



CIBC Dividend® Visa® Card

Your account at a glance

Previous balance		\$340.50
Payments	\$1,825.00	
Other credits	197.75	
Total credits	-	\$2,022.75
Purchases	2,141.66	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$2,141.66
Total balance	=	\$459.41

Your payment due this month

Amount Due ¹	\$459.41
Minimum Payment ²	\$10.00
Please pay this amount by Oct 15, 2025	

MR ABHINAV NO LAST NAME

Account number
4505 XXXX XXXX 6349

Statement Date
September 24, 2025

September statement period
August 25 to September 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

Summary	Credit
Limit	\$2,500.00
Available	\$2,040.59

Interest rates	Annual
Regular purchases	21.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	76.04
This statement		
2% Cash Back	+	2.51
1% Cash Back	+	12.76
0.5% Cash Back	+	2.73
Total Cash Back	=	94.04

Tear Off here

Please turn over - Transactions begin on page 2 →

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CIBC Dividend Visa Card

Payment options

- Online Banking: 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 6349

Amount Due \$459.41

Minimum Payment due by
Oct 15, 2025 \$10.00

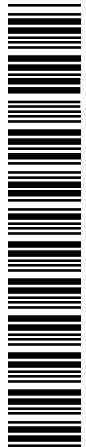
Total payment enclosed \$_____

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MR ABHI NAV NO LAST NAME
FRONTENAC APTS.
410-1192 MEADOWLANDS DR E
NEPEAN ON K2E 6J9

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

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030180000


188-034721

Transactions from August 25 to September 24, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Aug 22	Aug 25	PAYMENT THANK YOU/PAIEMENT MERCI	380.00
Aug 29	Sep 02	PAYMENT THANK YOU/PAIEMENT MERCI	85.00
Sep 02	Sep 03	PAYMENT THANK YOU/PAIEMENT MERCI	250.00
Sep 02	Sep 04	PAYMENT THANK YOU/PAIEMENT MERCI	70.00
Sep 05	Sep 08	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
Sep 05	Sep 08	PAYMENT THANK YOU/PAIEMENT MERCI	500.00
Sep 12	Sep 15	PAYMENT THANK YOU/PAIEMENT MERCI	140.00
Sep 12	Sep 15	PAYMENT THANK YOU/PAIEMENT MERCI	200.00
Sep 19	Sep 22	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
Total payments			\$1,825.00

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 6349				
Aug 21	Aug 25	 TIM HORTONS #4436 WAKEFIELD QC	 Restaurants	7.57
Aug 21	Aug 25	EPIC MARKETS BEST VEND MARKHAM ON	 Retail and Grocery	1.50
Aug 22	Aug 25	STAPLES STORE #7 NEPEAN ON	 Retail and Grocery	0.43
Aug 22	Aug 25	 TD GENERAL INSURANCE C MONTREAL QC	 Professional and Financial Services	270.43
Aug 22	Aug 25	WAL-MART SUPERCENTER#1110OTTAWA ON	 Retail and Grocery	9.05
Aug 22	Aug 25	 FRESHCO #9571 OTTAWA ON	 Retail and Grocery	1.88
Aug 22	Aug 25	 FRESHCO #9571 OTTAWA ON	 Retail and Grocery	25.18
Aug 25	Aug 26	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	2.21
Aug 26	Aug 27	 UBER CANADA/UBEREATS TORONTO ON	 Restaurants	18.22
Aug 26	Aug 27	STAPLES STORE #7 NEPEAN ON	 Retail and Grocery	0.21
Aug 26	Aug 27	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	2.21
Aug 26	Aug 27	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	1.49
Aug 26	Aug 27	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	4.61
Aug 28	Sep 02	EPIC MARKETS BEST VEND MARKHAM ON	 Retail and Grocery	1.50
Aug 29	Sep 02	Cupids Massage Ottawa ON	 Personal and Household Expenses	172.50
Aug 29	Sep 02	 BOMBAY SPICES NEPEAN ON	 Retail and Grocery	10.91

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.**

¹ **Amount Due** is the amount you must pay if you want to avoid interest on your regular purchases shown on this statement.

² **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.

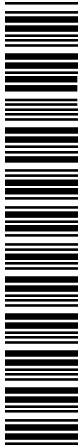
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- * Trademark of Visa International Service Association and used under license.



Prepared for: MR ABHINAV NO LAST NAME August 25 to September 24, 2025 Account number: 4505 XXXX XXXX 6349

Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 6349				
Aug 29	Sep 02	FRESHCO #9571 OTTAWA ON	Retail and Grocery	10.09
Aug 31	Sep 02	Subway 11019 Nepean ON	Restaurants	9.82
Aug 31	Sep 02	LOBLAW #1050 OTTAWA ON	Retail and Grocery	6.78
Aug 31	Sep 03	WAL-MART SUPERCENTER#1110OTTAWA ON	Retail and Grocery	22.29
Sep 01	Sep 02	PETRO-CANADA 29514 DESERONTO ON	Transportation	36.34
Sep 01	Sep 02	DOLLARAMA # 455 RICHMOND HILLON	Retail and Grocery	15.75
Sep 01	Sep 03	CA WONDERLAND GAMES MAPLE ON	Hotel, Entertainment and Recreation	16.95
Sep 01	Sep 03	CA WONDERLAND FOODS MAPLE ON	Restaurants	5.64
Sep 01	Sep 03	OSMOW'S MARKHAM ON	Restaurants	22.58
Sep 02	Sep 03	COSTCO *ANNUAL RENEWAL 800-463-3783 ON	Retail and Grocery	146.90
Sep 02	Sep 03	UBER CANADA/UBEREATS TORONTO ON	Restaurants	35.06
Sep 02	Sep 03	UBER CANADA/UBEREATS TORONTO ON	Restaurants	39.85
Sep 02	Sep 03	TIM HORTONS #3279 NIAGARA FALLSON	Restaurants	6.76
Sep 02	Sep 03	TIM HORTONS #2150 GRIMSBY ON	Restaurants	3.98
Sep 02	Sep 03	TIM HORTONS #8495 STONEY CREEK ON	Restaurants	12.17
Sep 02	Sep 03	HORNBLOWER NIAGARA CRU NIAGARA FALLSON	Hotel, Entertainment and Recreation	97.08
Sep 02	Sep 04	SHELL C20740 MARKHAM ON	Transportation	29.99
Sep 03	Sep 04	SAMOSA FUSION AND SWEE BOWMANVILLE ON	Home and Office Improvement	9.04
Sep 03	Sep 04	PETRO-CANADA 29514 DESERONTO ON	Transportation	53.36
Sep 03	Sep 04	BOMBAY SPICES NEPEAN ON	Retail and Grocery	10.04
Sep 03	Sep 04	DOLLARAMA #1250 NEPEAN ON	Retail and Grocery	1.41
Sep 03	Sep 05	MCDONALD'S #40337 OTTAWA ON	Restaurants	2.30
Sep 03	Sep 05	LCBO/RAO #0431 NEPEAN ON	Retail and Grocery	29.70
Sep 03	Sep 05	POPULAR PIZZA OTTAWA ON	Restaurants	22.33
Sep 04	Sep 04	Foot Locker Canada Toronto ON	Retail and Grocery	-197.75
Sep 04	Sep 05	BARBURRITO - ORLEANS TRINORLEANS ON	Restaurants	22.58
Sep 04	Sep 08	15687276 CANADA INC. KANATA ON	Restaurants	76.07
Sep 05	Sep 08	GONG CHA (OTTAWA) OTTAWAN ON	Restaurants	8.48
Sep 05	Sep 08	OSMOW'S NEPEAN ON	Restaurants	13.55
Sep 05	Sep 08	DOSA KING PALACE INC OTTAWA ON	Restaurants	27.10
Sep 06	Sep 08	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	2.21
Sep 06	Sep 08	INCITY DEVELOPMENTS LT OTTAWA ON	Transportation	130.80
Sep 06	Sep 08	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Sep 06	Sep 09	WAL-MART SUPERCENTER#1110OTTAWA ON	Retail and Grocery	13.32
Sep 06	Sep 09	FRESHCO #9571 OTTAWA ON	Retail and Grocery	40.72
Sep 09	Sep 10	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	1.49
Sep 09	Sep 11	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Sep 11	Sep 12	407-ETR- MOBILE WOODBRIDGE ON	Transportation	38.90
Sep 11	Sep 15	POPULAR PIZZA OTTAWA ON	Restaurants	32.56
Sep 12	Sep 15	PETRO-CANADA 00562 NEPEAN ON	Transportation	9.89
Sep 14	Sep 15	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	2.21
Sep 14	Sep 17	FRESHCO #9571 OTTAWA ON	Retail and Grocery	18.70
Sep 15	Sep 16	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	2.47
Sep 15	Sep 16	LOBLAW #1050 OTTAWA ON	Retail and Grocery	1.27
Sep 15	Sep 17	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50



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Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 6349				
Sep 16	Sep 16	AMZN Mktp CA*X319N8M23 866-216-1072 ON	 Personal and Household Expenses	23.72
Sep 16	Sep 17	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	1.49
Sep 16	Sep 17	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	1.49
Sep 16	Sep 18	EPIC MARKETS BEST VEND MARKHAM ON	 Retail and Grocery	1.50
Sep 17	Sep 19	EPIC MARKETS BEST VEND MARKHAM ON	 Retail and Grocery	1.50
Sep 18	Sep 22	 TAPRI CHAI OTTAWA ON	 Restaurants	25.97
Sep 19	Sep 22	BASELINE CHIROPRACTIC OTTAWA ON	 Health and Education	28.00
Sep 20	Sep 22	KAWARTHA DAIRY OTTAWA OTTAWA ON	 Retail and Grocery	22.34
Sep 21	Sep 22	DOLLARAMA #1234 NEPEAN ON	 Retail and Grocery	13.00
Sep 21	Sep 23	 McDonalds 29084 NEPEAN ON	 Restaurants	8.46
Sep 21	Sep 24	WAL-MART SUPERCENTER#1110OTTAWA ON	 Retail and Grocery	27.84
Sep 22	Sep 24	 TD GENERAL INSURANCE C MONTREAL QC	 Professional and Financial Services	270.43
Sep 22	Sep 24	EPIC MARKETS BEST VEND MARKHAM ON	 Retail and Grocery	1.50
Sep 22	Sep 24	EPIC MARKETS BEST VEND MARKHAM ON	 Retail and Grocery	1.50
Sep 23	Sep 23	MYSTRIVERA KITCHENER SOUON	 Health and Education	89.99
Total for 4505 XXXX XXXX 6349				\$1,943.91



Prepared for: MR ABHINAV NO LAST NAME August 25 to September 24, 2025 Account number: 4505 XXXX XXXX 6349

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	2	196.22	-	-	19	760.21
Professional and Financial Services	2	540.86	-	-	9	2,534.34
Retail and Grocery	31	243.56	-	-	185	2,826.01
Transportation	6	299.28	-	-	53	2,994.48
Hotel, Entertainment and Recreation	2	114.03	-	-	8	447.67
Restaurants	30	422.93	-	-	140	1,714.96
Home and Office Improvement	1	9.04	-	-	7	117.87
Health and Education	2	117.99	-	-	19	3,352.41
Foreign Currency Transactions	0	0.00	-	-	1	69.80
Other Transactions	0	0.00	-	-	2	-40.85
Total	76	1,943.91			443	\$14,776.90

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	1,943.91	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 3 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.

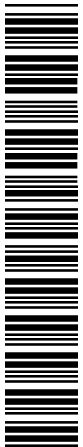
Your message centre

Important Notice:

To stay on top of your account and avoid missing a payment and potential fees in the event of mail delivery delays, register for CIBC Online Banking® and CIBC Mobile Banking®. You can also sign up to receive your statements electronically and enable alerts so you never miss a statement. For more information, please visit cibc.com/alerts.

Need help spreading your payments out? We got you covered with CIBC Pace It™, where you can pay off eligible credit card purchases with our Installment Plans at low interest rates, no additional credit checks required. To get started, go to your credit card transaction history in CIBC Online Banking or the Mobile Banking app and choose an eligible purchase. To learn more, visit CIBC.com/paceit.

CIBC's real-time fraud alerts monitor fraud trends and typical credit card activity to keep you protected. If we think a transaction may be fraudulent, we'll notify you right away so you can instantly verify your transaction or report it as fraud.



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