



Your Credit Card Account Statement



Payment information

New Balance (including any Payment Plans)	\$1,049.88
Your Minimum Payment	\$52.50
Your Minimum Payment Due Date	October 06, 2025

■ Estimated Time to Pay

The estimated time to pay your New Balance in full if you pay only the Minimum Payment each month is 6 year(s) and 3 month(s).

Summary of your account

Previous Statement Balance	\$522.26
Payments	-\$1,341.50
New Purchases	\$1,869.12
Balance Transfers and Access Cheques	\$0.00
Cash Advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Subtotal	\$1,869.12
Your New Balance	\$1,049.88
 Credit Limit	 \$8,000.00
Cash Advance Limit	\$8,000.00
Credit Available	\$6,950.12
Cash Advance Available	\$6,950.12
Statement Closing Date	September 15, 2025
Days in Statement Period	31
Annual Interest Rate for Purchases	20.99%
Annual Interest Rate for Balance Transfers and Access Cheques	20.99%
Annual Interest Rate for Cash Advances	20.99%

Statement Period:
August: 08/16/25 to 09/15/25

Account Number:
5199 59XX XXXX 2878

Primary Cardholder:
KECHENG YAO

Ways to Pay:
Online Banking
Telephone Banking
ATM
Pre-Authorized Payment
Most Financial Institutions

By Mail To:
MBNA
P.O. Box 4369 STN A
Toronto, ON M5W 3P2

Contact Information:
www.mbna.ca
Customer Service/Lost or Stolen
1-888-876-6262
TTY/TDD
1-800-872-5758

Your Rewards Update as of 09/12/25
For more information visit www.mbna.ca

Previous Points Balance	28726
Base Points	1827
Bonus Points	2127
Points Adjusted	0
Points Redeemed	0
Your Total Points	32680

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mbna Payment slip

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KECHENG YAO
202-5120 AV MACDONALD AVE
MONTREAL ON H3X 2V6

Account Number	5199 59XX XXXX 2878
Your New Balance	\$1,049.88
Your Minimum Payment	\$52.50
Your Minimum Payment Due Date	October 06, 2025

See reverse for information on how to pay.

Amount you're paying:

\$

Understanding your account

This is a summary of certain terms applicable to your account and has been included for convenience only. Please see your Account Agreement for complete details.

What is your Cash Advance Limit and Cash Advance Available? Your Cash Advance Limit and Cash Advance Available is shown in the "Summary of your account" section of your statement. The available Cash Advance Limit shown on the Account statement does not reflect Cash Advances and related fees, interest charges or adjustments that post to the Account after the Statement Closing Date. Your available Cash Advance limit will decrease when you charge and we post your Cash Advance Transactions to the Account. This includes interest, fees, or adjustments linked to those Cash Advance Transactions. See your Account Agreement to learn more.

What is the minimum payment and the Payment Due Date? Your minimum payment and the Payment Due Date is set out on the front of your statement under the heading "Payment Information". It is also found on the payment slip. The Primary Cardholder must pay at least the minimum payment amount by the Payment Due Date shown on this statement. You must make payments in the currency of the Account. If you make a payment to the Account in a foreign currency, we may reject this payment or convert your payment to the currency of the Account. To learn more about how we will convert a payment that is not made in the currency of the Account, see your Account Agreement.

How do you make a payment? See the front of the statement or your Account Agreement to learn how you can make a payment. The Primary Cardholder must select a payment method that makes sure we receive the payment so that we can post it to the Account on or before the Payment Due Date. We must receive your minimum payment so that we can post it to the Account on or before each Payment Due Date shown on the Account statement.

How do we apply your payment? See your Account Agreement to learn how we apply payments to the Account.

What happens if the Payment Due Date falls on a Saturday, Sunday or public holiday? If the Payment Due Date falls on a Saturday, Sunday or a public holiday recognized by us, we will extend the Payment Due Date to the following business day. However, any applicable interest will still apply to an outstanding Balance during this period.

What is the amount that must be paid to get the benefit of a Grace Period? You have a minimum 21-day interest-free Grace Period for Purchases and fees. This means that if you pay the outstanding Total New Balance shown on the Account statement in full on or before the Payment Due Date shown on such Account statement, you will not be charged:

- interest on new Purchases and fees that appear for the first time on the Account statement; and
- any interest that appears on the current Account statement that relates to Purchases and all fees that first appeared on prior Account statements.

The Grace Period does not apply to:

- Cash Advances (including Cash-Like Transactions); or
- Balance Transfers.

For Residents outside of Québec who have Payment Plan(s): You will avoid interest on all new purchases made during this Statement Period (excluding new purchases that you have put into a Payment Plan) if you pay the "Grace Period Payment Amount" by your Payment Due Date. You will avoid interest on all new purchases made during this Statement Period, including new purchases you have put into a Payment Plan, if you pay the NEW BALANCE on this account statement by your Minimum Payment Due Date.

For Residents in Québec who have Payment Plan(s): You will avoid additional interest on all purchases on this account statement (excluding purchases that you have put into a Payment Plan) if you pay the "Grace Period Payment Amount" by your Payment Due Date. You will avoid additional interest on all purchases on this account statement, including purchases that you have put into a Payment Plan, if you pay the NEW BALANCE on this account statement by your Minimum Payment Due Date.

Please see your Payment Plan Amending Agreement for more information.

How do we calculate and charge interest? If interest applies, you can find the total interest charged, and the associated annual interest rates, on the front of your monthly statement. To learn more about how we calculate your interest see your Disclosure Statement and Account Agreement. We add your interest charge to your Balance at the end of the Statement Period. As a result, we charge interest on unpaid interest.

What is your estimated time to pay? Paying more than the minimum payment will decrease the amount of interest you pay and reduce the time it takes to repay your Balance. If you have a Balance, we provide you an estimate of the length of time it will take you to pay the Balance in full as of the statement date. You can find this on the front of the statement. If you only pay the minimum payment, the estimate is based on the following assumptions: (i) that we receive the minimum payment 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 on 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 a 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 other 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 changes. 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.

What are your rights and obligations regarding any billing error found on this statement? This statement describes each Transaction and discloses each amount credited or charged, including interest, and the dates when those amounts were posted to the Account. You must review the Account statements and contact us about any errors within 30 days from the statement date so that we can immediately investigate them. If you do not contact us about errors within 30 days from the statement date, then:

- We will consider all Transactions and payments to be correctly posted to the Account and our Records to be correct (except for any amount that we credited to the Account in error); and
- You may not make a claim against us at a later date in respect of any items or amounts posted to the Account.

If you have a dispute with a merchant relating to a Transaction posted to the Account that appears on this statement, you must first attempt to settle the problem directly with the merchant. To learn how to manage a dispute with a merchant, see your Account Agreement or visit www.mbna.ca/disputes.

How do you contact us for more information about the Account or if you would like to report a lost/stolen Card?

Call us:

- Toll-free: **1-888-876-6262**
- Collect: **613-907-3505**



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Only payments can be sent to this address. Please do not send any other correspondence with your payment. Do not send cash through the mail.

Ways to pay:

- Online Banking
- Telephone Banking
- ATM
- Pre-Authorized Payment
- Most Financial Institutions
- By Mail

Please mail payment to:

MBNA
P.O. BOX 4369 STN A
TORONTO, ON M5W 3P2

To set up a Pre-Authorized Payment from your Account, please call us at 1-888-876-6262 or visit www.mbna.ca



KECHENG YAO
5199 59XX XXXX 2878

Your Credit Card Account Statement
Statement Date: 09/15/25
Previous Statement: 08/15/25
Statement Period: 08/16/25 to 09/15/25

Interest information



	Annual Interest Rate (AIR)	Promotional Offer ID	Promotional Start Date	Projected Promotional End Date	Balance Subject to Interest Rates	Interest Charges by Transaction Type
Balance Transfers (BT) and Access Cheques (AC)						
Standard AIR	20.99%				\$0.00	\$0.00
Purchases						
Standard AIR	20.99%				\$421.59	\$0.00
Cash Advances						
Standard AIR	20.99%				\$0.00	\$0.00

Projected Promotional End Date reflects the anticipated end of the corresponding promotion AIR. This date does not reflect any time period in which eligible transactions must be completed by, if any, to be subject to this promotional AIR. Projected Promotional End Dates are subject to change (for example, if you elect to change a billing cycle or if you are late making any applicable required payment). See your Account Agreement, and if applicable, the terms and conditions for any Payment Plan you have accepted, for further details.

Details of your transactions

KECHENG YAO
5199 59XX XXXX 2878

Trans Date	Posting Date	Description	Promotional AIR	Reference Number	Amount (\$)
		Previous statement balance			\$522.26
		PAYMENTS			
08/21/25	08/22/25	PAYMENT		2205	-\$463.77
08/21/25	08/25/25	PAYMENT		6505	-\$302.00
09/04/25	09/05/25	PAYMENT		8406	-\$575.73
		Total			-\$1,341.50
		PURCHASES			
08/15/25	08/18/25	UBER CANADA/UBERTRIP TORONTO ON		9196	\$27.78
08/15/25	08/18/25	MARCHE SEPT JOUR MONTREAL QC		2091	\$6.00
08/15/25	08/18/25	Restaurant Bok MONTREAL QC		9013	\$60.17
08/16/25	08/18/25	MARCHÉ NEWON MONTREAL QC		1640	\$20.99
08/16/25	08/18/25	ALIMENTATION KHALID AZ MONTREAL QC		8530	\$8.43
08/19/25	08/21/25	DEPANNEUR DE LA GARE B MONTREAL QC		3203	\$6.00
08/19/25	08/21/25	MCDONALD'S #12418 MONTREAL QC		9871	\$6.31
08/20/25	08/21/25	SNAPLII MISSISSAUGA ON		5143	\$52.53
08/20/25	08/21/25	SNAPLII MISSISSAUGA ON		9647	\$20.76
08/20/25	08/22/25	STM SNOWDON DIN101/203 MONTREAL QC		6757	\$34.25
08/22/25	08/25/25	T&T SUPERMARKET #034 SAINT-LAURENTQC		7380	\$173.70
08/23/25	08/25/25	LS ORATOIRE SAINT-JOS MONTREAL QC		6540	\$10.33
08/25/25	08/26/25	MEGABUS CANADA ONTARIO ON		1242	\$152.75
08/27/25	08/27/25	McDonalds 13766 MONTREAL QC		5084	\$6.31
08/27/25	08/28/25	NESPRESSO MONTREAL EAT MONTREAL QC		8042	\$24.50
08/28/25	08/28/25	Lindt Canada Montreal QC		1026	\$9.92
08/28/25	08/29/25	MINISO SAINT-LAURENTQC		8770	\$5.69
08/28/25	08/29/25	SUPERMARCHE PA DU FORT MONTREAL QC		9287	\$23.72
08/28/25	09/02/25	MCDONALD'S #40010 MONTREAL QC		3684	\$4.58
08/29/25	08/29/25	McDonalds 12418 Montreal QC		6078	\$6.31
08/29/25	09/02/25	APPLE.COM/BILL 866-712-7753 ON		3871	\$14.94
08/30/25	09/02/25	McDonalds 40010 Montreal QC		7032	\$12.63
08/31/25	09/02/25	T&T SUPERMARKET #034 SAINT-LAURENTQC		9617	\$71.65
09/01/25	09/02/25	DOLLARAMA # 410 MONTREAL QC		3680	\$5.75

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KECHENG YAO
5199 59XX XXXX 2878

Your Credit Card Account Statement
Statement Date: 09/15/25
Previous Statement: 08/15/25
Statement Period: 08/16/25 to 09/15/25

Details of your transactions continued

PURCHASES (continued)

09/01/25	09/02/25	GATEAU BRISE DT	MONTREAL	QC	9592	\$18.99
09/01/25	09/03/25	STM SNOWDON DAN101	MONTREAL	QC	4742	\$34.25
09/09/25	09/10/25	KIWI.COM	BRNO - ZABRDO64		0221	\$188.01
09/09/25	09/10/25	KIWI.COM	BRNO - ZABRDO64		0128	\$187.00
09/09/25	09/10/25	MARCHE LIAN TAI	SAINT-LAURENTQC		8198	\$39.90
09/09/25	09/10/25	KIWI.COM	sro	CZE	3923	\$148.99
09/09/25	09/10/25	KIWI.COM	sro	CZE	4620	\$116.00
09/09/25	09/10/25	KIWI.COM	sro	CZE	5925	\$72.00
09/09/25	09/10/25	MEGABUS CANADA	ONTARIO	ON	0727	\$148.28
09/09/25	09/10/25	PHARMAPRIX 1838	MONTREAL	QC	0235	\$12.18
09/09/25	09/11/25	STM BONAVENTURE DIN101	MONTREAL	QC	5389	\$62.75
09/10/25	09/11/25	MARCHÉ NEWON	MONTREAL	QC	7683	\$9.80
09/11/25	09/11/25	McDonalds 13766	MONTREAL	QC	2080	\$12.18
09/12/25	09/12/25	GOOGLE *YouTubePremium	650-253-0000 NS		2877	\$9.19
09/13/25	09/15/25	APPLE.COM/BILL	866-712-7753 ON		8522	\$28.73
09/13/25	09/15/25	UBER CANADA/UBERTRIP	TORONTO	ON	6701	\$14.87
Total						\$1,869.12

Subtotal of Activity	\$527.62
New Balance	\$1,049.88

Important Notice(s)

YOU WILL RECEIVE AN INTEREST-FREE GRACE PERIOD FOR ALL PURCHASES APPEARING ON THIS ACCOUNT STATEMENT

NOT JUST PURCHASES APPEARING ON THE ACCOUNT STATEMENT FOR THE FIRST TIME
(THIS MESSAGE CORRECTS SOME OF THE CONTENT IN THE "INTEREST ON PURCHASES" SECTION ON THE BACK OF THIS ACCOUNT STATEMENT)

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, on qualifying car rentals at participating locations. Terms apply. See more details and reserve at www.avis.ca/mbna
Quote AWD #C078405.

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. Terms apply. See more details and reserve at www.budget.ca/mbna
Quote BCD #A331704