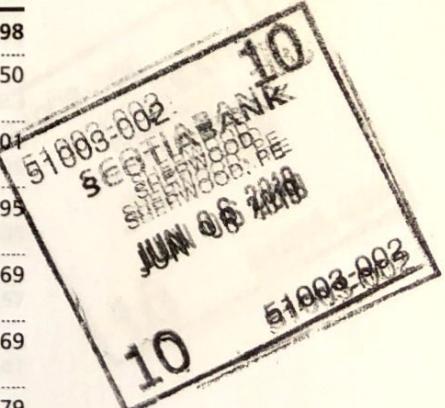
For online account access:
www.scotiabank.com

Your Student Banking Advantage Plan account summary

Opening Balance on January 18, 2019	\$36.98
Minus total withdrawals	\$948.82
Plus total deposits	\$912.92
Closing Balance on February 16, 2019	\$1.08

Here's what happened in your account this statement period

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Jan 18	Opening Balance			36.98
Jan 18	Point of sale purchase Vpos 1.40 Boots 1252 Heathrow Ai GB	2.48		34.50
Jan 18	Point of sale purchase Vpos 6.49 Boots 1252 Heathrow Ai GB	11.49		23.01
Jan 18	Point of sale purchase Vpos 3.99 Heathrow T2 Heathrow T GB	7.06		15.95
Jan 21	Misc. payment GoodLife Fitness Centres Inc	35.64		-19.69
Jan 21	Overdrawn handling charge	5.00		-24.69
Jan 29	Credit memo Nirishkumar K Panchal Wire Payment		489.48	464.79
Jan 30	Service charge 89081389 0129030043 ScotiaWire/MTS Fee	15.00		449.79
Jan 30	Point of sale purchase Opos Rogers/Fido Bill 888-764-377ONCA	147.00		302.79
Jan 30	Point of sale purchase Dollarama #1131 Stratford PECA	39.16		263.63
Jan 30	Point of sale purchase Dollarama #1131 Stratford PECA	10.35		253.28
Jan 30	Point of sale purchase Oak Tree Liquor Store Charlottetopca	31.38		221.90



continued on next page

MS BHOOXI-NIRISHKUMAR PANCHAL

Your Student Banking Advantage Plan
account

January 18 to February 16, 2019

53132 04098 20

Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Jan 30	Point of sale purchase Wal-Mart #3162 Charlottetopeca	80.47		141.43
Jan 30	Point of sale purchase Wal-Mart #3162 Charlottetopeca	28.41		113.02
Jan 31	Point of sale purchase Tim Hortons #0506# Qth Charlottetopecd	3.84		109.18
Jan 31	Deposit 94146927 MB-Dep		265.44	374.62
Jan 31	Point of sale purchase Apos Mcdonald'S #271 Charlottetopeca	5.75		368.87
Jan 31	Point of sale purchase Wal-Mart #3162 Charlottetopeca	22.97		345.90
Jan 31	Point of sale purchase Dollarama # 470 Charlottetopeca	3.74		342.16
Feb 2	Point of sale purchase Irving/West Royalty Charlottetopeca	40.03		302.13
Feb 4	Point of sale purchase Old Navy CA 3433 Charlottetopecd	19.11		283.02
Feb 4	Point of sale purchase Apos Mcdonald'S #158 Charlottetopeca	4.19		278.83
Feb 4	Point of sale purchase Opos Apl* Itunes.Com/ Bill800-676-277ONCA	5.74		273.09
Feb 4	Point of sale purchase Opos Apl* Itunes.Com/ Bill800-676-277ONCA	8.04		265.05
Feb 4	Point of sale purchase Opos Apl* Itunes.Com/ Bill800-676-277ONCA	1.48		263.57
Feb 4	Point of sale purchase Pizza Pizza 534 Charlottetopeca	17.10		246.47
Feb 4	Withdrawal 14258664 MB-Email Money Trf	25.00		221.47
Feb 4	Service charge MB-Free Email Money Trf		0.00	221.47
Feb 4	Misc. payment GoodLife Fitness Centres Inc	35.64		185.83
Feb 5	Credit Card/LOC payment	26.26		159.57
Feb 6	Point of sale purchase Apos Domino'S Pizza Charlottetopecd	6.89		152.68
Feb 6	Credit Card/LOC payment	123.18		29.50

continued on next page

MS BHOOMI-NIRISHKUMAR PANCHAL

Your Student Banking Advantage Plan

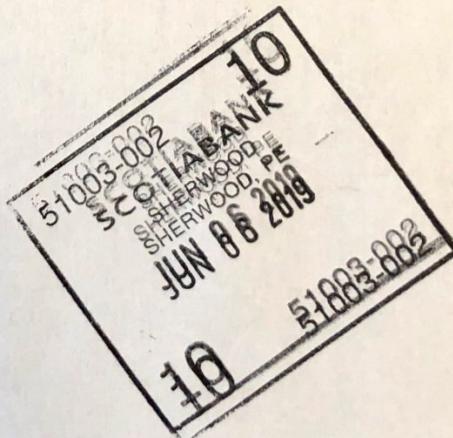
account

January 18 to February 16, 2019

53132 04098 20

Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Feb 6	Point of sale purchase Bluenotes #9222 Charlottetopecd	24.83		4.67
Feb 7	Deposit 25953471 PC-Email Money Trf		130.00	134.67
Feb 7	Deposit 26826068 PC-Email Money Trf		28.00	162.67
Feb 7	ABM withdrawal Sherwood #5 Sherwood PE	140.00		22.67
Feb 7	Point of sale purchase Winners 291 Charlottetopecd	20.00		2.67
Feb 11	Point of sale purchase Opos Apl* Itunes.Com/ Bill800-676-277ONCA	1.48		1.19
Feb 16	Overdraft interest	0.11		1.08
Feb 16	Closing Balance			\$1.08



51003
135, ST-PETERS ROAD
CHARLOTTETOWN PRINCE EDWARD IS C1A 5P3

SBSAV16000_1511357_009 E D 51003 36387

MS BHOMI-NIRISHKUMAR PANCHAL
45 BURNS AVENUE
APT 103
CHARLOTTETOWN PE
C1E 1L4

Your account number:
53132 04098 20

Questions?
Call 1 800 4-SCOTIA
(1 800 472-6842)

For online account access:
www.scotiabank.com

Your Student Banking Advantage Plan account summary

Opening Balance on February 18, 2019	\$1.08
Minus total withdrawals	\$1,594.96
Plus total deposits	\$2,026.13
Closing Balance on March 16, 2019	\$432.25

Here's what happened in your account this statement period

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Feb 18	Opening Balance			1.08
Feb 19	Misc. payment GoodLife Fitness Centres Inc	35.64		-34.56
Feb 19	Overdrawn handling charge	5.00		-39.56
Feb 21	Credit memo Nirishkumar K Panchal Wire Payment		2,026.13	1,986.57
Feb 22	Credit Card/LOC payment	26.99		1,959.58
Feb 22	Withdrawal 88787708 MB-Email Money Trf	30.00		1,929.58
Feb 22	Service charge MB-Free Email Money Trf		0.00	1,929.58
Feb 22	Point of sale purchase D Star Nails Charlottetopeca	36.50		1,893.08
Feb 22	Service charge 89454251 0221033720 ScotiaWire/MTS Fee	15.00		1,878.08
Feb 22	Point of sale purchase Junco Market Ltd. Charlottetopeca	32.63		1,845.45
Feb 23	Point of sale purchase Atlantic Superstore Ch Charlottetopeca	7.98		1,837.47
Feb 23	Point of sale purchase Old Navy CA 3433 Charlottetopeca	46.49		1,790.98



continued on next page

MS BHOOMI-NIRISHKUMAR PANCHAL

Your Student Banking Advantage Plan
account

February 18 to March 16, 2019

53132 04098 20

Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Feb 23	Point of sale purchase Oak Tree Liquor Store Charlottetopeca	45.18		1,745.80
Feb 25	Point of sale purchase Tch, Charlottetown, 83 Charlottetopeca	30.00		1,715.80
Feb 25	Point of sale purchase Fpos Tim Hortons #0445# Qcharlottetopecd	7.57		1,708.23
Feb 25	Point of sale purchase Domino'S Pizza #10952 Charlottetopecd	6.89		1,701.34
Feb 25	Point of sale purchase Apos Tim Hortons #04 Charlottetopecd	12.09		1,689.25
Feb 25	Point of sale purchase Apos H M CA #093 - C Charlottetopeca	45.98		1,643.27
Feb 27	Point of sale purchase Dynamite #197 Charlottetopecd	23.00		1,620.27
Feb 27	Point of sale purchase Winners 291 Charlottetopecd	9.19		1,611.08
Feb 27	Point of sale purchase Pizza Delight 1911 Jail Charlottetopecd	20.71		1,590.37
Feb 27	Point of sale purchase Atlantic Superstore Ch Charlottetopeca	7.09		1,583.28
Feb 28	Point of sale purchase Opos Rogers/Fido Bill 888-764-377ONCA	200.00		1,383.28
Feb 28	MB-Transfer to Credit Card	400.00		983.28
Feb 28	MB-Transfer to Credit Card	400.00		583.28
Mar 1	Point of sale purchase Petro-Canada Stratford PECA	30.00		553.28
Mar 1	Point of sale purchase La Senza #255 Charlottetopeca	70.09		483.19
Mar 4	Point of sale purchase Opos Apl* Itunes.Com/ Bill800-676-277ONCA	8.04		475.15
Mar 4	Point of sale purchase Opos Apl* Itunes.Com/ Bill800-676-277ONCA	5.74		469.41
Mar 4	Misc. payment GoodLife Fitness Centres Inc	35.64		433.77
Mar 11	Point of sale purchase Opos Apl* Itunes.Com/ Bill800-676-277ONCA	1.48		432.29



continued on next page

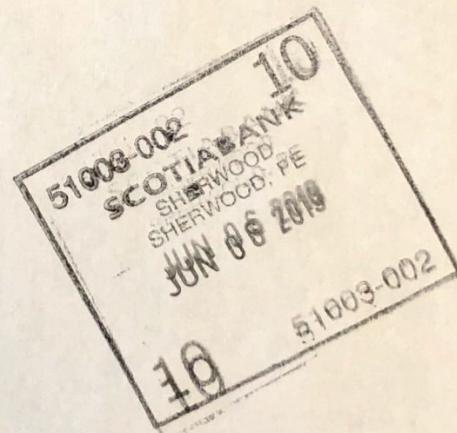
MS BHOOOMI-NIRISHKUMAR PANCHAL

Your Student Banking Advantage Plan
account
February 18 to March 16, 2019

53132 04098 20

Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Mar 16	Overdraft interest	0.04		432.25
Mar 16	Closing Balance			\$432.25



51003
135, ST-PETERS ROAD
CHARLOTTETOWN PRINCE EDWARD IS C1A 5P3

SBSAV16000_2283366_009 E D 51003 45028

MS BHOOXI-NIRISHKUMAR PANCHAL
45 BURNS AVENUE
APT 103
CHARLOTTETOWN PE
C1E 1L4

Your account number:
53132 04098 20

Questions?
Call 1 800 4-SCOTIA
(1 800 472-6842)

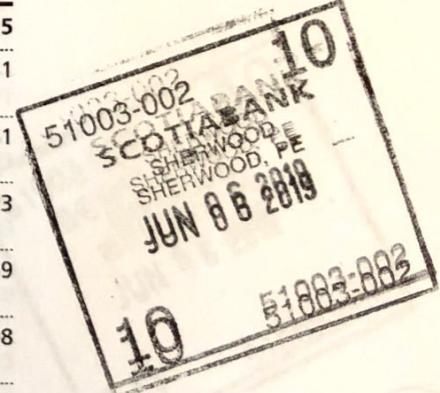
For online account access:
www.scotiabank.com

Your Student Banking Advantage Plan account summary

Opening Balance on March 18, 2019	\$432.25
Minus total withdrawals	\$1,772.25
Plus total deposits	\$1,344.12
Closing Balance on April 17, 2019	\$4.12

Here's what happened in your account this statement period

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Mar 18	Opening Balance			432.25
Mar 18	Misc. payment GoodLife Fitness Centres Inc	35.64		396.61
Mar 19	Point of sale purchase Himalayan Curry Charlottetopeca	23.00		373.61
Mar 20	Point of sale purchase EastLink- Charlottetown Charlottetopeca	26.38		347.23
Mar 21	Point of sale purchase Apos Global Grocery Charlottetopeca	20.54		326.69
Mar 23	Point of sale purchase Apos Pizza Pizza 534 Charlottetopeca	20.71		305.98
Mar 25	Point of sale purchase The Factory Charlottetopeca	34.50		271.48
Mar 25	Point of sale purchase Dollarama #1131 Stratford PECA	7.53		263.95
Mar 25	Point of sale purchase Pet Valu Canada Inc. Stratford PECA	18.39		245.56
Mar 25	Point of sale purchase Wal-Mart #3162 Charlottetopeca	50.20		195.36
Mar 26	Credit memo Nirishkumar K Panchal Wire Payment		512.12	707.48
Mar 26	Service charge 33305402 0326020856 ScotiaWire/MTS Fee	15.00		692.48



continued on next page

MS BHOOXI-NIRISHKUMAR PANCHAL

Your Student Banking Advantage Plan
account

March 18 to April 17, 2019

53132 04098 20

Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Mar 27	MB-Transfer to Credit Card	200.00		492.48
Mar 27	MB-Transfer to Credit Card	200.00		292.48
Apr 1	Misc. payment GoodLife Fitness Centres Inc	35.64		256.84
Apr 2	Deposit 68129364 PC-Email Money Trf		832.00	1,088.84
Apr 2	Withdrawal 69307101 MB-Email Money Trf	800.00		288.84
Apr 2	Service charge MB-Free Email Money Trf		0.00	288.84
Apr 4	Point of sale purchase Opos Apl* Itunes.Com/ Bill866-712-775ONCA	8.04		280.80
Apr 4	Point of sale purchase Opos Apl* Itunes.Com/ Bill866-712-775ONCA	5.74		275.06
Apr 6	Point of sale purchase Apos Tch, Charlottetown Charlottetopeca	13.75		261.31
Apr 6	Point of sale purchase Petro-Canada Stratford PECA	30.00		231.31
Apr 6	Point of sale purchase Apos Charlottetown P Charlottetopeca	29.98		201.33
Apr 8	Point of sale purchase Stratford rd., Stratfo Stratford PECA	30.00		171.33
Apr 9	Point of sale purchase Petro-Canada Kensington PECA	2.73		168.60
Apr 9	Point of sale purchase Apos Taste of India Charlottetopeca	18.47		150.13
Apr 10	Point of sale purchase Fpos Domino'S Pizza #1095Charlottetopeca	17.23		132.90
Apr 11	Point of sale purchase Opos Apl* Itunes.Com/ Bill866-712-775ONCA	1.48		131.42
Apr 11	Point of sale purchase Tax 2000 New Glasgownsca	39.95		91.47
Apr 11	Point of sale purchase Shoppers Drug Mart #01 Charlottetopeca	21.83		69.64
Apr 11	Point of sale purchase Fpos Shoppers Drug Mart #Charlottetopeca	15.51		54.13



continued on next page

MS BHOOMI-NIRISHKUMAR PANCHAL

Your Student Banking Advantage Plan
account

March 18 to April 17, 2019

53132 04098 20

Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Apr 13	Point of sale purchase McDonald's #15853 Charlottetopeca	7.79		46.34
Apr 15	Misc. payment GoodLife Fitness Centres Inc	35.64		10.70
Apr 17	Point of sale purchase Apos Tim Hortons #05 Charlottetopecd	6.58		4.12
Apr 17	Closing Balance			\$4.12

51003
135, ST-PETERS ROAD
CHARLOTTETOWN PRINCE EDWARD IS C1A 5P3

SBSAV16000_2966053_009 E D 51003 47487

MS BHOOXI-NIRISHKUMAR PANCHAL
45 BURNS AVENUE
APT 103
CHARLOTTETOWN PE
C1E 1L4

Your account number:
53132 04098 20

Questions?
Call 1 800 4-SCOTIA
(1 800 472-6842)

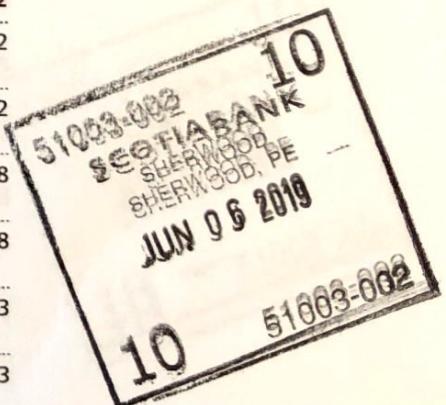
For online account access:
www.scotiabank.com

Your Student Banking Advantage Plan account summary

Opening Balance on April 18, 2019	\$4.12
Minus total withdrawals	\$6,814.91
Plus total deposits	\$7,332.54
Closing Balance on May 17, 2019	\$521.75

Here's what happened in your account this statement period

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Apr 18	Opening Balance			4.12
Apr 18	Deposit 45397984 PC-Email Money Trf	150.00		154.12
Apr 20	Deposit 48410930 MB-Dep	98.50		252.62
Apr 20	Point of sale purchase Fpos Tch, Charlottetown, Charlottetopeca	20.04		232.58
Apr 20	Point of sale purchase Apos Tim Hortons #04 Charlottetopecd	11.10		221.48
Apr 20	Point of sale purchase Colour Blind Conscious Charlottetopeca	44.85		176.63
Apr 20	ABM withdrawal Sherwood #5 Sherwood PE	20.00		156.63
Apr 22	Point of sale purchase Apos Water-N-Wine Charlottetopeca	14.23		142.40
Apr 22	Credit memo Nirishkumar K Panchal Wire Payment		4,514.93	4,657.33
Apr 23	Service charge 61148224 0422025478 ScotiaWire/MTS Fee	15.00		4,642.33
Apr 23	Point of sale purchase Apos A W Charlotteto Charlottetopeca	8.91		4,633.42
Apr 24	Point of sale purchase Apos Sobeys Express Charlottetopecd	9.27		4,624.15



continued on next page

MS BHOMI-NIRISHKUMAR PANCHAL

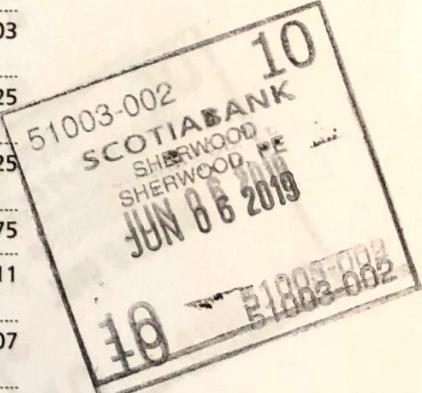
Your Student Banking Advantage Plan
account

April 18 to May 17, 2019

53132 04098 20

Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Apr 24	MB-Bill payment Holland College	4,207.00		417.15
Apr 24	Point of sale purchase Apos Mcdonald'S #271 Charlottetopeca	14.32		402.83
Apr 24	Point of sale purchase D Star Nails Charlottetopeca	36.50		366.33
Apr 24	Point of sale purchase Apos Bombay Cuisine Charlottetopeca	16.08		350.25
Apr 25	Deposit 68119601 MB-Email Money Trf		800.00	1,150.25
Apr 25	Point of sale purchase Government of PEI Charlottetopeca	140.00		1,010.25
Apr 25	Point of sale purchase Apos Tim Hortons #04 Charlottetopecd	11.22		999.03
Apr 25	MB-Transfer to Credit Card	350.00		649.03
Apr 25	MB-Transfer to Credit Card	350.00		299.03
Apr 27	Point of sale purchase Nofrills Shawn'S #2708 Stratford PECA	17.78		281.25
Apr 29	Shared ABM withdrawal Interac	22.00		259.25
Apr 29	INTERAC ABM fee	1.50		257.75
Apr 29	Misc. payment GoodLife Fitness Centres Inc	35.64		222.11
May 4	Point of sale purchase Opos Apl* Itunes.Com/ Bill866-712-775ONCA	8.04		214.07
May 4	Point of sale purchase Opos Apl* Itunes.Com/ Bill866-712-775ONCA	5.74		208.33
May 6	Point of sale purchase Petro-Canada Charlottet PECA	30.00		178.33
May 6	Point of sale purchase Maritime Electric Charlottetopeca	100.00		78.33
May 6	Point of sale purchase H&M CA #093 - Charlott Charlottetopeca	50.48		27.85
May 7	Point of sale purchase Apos Charlottetown P Charlottetopeca	21.36		6.49



continued on next page

MS BHOOXI-NIRISHKUMAR PANCHAL

Your Student Banking Advantage Plan
account

April 18 to May 17, 2019

53132 04098 20

Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
May 8	Point of sale purchase Apos Tim Hortons #04 Charlottetopeca	4.81		1.68
May 9	ABM deposit Sherwood #1 Sherwood PE		730.51	732.19
May 9	MB-Transfer to Credit Card	200.00		532.19
May 9	Point of sale purchase Aldo #1160 Charlottetopeca	114.89		417.30
May 9	Point of sale purchase H&M CA #093 - Charlottetopeca	97.72		319.58
May 10	Withdrawal 39696170 MB-Email Money Trf	30.00		289.58
May 10	Service charge MB-Free Email Money Trf		0.00	289.58
May 11	Point of sale purchase Opos Apl* Itunes.Com/ Bill866-712-775ONCA	1.48		288.10
May 11	Deposit 45488642 PC-Email Money Trf		55.18	343.28
May 13	Deposit 48257575 PC-Email Money Trf	600.00		943.28
May 13	Misc. payment GoodLife Fitness Centres Inc	35.64		907.64
May 15	Point of sale purchase KC Clothing Company Charlottetopeca	199.24		708.40
May 15	Point of sale purchase Charm Diamond Centres Charlottetopeca	454.25		254.15
May 15	Point of sale purchase Fpos Shoppers Drug Mart #Charlottetopeca	5.28		248.87
May 16	Point of sale purchase Apos A W Charlottetopeca	14.08		234.79
May 16	Point of sale purchase Fpos Oak Tree Liquor Storcharlottetopeca	34.99		199.80
May 16	Point of sale purchase Oak Tree Liquor Store Charlottetopeca	29.99		169.81
May 16	Point of sale purchase Fpos Tch, Charlottetown, Charlottetopeca	3.88		165.93
May 16	Point of sale purchase Apos Water-N-Wine Charlottetopeca	15.25		150.68

continued on next page

MS BHOMI-NIRISHKUMAR PANCHAL

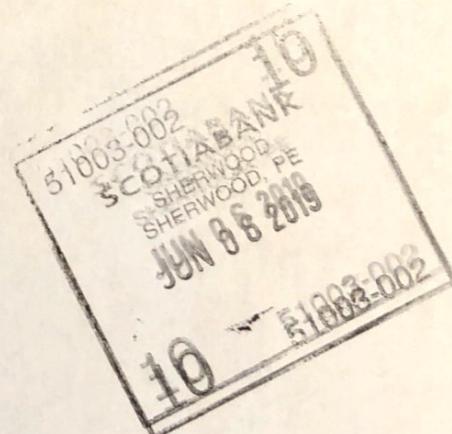
Your Student Banking Advantage Plan
account

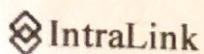
April 18 to May 17, 2019

53132 04098 20

Here's what happened in your account (continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
May 17	Payroll dep. Ssl Inc.		298.03	448.71
May 17	Point of sale purchase Apos Juice Company Stratford PECA	12.35		436.36
May 17	Point of sale refund KC Clothing Company Charlottetopeca		85.39	521.75
May 17	Closing Balance			\$521.75





Quick Tools

Rates

Scotiabank

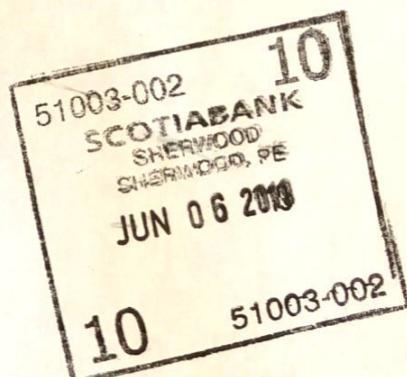
Search

MS BHOOOMI-N PANCHAL

Date: 2019/06/06

Customer Name: **MS BHOOOMI-N PANCHAL** Date of Birth: **1997/04/01**
 Customer Name: S.I.N: **933-926-222**
 Address Line 1: **45 BURNS AVENUE** Gender: **Female**
 Address Line 2: **APT 103** Marital Status: **Single or Separated**
 City: **CHARLOTTETOWN, Prince Edward Island** Employee: **No**
 Country: **Canada** Language: **English**
 Postal Code: **C1E 1L4**

 Employer: **STUDENT** Home Telephone: **(902) 940-9775**
 Advertising: **No Restrictive Preference** Business Phone:
 Occupation Status: **Student-Post Second**
 Occupation Category: **Other** Occupation Type: **Not Working**
 Occupation Description: **STUDENT-POST SECOND** Occupation: **Other**

**Account Details:**

PRODUCT AND SERVICES	ACCOUNT NUMBER	INSURED	BALANCE	DATE OPEN/CLOSED	STATUS	BLT	REL
L'earn VISA card	4537 067 534 682	Y	\$550.83	2019/09/01		41582	Sole
Money Master Savings	53132 04099 28	N/A	\$2.17	2015/08/27	Dormant	51003	Sole
Non-registered Savings - BNS	54897744	N/A	\$1.53	2015/06/18	Open	51003	Sole
SCENE VISA card	4537 336 032 369	Y	\$606.47	2019/09/01	BalanceExceedsLimit	41582	Sole
ScotiaCard/Self-Service Bkg. Access	6000 177 685 703	N/A		2019/07/31		51003	Sole
Student Banking Advantage Plan	53132 04098 20	N/A	\$234.83	2015/08/27	Open	51003	Sole