



## CIBC Dividend® Visa® Card

### Your account at a glance

Previous balance		\$180.42
Payments	\$620.00	
Other credits	9.03	
Total credits	-	\$629.03
Purchases	658.82	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$658.82
Total balance	=	\$210.21

### Your payment due this month

Amount Due <sup>1</sup>	\$210.21
Minimum Payment <sup>2</sup>	\$10.00
Please pay this amount by <b>Nov 14, 2025</b>	

**MR SMIT MANISHBHAI JOSHI**

**Account number**  
4505 XXXX XXXX 1405

**Statement Date**  
October 24, 2025

**October statement period**  
September 25 to October 24, 2025

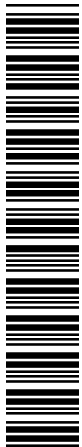
**Contact us**  
Customer Service 1 800 465-4653  
Lost/Stolen 1 800 663-4575  
TTY 1 877 331-3338  
Online [www.cibc.com](http://www.cibc.com)

Summary	Credit
Limit	\$2,500.00
Available	\$2,289.79

Interest rates	Annual
Regular purchases	21.99%
Cash advances	22.99%

### Your Cash Back

As at last statement	+	51.54
<b>This statement</b>		
2% Cash Back	+	3.63
1% Cash Back	+	3.00
0.5% Cash Back	+	0.85
<b>Total Cash Back</b>	<b>=</b>	<b>59.02</b>



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Please turn over - Transactions begin on page 2 →

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### CIBC Dividend Visa Card

#### 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 4505 XXXX XXXX 1405

Amount Due \$210.21

Minimum Payment due by  
**Nov 14, 2025** \$10.00

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

076437

MR SMIT MANISHBHAI JOSHI  
10 CHICHESTER PL  
SCARBOROUGH ON M1T 1G5

CIBC  
PO BOX 4595 STN A  
TORONTO ON M5W 4X9

00004505530293031405000000002102100000000010000

188-076437

# Transactions from September 25 to October 24, 2025

## Your payments

Trans date	Post date	Description	Amount(\$)
Oct 15	Oct 17	PAYMENT THANK YOU/PAIEMENT MERCI	620.00
Total payments			\$620.00

## Your new charges and credits

📌 Identifies Cash Back Multiplier transactions that have earned enhanced cash back rewards. Any returns/credits are deducted at the same rate(s).

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 1405				
Sep 30	Oct 02	📌 PRESTO MOBL TORONTO ON	🚗 Transportation	128.15
Oct 04	Oct 06	📌 FREEDOM MOBILE 877-946-3184 ON	👤 Personal and Household Expenses	77.97
Oct 04	Oct 06	📌 THE NILGIRIS INC SCARBOROUGH ON	🍴 Restaurants	19.55
Oct 05	Oct 06	📌 THE NILGIRIS SCARBOROUGH ON	🍴 Restaurants	5.00
Oct 07	Oct 08	📌 HASHIM'S NO FRILLS 968 SCARBOROUGH ON	🛒 Retail and Grocery	8.25
Oct 10	Oct 14	MTO DRIVETEST D15 NORTH YORK ON	👤 Personal and Household Expenses	159.75
Oct 10	Oct 14	📌 THE NILGIRIS TORONTO ON	🍴 Restaurants	40.06
Oct 14	Oct 16	SHOPPERS DRUG MART #88 SCARBOROUGH ON	🏠 Health and Education	9.03
Oct 15	Oct 17	SHOPPERS DRUG MART #88 SCARBOROUGH ON	🏠 Health and Education	-9.03
Oct 15	Oct 17	SHOPPERS DRUG MART #88 SCARBOROUGH ON	🏠 Health and Education	9.03
Oct 16	Oct 17	📌 LYFT *RIDE THU 5PM VANCOUVER BC	🚗 Transportation	7.93
Oct 16	Oct 17	📌 DAVE & ANNETTE'S NO FR MARKHAM ON	🛒 Retail and Grocery	155.03
Oct 16	Oct 20	📌 LYFT *RIDE THU 7PM VANCOUVER BC	🚗 Transportation	5.00
Oct 17	Oct 20	📌 UBER CANADA/UBERTRIP TORONTO ON	🚗 Transportation	5.83
Oct 17	Oct 20	📌 PETRO-CANADA 06273 SCARBOROUGH ON	🚗 Transportation	10.00
Oct 20	Oct 21	📌 DAVE & ANNETTE'S NO FR MARKHAM ON	🛒 Retail and Grocery	18.24
Total for 4505 XXXX XXXX 1405				\$649.79

## Information about your CIBC Dividend 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.

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.

• Registered trademark of CIBC.  
• Trademark of Visa International Service Association and used under license.



Prepared for: MR SMIT MANISHBHAI JOSHI September 25 to October 24, 2025 Account number: 4505 XXXX XXXX 1405

## CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	2	237.72	-	-	12	961.52
Professional and Financial Services	0	0.00	-	-	3	16.94
Retail and Grocery	3	181.52	-	-	35	1,431.97
Transportation	5	156.91	-	-	40	1,331.04
Restaurants	3	64.61	-	-	50	838.80
Home and Office Improvement	0	0.00	-	-	2	9.43
Health and Education	3	9.03	-	-	6	178.56
Foreign Currency Transactions	0	0.00	-	-	1	167.65
Other Transactions	0	0.00	-	-	1	-39.39
<b>Total</b>	<b>16</b>	<b>649.79</b>			<b>150</b>	<b>\$4,896.52</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>	649.79	-	-

**Reminder:** If you only make the minimum payment every month, it will take approximately 1 year(s) and 10 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.

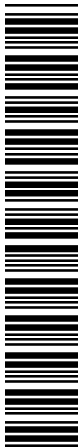
## Your message centre

There's no limit on the total amount of cash back you can earn, and it doesn't expire! Your cash back will grow overtime, and once it reaches \$10 or more, you can easily redeem it through CIBC Online Banking® or CIBC Mobile Banking® App.

One Time Verification Code fraud is on the rise. CIBC will never call you to request your one time verification code. If you receive a call from someone claiming to be from CIBC and are suspicious, please disconnect the call immediately and contact us at CIBC.

Earn cash back everywhere you shop! Use your CIBC Dividend Visa Card for kitchen appliances, concert tickets, pet food and all other eligible purchases to earn cash back on your everyday spend. Visit [CIBC.com/dividend](https://www.cibc.com/dividend) for more ways to earn.

Set up a Dividend cash back balance alert through CIBC Online Banking® or the CIBC Mobile Banking® App to let you know the first time your cash back balance reaches an amount of your choice and get an alert every 90 days if your cash back balance is at or above your chosen amount. See details on [www.cibc.com/cashbackalert](https://www.cibc.com/cashbackalert)



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