



## CIBC Dividend® Visa® Card

### Your account at a glance

Previous balance		\$159.21
Payments	\$3,937.00	
Other credits	217.80	
Total credits	-	\$4,154.80
Purchases	4,059.39	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$4,059.39
Total balance	=	\$63.80

### Your payment due this month

Amount Due <sup>1</sup>	\$63.80
Minimum Payment <sup>2</sup>	\$10.00
Please pay this amount by <b>Aug 14, 2025</b>	

### MR ABHINAV NO LAST NAME

Account number  
4505 XXXX XXXX 6349

Statement Date  
July 24, 2025

July statement period  
June 25 to July 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	\$2,436.20

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

### Your Cash Back

As at last statement	+	36.24
<b>This statement</b>		
2% Cash Back	+	3.35
1% Cash Back	+	6.46
0.5% Cash Back	+	15.16
<b>Total Cash Back</b>	<b>=</b>	<b>61.21</b>

Tear Off here

Please turn over - Transactions begin on page 2 →

Page 1 of 6

### 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 \$63.80

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

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

089661

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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188-089661

# Transactions from June 25 to July 24, 2025

## Your payments

Trans date	Post date	Description	Amount(\$)
Jun 24	Jun 25	PAYMENT THANK YOU/PAIEMENT MERCI	145.00
Jun 25	Jun 27	PAYMENT THANK YOU/PAIEMENT MERCI	176.00
Jun 30	Jul 02	PAYMENT THANK YOU/PAIEMENT MERCI	200.00
Jul 01	Jul 03	PAYMENT THANK YOU/PAIEMENT MERCI	468.00
Jul 04	Jul 07	PAYMENT THANK YOU/PAIEMENT MERCI	743.00
Jul 09	Jul 10	PAYMENT THANK YOU/PAIEMENT MERCI	375.00
Jul 11	Jul 14	PAYMENT THANK YOU/PAIEMENT MERCI	700.00
Jul 15	Jul 16	PAYMENT THANK YOU/PAIEMENT MERCI	70.00
Jul 17	Jul 21	PAYMENT THANK YOU/PAIEMENT MERCI	660.00
Jul 22	Jul 24	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
Jul 22	Jul 24	PAYMENT THANK YOU/PAIEMENT MERCI	300.00
Total payments			\$3,937.00

## 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				
Jun 23	Jun 25	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Jun 23	Jun 26	WAL-MART SUPERCENTER#1200OTTAWA ON	Retail and Grocery	3.96
Jun 24	Jun 25	DOLLARAMA # 433 NEPEAN ON	Retail and Grocery	9.04
Jun 25	Jun 26	KANATA HIGHLANDS DENTAL CKANATA ON	Health and Education	1,155.40
Jun 26	Jun 26	HM Hennes Mauritz Inc. Toronto ON	Retail and Grocery	222.53
Jun 26	Jun 30	PROXI NEPEAN NEPEAN ON	Transportation	2.02
Jun 26	Jun 30	PETRO-CANADA 00562 NEPEAN ON	Transportation	6.73
Jun 27	Jun 30	DOLLARAMA #1250 NEPEAN ON	Retail and Grocery	3.11
Jun 27	Jun 30	PETRO-CANADA 00562 NEPEAN ON	Transportation	7.64
Jun 28	Jun 30	UBER CANADA/UBEREATS TORONTO ON	Restaurants	30.66
Jun 28	Jun 30	ONE PLANT COLLEGE SQUARE NEPEAN ON	Health and Education	37.51
Jun 28	Jun 30	POPULAR PIZZA OTTAWA ON	Restaurants	22.33
Jun 29	Jun 30	Zara.com Fredericton NB	Retail and Grocery	158.15
Jun 30	Jul 02	UBER CANADA/UBERONEMEM TORONTO ON	Transportation	54.24

## 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.

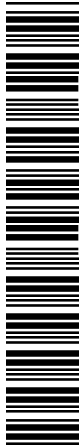
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Prepared for: MR ABHINAV NO LAST NAME June 25 to July 24, 2025 Account number: 4505 XXXX XXXX 6349










## Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 6349				
Jun 30	Jul 02	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Jul 01	Jul 03	SHELL C03145 OTTAWA ON	Transportation	20.93
Jul 02	Jul 03	UBER CANADA/UBEREATS TORONTO ON	Restaurants	11.55
Jul 02	Jul 04	PETRO-CANADA 00562 NEPEAN ON	Transportation	2.70
Jul 02	Jul 07	FRESHCO#9571 OTTAWA ON	Retail and Grocery	33.14
Jul 03	Jul 04	Zara.com Fredericton NB	Retail and Grocery	146.55
Jul 03	Jul 04	DOLLARAMA #1234 NEPEAN ON	Retail and Grocery	15.82
Jul 03	Jul 04	LOBLAW #1050 OTTAWA ON	Retail and Grocery	2.25
Jul 03	Jul 07	WALMART.CA MISSISSAUGA ON	Retail and Grocery	41.98
Jul 03	Jul 07	LCBO/RAO #0499 NEPEAN ON	Retail and Grocery	8.00
Jul 04	Jul 07	UBER* EATS UBER.COM/CA/EON	Restaurants	22.56
Jul 04	Jul 07	STAPLES STORE #7 NEPEAN ON	Retail and Grocery	0.21
Jul 04	Jul 07	PETRO-CANADA 35249 OTTAWA ON	Transportation	10.00
Jul 05	Jul 07	BOMBAY SPICES NEPEAN ON	Retail and Grocery	25.41
Jul 05	Jul 07	PETRO-CANADA 00562 NEPEAN ON	Transportation	11.68
Jul 07	Jul 08	HM Hennes Mauritz Inc. Toronto ON	Retail and Grocery	-105.05
Jul 07	Jul 08	KANATA HIGHLANDS DENTAL CKANATA ON	Health and Education	644.70
Jul 07	Jul 08	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	4.61
Jul 07	Jul 09	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Jul 10	Jul 11	STAPLES STORE #7 NEPEAN ON	Retail and Grocery	0.43
Jul 10	Jul 14	FRESHCO#9571 OTTAWA ON	Retail and Grocery	28.84
Jul 11	Jul 14	Subway 11079 Ottawa ON	Restaurants	8.80
Jul 11	Jul 14	UBER CANADA/UBEREATS TORONTO ON	Restaurants	49.94
Jul 12	Jul 14	Zara.com Fredericton NB	Retail and Grocery	-101.56
Jul 12	Jul 14	CANADIAN TIRE #258 NEPEAN ON	Home and Office Improvement	11.19
Jul 12	Jul 14	CANADIAN TIRE #258 NEPEAN ON	Home and Office Improvement	-11.19
Jul 12	Jul 15	WAL-MART SUPERCENTER#1110OTTAWA ON	Retail and Grocery	1.51
Jul 12	Jul 15	WAL-MART SUPERCENTER#1110OTTAWA ON	Retail and Grocery	6.75
Jul 13	Jul 14	Subway 11019 Nepean ON	Restaurants	11.97
Jul 13	Jul 14	Subway 11019 Nepean ON	Restaurants	1.12
Jul 13	Jul 14	AMZN Mktp CA*RN4YE3WD3 WWW.AMAZON.CAON	Personal and Household Expenses	56.49
Jul 13	Jul 14	UBER CANADA/UBEREATS TORONTO ON	Restaurants	24.57
Jul 13	Jul 16	WAL-MART SUPERCENTER#3638NEPEAN ON	Retail and Grocery	6.75
Jul 15	Jul 16	Subway 13909 Ottawa ON	Restaurants	13.89
Jul 16	Jul 17	KANATA HIGHLANDS DENTAL CKANATA ON	Health and Education	657.00
Jul 17	Jul 18	BOMBAY SPICES NEPEAN ON	Retail and Grocery	53.32
Jul 17	Jul 21	FRESHCO#9571 OTTAWA ON	Retail and Grocery	19.97
Jul 18	Jul 21	Subway 11019 Nepean ON	Restaurants	8.97
Jul 18	Jul 21	PETRO-CANADA 00562 NEPEAN ON	Transportation	3.71
Jul 18	Jul 21	DOLLARAMA # 797 NEPEAN ON	Retail and Grocery	5.93
Jul 19	Jul 21	UBER CANADA/UBEREATS TORONTO ON	Restaurants	13.51
Jul 19	Jul 21	UBER CANADA/UBEREATS TORONTO ON	Restaurants	1.00
Jul 19	Jul 21	FOOD BASICS 907 OTTAWA ON	Retail and Grocery	4.17
Jul 20	Jul 21	AMZN Mktp CA*AX3YE4003 WWW.AMAZON.CAON	Personal and Household Expenses	51.48
Jul 20	Jul 21	BRAMPTON AUTHENTIC INDIA NEPEAN ON	Restaurants	15.81



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Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 6349				
Jul 20	Jul 21	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	4.17
Jul 20	Jul 23	WAL-MART SUPERCENTER#1110OTTAWA ON	 Retail and Grocery	0.94
Jul 21	Jul 22	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	4.61
Jul 22	Jul 24	 TD GENERAL INSURANCE COMPMONTREAL QC	 Professional and Financial Services	270.43
Jul 23	Jul 24	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	2.21
Total for 4505 XXXX XXXX 6349				\$3,841.59



Prepared for: MR ABHINAV NO LAST NAME June 25 to July 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	107.97	-	-	11	173.28
Professional and Financial Services	1	270.43	-	-	7	1,993.48
Retail and Grocery	28	596.65	-	-	130	2,133.24
Transportation	9	119.65	-	-	38	1,615.49
Hotel, Entertainment and Recreation	0	0.00	-	-	3	120.75
Restaurants	18	252.28	-	-	93	1,168.85
Home and Office Improvement	2	0.00	-	-	6	108.83
Health and Education	4	2,494.61	-	-	17	3,234.42
Foreign Currency Transactions	0	0.00	-	-	1	69.80
Other Transactions	0	0.00	-	-	2	-40.85
<b>Total</b>	<b>64</b>	<b>3,841.59</b>			<b>308</b>	<b>\$10,577.29</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>	3,841.59	-	-

**Reminder:** If you only make the minimum payment every month, it will take approximately 0 year(s) and 7 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

### Correction to previous communication regarding changes to your CIBC Credit Card Account for CIBC Dividend Visa Cards

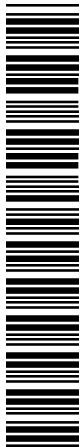
There was incorrect information in the communication we sent you regarding upcoming changes to your CIBC Dividend Visa Card that take effect on August 1, 2025. You would have received this communication either in your May monthly statement, by letter or insert into your credit card welcome package.

In Notes Section D – For CIBC Dividend Visa Cards, the regular earn rate reference in #1 should have been 0.5% instead of 1%. Please see below corrected provision that will be effective August 1, 2025 which replaces #1 of Note D that we previously provided. We apologize for any inconvenience.

#### For CIBC Dividend Visa Cards:

1. The third and fourth sentence of Terms and Condition #1 in the Benefits Guide will be deleted in its entirety and replaced as follows:

**Current:** The 2% and 1% cash offers are only available on the first \$80,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 on grocery stores, supermarkets, gas, service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas, service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 0.5%. The \$80,000 limit and the \$20,000 limit will reset to zero after the day your December statement is printed.



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## Your message centre (continued)

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**Effective August 1, 2025:** The 2% and 1% cash back offers are only available on the first \$30,000 in net annual card purchases (meaning all card purchases by all cardholders, at any type of merchant) or \$20,000 in net annual card purchases at grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments on your account, whichever comes first; after that, net card purchases at all merchants, including grocery stores, supermarkets, gas service stations and automated fuel dispensers, merchants classified as electric vehicle charging with a merchant category code of MCC 5552, commuter transportation, eating and drinking places and restaurants or on recurring payments will earn cash back at the regular rate of 0.5%. The \$30,000 limit and the \$20,000 limit will reset to zero after the day of your December Statement Date.

### Changes to Underwriter

As of July 1<sup>st</sup>, 2025, Belair Insurance Company Inc. ("Belair") has assumed all existing insurance policies and certificates, and all past, present and future claims on insurance included on your credit card which are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA Canada"). As a result, Belair is now the insurer. No action is required on your part and the claims process is unchanged. Rest assured, this change will not impact claims you may have already submitted.

### Changes to Insurance Coverages Included with Your Card

As of July 1<sup>st</sup>, 2025, we are making changes to some of the insurance coverages included with your card. Different cards will experience different impact(s) on their coverage(s). Please note that there may be some changes that negatively impact or reduce your insurance coverage. Please review these changes carefully by visiting <https://cibc.client.insure>. You can select your card to access the Summary of Changes and new Certificate of Insurance.

For qualifying losses occurring between July 1<sup>st</sup>, 2025 to October 1<sup>st</sup>, 2025, whichever insurance coverage is most beneficial to you will apply.

If you have any questions about these changes or wish to request a printed copy of the summary, please call at 1-866-363-3338. We would be happy to review the details with you.

### 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](https://cibc.com/alerts).

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 2% cash back on grocery purchases with your CIBC Dividend Visa Card! Turn trips to the grocery store into cash back, with no limit to the total cash back you can earn. Terms and conditions apply. To learn more, visit [CIBC.com/dividend](https://CIBC.com/dividend)

Save up to 10 cents per litre on gas at participating Pioneer, Fas Gas, Ultramar and Chevron stations when you link and use your eligible CIBC card with Journie Rewards. You can link to Journie Rewards through your CIBC Mobile Banking app or Online Banking, or by visiting [cibc.com/journie](https://cibc.com/journie).