

Simplii Financial™ Cash Back Visa* Card

Your account at a glance

Previous balance		\$319.22
Payments	\$1,550.00	
Other credits	88.20	
Total credits		- \$1,638.20
Purchases	1,298.10	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges		+ \$1,298.10
New balance		= \$20.88 CR

Your minimum payment due

Current month's minimum payment	\$0.00
Please pay this amount by Mar 03, 2025	

MR NAVEED KHAN

Account number
4525 XXXX XXXX 5351

February statement period
January 11 to February 10, 2025

Contact us

Customer Service 1 888 723-8881
Lost/Stolen 1 888 723-8881
TTY 1 888 632-9022
Online simplii.com

Summary Credit

Limit \$1,000.00
Available \$1,020.88

Interest rates Annual

Regular purchases 20.99%
Cash advances 22.99%

Your Cash Back

As at last statement + 27.02

This statement

4% Cash Back + 24.08
1.5% Cash Back + 5.71
0.5% Cash Back + 1.14
Total Cash Back = 57.95



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Tear Off here

Please turn over - Transactions begin on page 2 →

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Simplii Financial Cash Back Visa Card

Payment options

- Online Banking: simplii.com
 - Telephone Banking: 1 888 723-8881
 - Mail: Return completed slip with your cheque or money order payable to Simplii Financial.
- For general inquiries call 1 888 723-8881**

Do not staple or attach correspondence.

Account number 4525 XXXX XXXX 5351
New balance \$20.88 CR
Current month's minimum payment due by
Mar 03, 2025 \$0.00
Total payment enclosed \$_____

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MR NAVEED KHAN
3657 CORNERSTONE BLVD NE
CALGARY AB T3N 2E4

SIMPLII FINANCIAL
PO BOX 4595 STN A
TORONTO ON M5W 4X9

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Transactions from January 11 to February 10, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Jan 10	Jan 13	PAYMENT THANK YOU/PAIEMENT MERCI	350.00
Jan 15	Jan 16	PAYMENT THANK YOU/PAIEMENT MERCI	300.00
Jan 30	Jan 31	PAYMENT THANK YOU/PAIEMENT MERCI	400.00
Feb 06	Feb 10	PAYMENT THANK YOU/PAIEMENT MERCI	500.00
Total payments			\$1,550.00

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 4525 XXXX XXXX 5351				
Jan 09	Jan 13	CPA - PTO CALGARY AB	🏢 Professional and Financial Services	40.00
Jan 09	Jan 13	📌 FRESHCO #8966 CALGARY AB	🛒 Retail and Grocery	4.24
Jan 10	Jan 13	📌 SHAHEEN GROCERY CALGARY AB	🛒 Retail and Grocery	6.65
Jan 11	Jan 13	📌 UBER* EATS TORONTO ON	🍴 Restaurants	15.62
Jan 11	Jan 13	📌 AVESTA SHAWARMA CALGARY AB	🍴 Restaurants	11.99
Jan 11	Jan 14	📌 FRESHCO #8966 CALGARY AB	🛒 Retail and Grocery	5.44
Jan 12	Jan 13	ONE NATION BARBER SHOP CALGARY AB	👤 Personal and Household Expenses	35.00
Jan 12	Jan 13	📌 KOLACHI BBQ & GRILL CALGARY AB	🍴 Restaurants	17.99
Jan 12	Jan 14	📌 AMATO GELATO CAFE 17TH A CALGARY AB	🍴 Restaurants	14.10
Jan 13	Jan 14	📌 MARY BROWN'S 9155 CALGARY AB	🍴 Restaurants	4.99
Jan 13	Jan 15	📌 CANADIAN PIZZA UNLIMITED CALGARY AB	🍴 Restaurants	3.80
Jan 13	Jan 16	📌 7-ELEVEN 42105 CALGARY AB	🚗 Transportation	79.74
Jan 14	Jan 15	STOR CALGARY AB	🛒 Retail and Grocery	2.33
Jan 14	Jan 15	STOR CALGARY AB	🛒 Retail and Grocery	2.00
Jan 14	Jan 15	📌 TIM HORTONS #5575 CALGARY AB	🍴 Restaurants	1.59
Jan 14	Jan 16	📌 U OF C MATHISON HALL CALGARY AB	🍴 Restaurants	9.99
Jan 15	Jan 16	FABULOUS APP PARIS	🛒 Retail and Grocery	54.99
Jan 16	Jan 17	📌 TIM HORTONS #5575 CALGARY AB	🍴 Restaurants	1.59
Jan 16	Jan 17	📌 CANADIAN PIZZA UNLIMITED CALGARY AB	🍴 Restaurants	3.80
Jan 16	Jan 17	STOR CALGARY AB	🛒 Retail and Grocery	2.00

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Information about your Simplii Financial Cash Back 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 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 Simplii Financial Credit Card 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, which is at least 21 days after the statement date. If you made a payment within a few days of the statement date, it may appear on your next monthly statement. 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 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 we 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.**

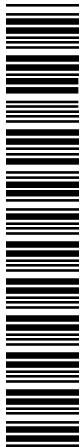
For more information, please refer to your Simplii Financial Credit Card Agreement. Simplii Financial products and services are provided by CIBC.

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Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4525 XXXX XXXX 5351				
Jan 16	Jan 17	SENIORE'S PIZZA OFF CALGARY AB	Restaurants	4.20
Jan 17	Jan 20	APPLE.COM/BILL 866-712-7753 ON	Retail and Grocery	4.19
Jan 17	Jan 20	ABC*1891-ANYTIME FITNESS 888-8279262 AB	Hotel, Entertainment and Recreation	21.00
Jan 17	Jan 20	UBER CANADA/UBEREATS TORONTO ON	Restaurants	17.62
Jan 17	Jan 20	REAL CND SUPERSTORE #1 CALGARY AB	Retail and Grocery	6.97
Jan 18	Jan 20	NAYAX CANADA INC MASTER FREDERICTON NB	Restaurants	3.25
Jan 19	Jan 20	UBER CANADA/UBEREATS TORONTO ON	Restaurants	10.44
Jan 19	Jan 20	CANDY HEAVEN CALGARY AB	Retail and Grocery	3.68
Jan 19	Jan 20	DSPOT DESSERT CAFE CALGARY AB	Restaurants	10.93
Jan 20	Jan 21	TIM HORTONS #5575 CALGARY AB	Restaurants	1.59
Jan 21	Jan 22	APPLE.COM/BILL 866-712-7753 ON	Retail and Grocery	6.81
Jan 21	Jan 22	UBER CANADA/UBEREATS TORONTO ON	Restaurants	18.39
Jan 21	Jan 22	UBER CANADA/UBEREATS TORONTO ON	Restaurants	24.09
Jan 21	Jan 22	STOR CALGARY AB	Retail and Grocery	1.85
Jan 22	Jan 22	Peters Drive In Calgary AB	Restaurants	6.80
Jan 22	Jan 22	SPLITSVILLE MERIDIAN CALGARY AB	Hotel, Entertainment and Recreation	33.60
Jan 22	Jan 22	SPLITSVILLE MERIDIAN CALGARY AB	Hotel, Entertainment and Recreation	10.50
Jan 22	Jan 23	PETRO-CANADA 77872 CALGARY AB	Transportation	86.89
Jan 22	Jan 23	UBER CANADA/UBEREATS TORONTO ON	Restaurants	16.01
Jan 23	Jan 24	SENIORE'S PIZZA OFF CALGARY AB	Restaurants	8.40
Jan 23	Jan 27	FRESHCO #8966 CALGARY AB	Retail and Grocery	12.87
Jan 24	Jan 24	FOOT LOCKER CANADA CALGARY AB	Retail and Grocery	-88.20
Jan 24	Jan 24	FOOT LOCKER CANADA CALGARY AB	Retail and Grocery	53.56
Jan 24	Jan 27	TIM HORTONS #5575 CALGARY AB	Restaurants	1.59
Jan 25	Jan 27	UBER CANADA/UBEREATS TORONTO ON	Restaurants	24.09
Jan 25	Jan 27	CALGARY FLAMES CALGARY AB	Hotel, Entertainment and Recreation	5.00
Jan 25	Jan 27	MCDONALD'S #40894 CALGARY AB	Restaurants	3.99
Jan 25	Jan 27	NAYAX CANADA INC MASTER FREDERICTON NB	Restaurants	2.75
Jan 26	Jan 27	KABOB CITY CALGARY AB	Restaurants	10.12
Jan 26	Jan 27	SKYVIEW GROCERY CALGARY AB	Retail and Grocery	2.61
Jan 27	Jan 28	Spotify P3392BB101 Stockholm	Retail and Grocery	6.71
Jan 28	Jan 29	TIM HORTONS #5575 CALGARY AB	Restaurants	1.59
Jan 29	Jan 30	POPEYES #15445 647-924-4441 AB	Restaurants	14.79
Jan 29	Jan 30	Amazon.ca*ZC8R61BU0 AMAZON.CA ON	Personal and Household Expenses	20.00
Jan 29	Feb 03	FRESHCO #8966 CALGARY AB	Retail and Grocery	13.87
Jan 30	Jan 30	Subway 52089 calgary AB	Restaurants	11.13
Jan 30	Jan 31	BIRDIE CALGARY AB	Restaurants	16.50
Jan 30	Feb 03	CANADIAN PIZZA UNLIMITED CALGARY AB	Restaurants	7.60
Jan 31	Feb 03	TIM HORTONS #5575 CALGARY AB	Restaurants	1.59
Jan 31	Feb 03	UBER CANADA/UBEREATS TORONTO ON	Restaurants	24.90
Jan 31	Feb 03	CALGARY STAMPEDE - PARKINCALGARY AB	Transportation	18.00
Jan 31	Feb 03	ESSO CIRCLE K CALGARY AB	Transportation	89.55
Jan 31	Feb 03	ABC*1891-ANYTIME FITNESS 888-8279262 AB	Hotel, Entertainment and Recreation	21.00
Feb 01	Feb 03	SQ *SCOTIABANK SADDLEDOME Calgary AB	Restaurants	12.86
Feb 01	Feb 03	TST-Damascus Fine Medi Calgary AB	Restaurants	5.99












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Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4525 XXXX XXXX 5351				
Feb 01	Feb 03	UBER CANADA/UBEREATS TORONTO ON	Restaurants	24.90
Feb 01	Feb 03	UBER CANADA/UBEREATS TORONTO ON	Restaurants	24.90
Feb 01	Feb 03	7 ELEVEN STORE #32847 CALGARY AB	Transportation	10.00
Feb 02	Feb 03	UBER CANADA/UBEREATS TORONTO ON	Restaurants	18.92
Feb 03	Feb 04	STOR CALGARY AB	Retail and Grocery	2.00
Feb 03	Feb 05	MARY BROWN'S 9155 CALGARY AB	Restaurants	9.98
Feb 04	Feb 05	APPLE.COM/BILL 866-712-7753 ON	Retail and Grocery	1.35
Feb 04	Feb 05	PIZZA BAE CALGARY AB	Restaurants	57.47
Feb 04	Feb 05	UBER CANADA/UBEREATS TORONTO ON	Restaurants	51.09
Feb 04	Feb 05	STOR CALGARY AB	Retail and Grocery	2.00
Feb 05	Feb 06	U'TOPPINGS PIZZA CALGARY AB	Restaurants	4.50
Feb 05	Feb 06	SENIORE'S PIZZA QFF CALGARY AB	Restaurants	12.60
Feb 05	Feb 07	MCDONALD'S #9079 CALGARY AB	Restaurants	3.49
Feb 05	Feb 10	FRESHCO #8966 CALGARY AB	Retail and Grocery	9.57
Feb 06	Feb 10	AIR-SERV A PS608017 CALGARY AB	Transportation	2.50
Feb 07	Feb 07	UBER* EATS UBER.COM/CA/EON	Restaurants	14.56
Feb 07	Feb 10	STOR CALGARY AB	Retail and Grocery	1.85
Feb 07	Feb 10	SQ *MUSLIM STUDENTS ASSOCCalgary AB	Health and Education	15.00
Feb 08	Feb 10	UBER CANADA/UBEREATS TORONTO ON	Restaurants	22.13
Feb 09	Feb 10	UBER CANADA/UBEREATS TORONTO ON	Restaurants	11.57
Total for 4525 XXXX XXXX 5351				\$1,209.90

Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Personal and Household Expenses	2	55.00	-	-	8	409.91
 Professional and Financial Services	1	40.00	-	-	2	59.75
 Retail and Grocery	23	119.34	-	-	35	279.53
 Transportation	6	286.68	-	-	9	458.98
 Hotel, Entertainment and Recreation	5	91.10	-	-	9	787.92
 Restaurants	47	602.78	-	-	73	948.54
 Health and Education	1	15.00	-	-	2	16.38
 Foreign Currency Transactions	0	0.00	-	-	2	249.84
 Other Transactions	0	0.00	-	-	1	-240.90
Total	85	1,209.90			141	\$2,969.95

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 (\$)
 Total Monthly Budget	1,209.90	-	-

Your message centre

As of the Statement Date your account had a credit balance. No payment is required.

An upcoming change to your Simplii Financial™ Cash Back Visa* Credit Card Account

We're making a change to your **Simplii Financial Credit Card Agreement**. The details of this change can be found below. You can continue using your card just as you do today.

Change to subsection (b) of section '2 – Other Document and Agreements':

We are clarifying information (See below Note A) to further specify which sections of the Simplii Financial Product and Services Agreement apply to your credit card account.

All other fees, rates and terms remain unchanged. By continuing to use your credit card account after the changes take effect, you're accepting these changes. You have the option to cancel your credit card account without cost within 30 days of the changes taking effect by calling us. You remain responsible for repaying all amounts outstanding on your credit card account on the date of cancellation. Capitalized terms used in this message have the meanings set out in your Simplii Financial Credit Card Agreement unless otherwise defined.

Visit simplii.com/cashback for tips and advice to help you get the best from your Simplii Financial Cash Back Visa* Credit Card. Plus, learn about the tools available to help you save money, make payments and manage your card.

If you have any questions, give us a call. We're always happy to help.

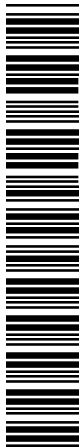
Note A:

Current:

b. The Simplii Financial Product and Services Agreement applies to other Simplii Financial products and services and the use of online or mobile banking. It does not otherwise apply to the use of your Account. In the event of a conflict between this Agreement and the Simplii Financial Product and Services Agreement, this Agreement will govern to the extent necessary to resolve the conflict. You can obtain a current copy of any of these documents at simplii.com or by calling Simplii Financial at 1-888-723-8881.

Effective May 05, 2025:

b. The Simplii Financial Product and Services Agreement applies to your Account for (i) your use of online or mobile banking; and (ii) the following public commitments and disclosures contained in the Simplii Financial Product and Services Agreement:



Your message centre (continued)

- Consent to electronic delivery of documents
- Privacy
- Voluntary Codes of Conduct and Public Commitments
- Need to contact us?
- Your right to being treated fairly and to having your concerns heard
- Our process for resolving your complaint
- Information about coercive tied selling and other prohibited conduct

Otherwise, the Simplii Financial Product and Services Agreement does not apply to the use of your Account. In the event of a conflict between this Agreement and the Simplii Financial Product and Services Agreement, this Agreement will govern to the extent necessary to resolve the conflict. You can obtain a current copy of any of these documents at simplii.com or by calling Simplii Financial at 1-888-723-8881.

You may be receiving this notice even if you've closed your credit card account, as this change will apply to your credit card account as of the effective date above. You will not experience the change unless you carry an outstanding balance, or your account is reinstated.