



CIBC Dividend® Visa* Card

Your account at a glance

Previous balance		\$63.80
Payments	\$1,979.00	
Other credits	25.98	
Total credits	-	\$2,004.98
Purchases	2,281.68	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$2,281.68
Total balance	=	\$340.50

Your payment due this month

Amount Due ¹	\$340.50
Minimum Payment ²	\$10.00
Please pay this amount by Sep 15, 2025	

MR ABHINAV NO LAST NAME

Account number
4505 XXXX XXXX 6349

Statement Date
August 24, 2025

August statement period
July 25 to August 24, 2025

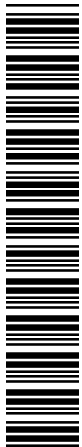
Contact us
Customer Service 1 800 465-4653
Lost/Stolen 1 800 663-4575
TTY 1 877 331-3338
Online www.cibc.com

Summary	Credit
Limit	\$2,500.00
Available	\$2,159.50

Interest rates	Annual
Regular purchases	21.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	61.21
This statement		
2% Cash Back	+	3.24
1% Cash Back	+	2.21
0.5% Cash Back	+	9.38
Total Cash Back	=	76.04



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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 \$340.50

Minimum Payment due by
Sep 15, 2025 \$10.00

Total payment enclosed \$_____

065796

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

00004505530189326349000000003405000000000010007


188-065796


























Transactions from July 25 to August 24, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Jul 27	Jul 29	PAYMENT THANK YOU/PAIEMENT MERCI	200.00
Jul 28	Jul 30	PAYMENT THANK YOU/PAIEMENT MERCI	66.00
Aug 01	Aug 05	PAYMENT THANK YOU/PAIEMENT MERCI	83.00
Aug 04	Aug 06	PAYMENT THANK YOU/PAIEMENT MERCI	680.00
Aug 08	Aug 11	PAYMENT THANK YOU/PAIEMENT MERCI	700.00
Aug 15	Aug 18	PAYMENT THANK YOU/PAIEMENT MERCI	250.00
Total payments			\$1,979.00

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				
Jul 24	Jul 25	Cupids Massage Ottawa ON	 Personal and Household Expenses	127.30
Jul 24	Jul 25	 Subway 11019 Nepean ON	 Restaurants	9.71
Jul 24	Jul 25	DOLLARAMA #1234 NEPEAN ON	 Retail and Grocery	13.94
Jul 26	Jul 29	BOWLERAMA REXDALE ETOBICOKE ON	 Hotel, Entertainment and Recreation	42.32
Jul 27	Jul 28	 FRESH CHOICE INDIAN SUPE TORONTO ON	 Retail and Grocery	11.16
Jul 27	Jul 30	BOWLERAMA REXDALE ETOBICOKE ON	 Hotel, Entertainment and Recreation	9.03
Jul 28	Jul 29	 SHELL C45036 WESTON ON	 Transportation	20.04
Jul 28	Jul 29	 PETRO-CANADA 29514 DESERONTO ON	 Transportation	60.02
Jul 28	Jul 29	AMZN Mktp CA*GP9SD3RE3 WWW.AMAZON.CAON	 Personal and Household Expenses	51.78
Jul 29	Jul 29	AMZN Mktp CA*XG6B417V3 WWW.AMAZON.CAON	 Personal and Household Expenses	33.89
Jul 29	Jul 31	EPIC MARKETS BEST VEND MARKHAM ON	 Retail and Grocery	1.50
Jul 29	Jul 31	EPIC MARKETS BEST VEND MARKHAM ON	 Retail and Grocery	1.50
Jul 29	Aug 01	 FRESHCO #9571 OTTAWA ON	 Retail and Grocery	17.17
Jul 30	Jul 31	Amazon.ca*5896E2C43 AMAZON.CA ON	 Personal and Household Expenses	46.32
Jul 30	Jul 31	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	4.61
Jul 31	Aug 01	 365 MARKET CA 1 MISSISSAUGA ON	 Restaurants	2.27
Aug 01	Aug 05	EPIC MARKETS BEST VEND MARKHAM ON	 Retail and Grocery	1.50
Aug 02	Aug 05	AIRBNB *HMTWW89T3K AIRBNB.COM	 Transportation	138.78

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.

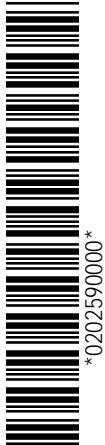
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Prepared for: MR ABHINAV NO LAST NAME July 25 to August 24, 2025 Account number: 4505 XXXX XXXX 6349

Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 6349				
Aug 02	Aug 05	AIRBNB * HMKTMXJ5WJ AIRBNB.COM	Transportation	150.74
Aug 02	Aug 05	UBER CANADA/UBEREATS TORONTO ON	Restaurants	11.55
Aug 02	Aug 05	WESTJET 8382199408850CALGARY AB	Transportation	616.97
Aug 02	Aug 05	WESTJET 8384419666619CALGARY AB	Transportation	73.50
Aug 02	Aug 05	SUBWAY 11019 OTTAWA ON	Restaurants	1.12
Aug 02	Aug 05	FRESHCO #9571 OTTAWA ON	Retail and Grocery	12.73
Aug 03	Aug 05	Subway 11019 Nepean ON	Restaurants	12.42
Aug 03	Aug 05	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Aug 04	Aug 06	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Aug 04	Aug 07	FRESHCO #9571 OTTAWA ON	Retail and Grocery	55.12
Aug 05	Aug 05	CA WONDERLAND ONLINE 905-832-8131 ON	Hotel, Entertainment and Recreation	161.54
Aug 05	Aug 06	Uber Holdings Canada Inc. Toronto ON	Restaurants	15.08
Aug 05	Aug 06	HM Hennes Mauritz Inc. Toronto ON	Retail and Grocery	-25.98
Aug 05	Aug 07	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Aug 06	Aug 08	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Aug 07	Aug 11	POPULAR PIZZA OTTAWA ON	Restaurants	22.33
Aug 10	Aug 13	FRESHCO #9571 OTTAWA ON	Retail and Grocery	45.81
Aug 11	Aug 11	Amazon.ca*KF3JO4QH3 866-216-1072 ON	Personal and Household Expenses	128.22
Aug 11	Aug 12	PETRO-CANADA 00562 NEPEAN ON	Transportation	5.41
Aug 11	Aug 12	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	2.07
Aug 12	Aug 13	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	4.55
Aug 12	Aug 13	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	1.49
Aug 12	Aug 15	FRESHCO #9571 OTTAWA ON	Retail and Grocery	3.99
Aug 13	Aug 14	PETRO-CANADA 00562 NEPEAN ON	Transportation	4.17
Aug 13	Aug 14	NASA FOOD CENTRE NEPEAN ON	Retail and Grocery	14.63
Aug 13	Aug 14	QUICKIE #22 PAP NEPEAN ON	Transportation	10.08
Aug 14	Aug 18	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Aug 16	Aug 18	TIM HORTONS #1632 OTTAWA ON	Restaurants	3.45
Aug 16	Aug 18	SUBWAY 11939 OTTAWA ON	Restaurants	1.04
Aug 16	Aug 19	FRESHCO #9571 OTTAWA ON	Retail and Grocery	4.99
Aug 17	Aug 18	Store Ottawa ON	Restaurants	9.57
Aug 17	Aug 20	FRESHCO #9571 OTTAWA ON	Retail and Grocery	11.43
Aug 18	Aug 19	Foot Locker Canada Toronto ON	Retail and Grocery	54.24
Aug 18	Aug 19	DOLLARAMA #1234 NEPEAN ON	Retail and Grocery	17.23
Aug 18	Aug 20	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Aug 19	Aug 20	Foot Locker Canada Toronto ON	Retail and Grocery	197.75
Aug 19	Aug 20	AMZN Mktp CA*OJ3033MS3 866-216-1072 ON	Personal and Household Expenses	3.20
Aug 19	Aug 20	UBER CANADA/UBEREATS TORONTO ON	Restaurants	18.22
Aug 19	Aug 20	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	2.21
Aug 19	Aug 20	365 MARKET CA 1 MISSISSAUGA ON	Restaurants	1.49
Aug 20	Aug 22	EPIC MARKETS BEST VEND MARKHAM ON	Retail and Grocery	1.50
Total for 4505 XXXX XXXX 6349				\$2,255.70



CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Personal and Household Expenses	6	390.71	-	-	17	563.99
 Professional and Financial Services	0	0.00	-	-	7	1,993.48
 Retail and Grocery	24	449.21	-	-	154	2,582.45
 Transportation	9	1,079.71	-	-	47	2,695.20
 Hotel, Entertainment and Recreation	3	212.89	-	-	6	333.64
 Restaurants	17	123.18	-	-	110	1,292.03
 Home and Office Improvement	0	0.00	-	-	6	108.83
 Health and Education	0	0.00	-	-	17	3,234.42
 Foreign Currency Transactions	0	0.00	-	-	1	69.80
 Other Transactions	0	0.00	-	-	2	-40.85
Total	59	2,255.70			367	\$12,832.99

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	2,255.70	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 2 year(s) and 11 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.

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 to learn more about how you can save with Budget.

Need to send money abroad? Consider paying with an eligible CIBC credit card when you send a CIBC Global Money Transfer. There are no CIBC transfer fees and cash advance fees do not apply. Terms and conditions apply. Ask us for more details or visit CIBC.com/transfer.

Select or change your credit card PIN digitally through your CIBC Online Banking or Mobile Banking app with four simple steps:

1. Sign on to CIBC Online Banking or the Mobile Banking app.
2. Select your CIBC credit card account.
3. Select the Manage My Card menu.
4. Click Choose PIN and follow the prompts.

Earn cash back everywhere you shop! Use your CIBC Dividend Visa Card for kitchen appliances, concert tickets, pet food and all other eligible purchases to earn cash back on your everyday spend. Visit CIBC.com/dividend for more ways to earn.

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.