



## CIBC Dividend® Visa® Card

### Your account at a glance

Previous balance		\$77.75
Payments	\$3,130.00	
Other credits	86.10	
Total credits	-	\$3,216.10
Purchases	3,297.56	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$3,297.56
Total balance	=	\$159.21

### Your payment due this month

Amount Due <sup>1</sup>	\$159.21
Minimum Payment <sup>2</sup>	\$10.00
Please pay this amount by <b>Jul 15, 2025</b>	

### MR ABHINAV NO LAST NAME

Account number  
4505 XXXX XXXX 6349

Statement Date  
June 24, 2025

June statement period  
May 25 to June 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	\$2,340.79

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

### Your Cash Back

As at last statement	+	14.69
<b>This statement</b>		
2% Cash Back	+	1.35
1% Cash Back	+	8.88
0.5% Cash Back	+	11.32
<b>Total Cash Back</b>	<b>=</b>	<b>36.24</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
- 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 \$159.21

Minimum Payment due by  
**Jul 15, 2025** \$10.00

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

047599

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

00004505530189326349000000001592100000000010003

188-047599

# Transactions from May 25 to June 24, 2025

## Your payments

Trans date	Post date	Description	Amount(\$)
May 23	May 26	PAYMENT THANK YOU/PAIEMENT MERCI	702.00
May 30	Jun 02	PAYMENT THANK YOU/PAIEMENT MERCI	300.00
Jun 03	Jun 04	PAYMENT THANK YOU/PAIEMENT MERCI	237.00
Jun 06	Jun 09	PAYMENT THANK YOU/PAIEMENT MERCI	1,200.00
Jun 11	Jun 12	PAYMENT THANK YOU/PAIEMENT MERCI	250.00
Jun 14	Jun 17	PAYMENT THANK YOU/PAIEMENT MERCI	241.00
Jun 18	Jun 20	PAYMENT THANK YOU/PAIEMENT MERCI	40.00
Jun 20	Jun 23	PAYMENT THANK YOU/PAIEMENT MERCI	80.00
Jun 20	Jun 23	PAYMENT THANK YOU/PAIEMENT MERCI	80.00
Total payments			\$3,130.00

## 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				
May 21	May 26	📍 ESSO CIRCLE K ORLEANS ON	🚗 Transportation	20.37
May 22	May 26	WAL-MART SUPERCENTER#1110OTTAWA ON	🛒 Retail and Grocery	13.83
May 23	May 26	📍 BRAMPTON AUTHENTIC INDIA NEPEAN ON	🍴 Restaurants	31.80
May 23	May 26	SQ *SUNRISE AUTOTECH Ottawa ON	🚗 Transportation	830.00
May 24	May 26	TEMU.COM WWW.TEMU.COM BC	🏠 Home and Office Improvement	151.71
May 24	May 26	MTO TSD SO NEPEAN NEPEAN ON	💼 Professional and Financial Services	605.52
May 24	May 26	REXALL PHARMACY #0398 OTTAWA ON	🏥 Health and Education	42.35
May 25	May 26	📍 PETRO-CANADA 00562 NEPEAN ON	🚗 Transportation	15.00
May 25	May 27	EPIC MARKETS BEST VEND MARKHAM ON	🛒 Retail and Grocery	2.00
May 26	May 26	TEMU.COM WWW.TEMU.COM BC	🏠 Home and Office Improvement	43.22
May 26	May 27	📍 UBER CANADA/UBEREATS TORONTO ON	🍴 Restaurants	28.54
May 26	May 27	DOLLARAMA # 433 NEPEAN ON	🛒 Retail and Grocery	5.09
May 26	May 27	TEMU.COM VICTORIA BC	🏠 Home and Office Improvement	-47.20
May 26	May 28	📍 OSMOW'S NEPEAN ON	🍴 Restaurants	14.68
May 26	May 29	📍 ESSO CIRCLE K NEPEAN ON	🚗 Transportation	50.04
May 27	May 28	📍 PETRO-CANADA 65010 OTTAWA ON	🚗 Transportation	3.94

## 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.

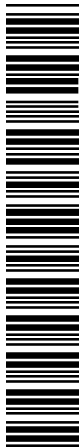
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Prepared for: MR ABHINAV NO LAST NAME May 25 to June 24, 2025 Account number: 4505 XXXX XXXX 6349













## Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 6349				
May 27	May 29	TD GENERAL INSURANCE COMP MONTREAL QC	Professional and Financial Services	537.24
May 29	May 30	UBER* EATS UBER.COM/CA/EON	Restaurants	24.60
May 29	Jun 02	OSMOW'S NEPEAN ON	Restaurants	14.68
May 29	Jun 02	FRESHCO #9689 NEPEAN ON	Retail and Grocery	8.58
May 30	Jun 02	PETRO-CANADA 00562 NEPEAN ON	Transportation	14.48
May 30	Jun 02	ESSO CIRCLE K NEPEAN ON	Transportation	40.61
May 31	Jun 02	Subway 13946 Ottawa ON	Restaurants	12.08
Jun 01	Jun 02	UBER* EATS UBER.COM/CA/EON	Restaurants	17.87
Jun 01	Jun 02	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	1.49
Jun 01	Jun 03	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Jun 02	Jun 03	Amazon.ca*N66JV89Z2 AMAZON.CA ON	Personal and Household Expenses	20.34
Jun 02	Jun 03	LOBLAW #1050 OTTAWA ON	Retail and Grocery	1.46
Jun 02	Jun 03	ONE PLANT COLLEGE SQUARE NEPEAN ON	Health and Education	37.08
Jun 02	Jun 05	ESSO CIRCLE K NEPEAN ON	Transportation	40.51
Jun 03	Jun 05	PROXI NEPEAN NEPEAN ON	Transportation	8.57
Jun 03	Jun 05	PROXI NEPEAN NEPEAN ON	Transportation	2.02
Jun 04	Jun 06	OSMOW'S NEPEAN ON	Restaurants	14.68
Jun 04	Jun 06	OSMOW'S NEPEAN ON	Restaurants	10.16
Jun 05	Jun 06	FOOD BASICS 907 OTTAWA ON	Retail and Grocery	3.79
Jun 05	Jun 09	WAL-MART SUPERCENTER#11100 OTTAWA ON	Retail and Grocery	8.97
Jun 06	Jun 09	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	4.01
Jun 06	Jun 09	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	4.07
Jun 08	Jun 09	UBER* EATS UBER.COM/CA/EON	Restaurants	21.78
Jun 08	Jun 10	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.25
Jun 08	Jun 10	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.25
Jun 09	Jun 10	DOLLARAMA #1592 OTTAWA ON	Retail and Grocery	19.21
Jun 09	Jun 12	ESSO CIRCLE K NEPEAN ON	Transportation	42.46
Jun 11	Jun 12	UBER* EATS UBER.COM/CA/EON	Restaurants	24.29
Jun 11	Jun 16	ESSO CIRCLE K NEPEAN ON	Transportation	41.19
Jun 12	Jun 13	UBER CANADA/UBEREATS TORONTO ON	Restaurants	15.87
Jun 12	Jun 16	OSMOW'S NEPEAN ON	Restaurants	15.81
Jun 13	Jun 13	Subway 11019 Nepean ON	Restaurants	9.37
Jun 13	Jun 16	STAPLES STORE #225 NEPEAN ON	Retail and Grocery	0.21
Jun 13	Jun 16	WAL-MART SUPERCENTER#3638 NEPEAN ON	Retail and Grocery	3.44
Jun 14	Jun 16	UBER* EATS UBER.COM/CA/EON	Restaurants	15.87
Jun 14	Jun 16	THE BEER STORE #4603 OTTAWA ON	Retail and Grocery	11.70
Jun 14	Jun 16	PETRO-CANADA 00562 NEPEAN ON	Transportation	5.41
Jun 15	Jun 17	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Jun 16	Jun 17	UBER CANADA/UBEREATS TORONTO ON	Restaurants	15.87
Jun 16	Jun 18	TEMU.COM VICTORIA BC	Home and Office Improvement	-38.90
Jun 16	Jun 18	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Jun 18	Jun 19	BOMBAY SPICES NEPEAN ON	Retail and Grocery	48.45
Jun 18	Jun 20	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Jun 19	Jun 23	PETRO-CANADA 00562 NEPEAN ON	Transportation	8.77
Jun 19	Jun 23	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				
Jun 20	Jun 23	 FOOD BASICS 907 OTTAWA ON	 Retail and Grocery	3.68
Jun 21	Jun 23	 Store Ottawa ON	 Restaurants	12.19
Jun 21	Jun 23	 FOOD BASICS 907 OTTAWA ON	 Retail and Grocery	1.50
Jun 21	Jun 23	 PETRO-CANADA 00562 NEPEAN ON	 Transportation	9.43
Jun 22	Jun 24	 TD GENERAL INSURANCE COMPMONTREAL QC	 Professional and Financial Services	270.49
Jun 23	Jun 24	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	5.19
Total for 4505 XXXX XXXX 6349				\$3,211.46



Prepared for: MR ABHINAV NO LAST NAME May 25 to June 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	1	20.34	-	-	9	65.31
Professional and Financial Services	3	1,413.25	-	-	6	1,723.05
Retail and Grocery	21	141.91	-	-	102	1,536.59
Transportation	15	1,132.80	-	-	29	1,495.84
Hotel, Entertainment and Recreation	0	0.00	-	-	3	120.75
Restaurants	21	314.90	-	-	75	916.57
Home and Office Improvement	4	108.83	-	-	4	108.83
Health and Education	2	79.43	-	-	13	739.81
Foreign Currency Transactions	0	0.00	-	-	1	69.80
Other Transactions	0	0.00	-	-	2	-40.85
<b>Total</b>	<b>67</b>	<b>3,211.46</b>			<b>244</b>	<b>\$6,735.70</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>	3,211.46	-	-

**Reminder:** If you only make the minimum payment every month, it will take approximately 1 year(s) and 4 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

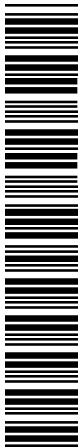
### Important Notice:

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](http://cibc.com/alerts).

Taking a road trip? CIBC customers can enjoy deals and benefits with Budget Car Rental. Save up to 25% off base rental car rates at participating locations in Canada and the U.S. Terms and conditions apply. Visit [CIBC.com](http://CIBC.com) to learn more about how you can save with Budget.

Earn 1% cash back on all eligible gas, electric vehicle charging, transportation and dining purchases and recurring payments with your CIBC Dividend Visa Card. This includes train tickets, ride sharing services, coffee shops, bars, cell phone bills and more. Make the most out of your everyday spend with no limit on the amount of cash back you can earn. Terms and conditions apply. To learn more, visit [CIBC.com/dividend](http://CIBC.com/dividend).

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](http://CIBC.com/paceit).



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