



CIBC Dividend® Visa® Card

Your account at a glance

Previous balance		\$322.69
Payments	\$1,471.00	
Other credits	39.70	
Total credits		- \$1,510.70
Purchases	725.41	
Cash advances	566.50	
Interest	4.35	
Fees	25.00	
Total charges		+ \$1,321.26
Total balance		= \$133.25

Your payment due this month

Amount Due¹	\$133.25
Minimum Payment²	\$14.35
Please pay this amount by Dec 08, 2022	

MS TEJASWINI ABHIJNA MEDICHARLA

Account number
4505 XXXX XXXX 6772

Statement Date
November 17, 2022

November statement period
October 18 to November 17, 2022

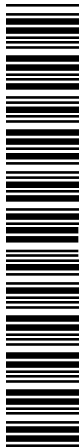
Contact us
Customer Service 1 800 465-4653
Lost/Stolen 1 800 663-4575
TTY 1 877 331-3338
Online www.cibc.com

Summary	Credit [†]	Cash [†]
Limit	\$1,000.00	\$500.00
Available	\$866.75	\$434.00

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	0.00
This statement		
2% Cash Back	+	1.86
1% Cash Back	+	3.78
0.5% Cash Back	+	1.36
Total Cash Back	=	7.00



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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 6772

Amount Due \$133.25

Minimum Payment due by
Dec 08, 2022 \$14.35

Total payment enclosed \$_____

003029

MS TEJASWINI ABHIJNA MEDICHARLA
196 CONNAUGHT AVE
NORTH YORK ON M2M 1H5

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004505530176666772000000001332500000000014358

Transactions from October 18 to November 17, 2022

Your payments

Trans date	Post date	Description	Amount(\$)
Oct 25	Oct 27	PAYMENT THANK YOU/PAIEMENT MERCI	300.00
Oct 31	Nov 01	PAYMENT THANK YOU/PAIEMENT MERCI	295.00
Nov 15	Nov 16	PAYMENT THANK YOU/PAIEMENT MERCI	800.00
Nov 15	Nov 17	PAYMENT THANK YOU/PAIEMENT MERCI	76.00
Total payments			\$1,471.00

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Nov 17	Nov 17	CASH ADVANCES	22.99%	4.35
Total interest this period				\$4.35

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 6772				
Oct 16	Oct 18	📍 ESSO CIRCLE K NORTH YORK ON	🚗 Transportation	21.41
Oct 17	Oct 18	CASHBACK/REMISE EN ARGENT	💵 Other Transactions	-39.70
Oct 18	Oct 19	📍 Subway 39391 Toronto ON	🍴 Restaurants	13.10
Oct 19	Oct 20	DOLLARAMA #1201 TORONTO ON	🛒 Retail and Grocery	18.08
Oct 21	Oct 24	📍 TIM HORTONS #0670 TORONTO ON	🍴 Restaurants	2.30
Oct 21	Oct 24	📍 EATON RUBY THAI - SHANGHAI TORONTO ON	🍴 Restaurants	12.75
Oct 21	Oct 24	GATEWAY NEWSSTANDS #178 NORTH YORK ON	🛒 Retail and Grocery	5.25
Oct 22	Oct 24	J'S VARIETY & CLEANERS TORONTO ON	🛒 Retail and Grocery	21.30
Oct 23	Oct 25	📍 STARBUCKS 04717 TORONTO ON	🍴 Restaurants	6.50
Oct 23	Oct 25	📍 ESSO CIRCLE K NORTH YORK ON	🚗 Transportation	21.41
Oct 23	Oct 25	📍 HMART - FINCH NORTH YORK ON	🛒 Retail and Grocery	16.53
Oct 23	Oct 25	ATM CASH ADVANCE-TD/AVANCE FONDS-GAB TD	🏧 Cash Advances and Balance Transfers	103.50
Oct 24	Oct 24	FREEDOM MOBILE 877-946-3184 ON	👤 Personal and Household Expenses	62.15
Oct 25	Oct 25	CASH ADV/BT/CONV CHQ FEE	📄 Professional and Financial Services	5.00
Oct 26	Oct 27	📍 FOOD BASICS 648 NORTH YORK ON	🛒 Retail and Grocery	25.46
Oct 27	Oct 28	📍 TIM HORTONS #5795 TORONTO ON	🍴 Restaurants	2.30

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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).

[†] Your cash limit forms part of your credit limit. It is not additional credit.

For more information, please refer to the CIBC Cardholder Agreement.

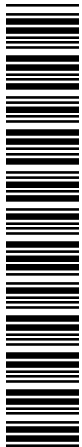
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• Trademark of Visa International Service Association and used under license.



Prepared for: MS TEJASWINI ABHIJNA MEDICHARLA October 18 to November 17, 2022 Account number: 4505 XXXX XXXX 6772









Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 6772				
Oct 30	Oct 31	FOOD BASICS 648 NORTH YORK ON	Retail and Grocery	41.69
Nov 01	Nov 02	TIM HORTONS #5840 TORONTO ON	Restaurants	2.09
Nov 01	Nov 02	J'S VARIETY & CLEANERS TORONTO ON	Retail and Grocery	24.34
Nov 01	Nov 03	ATM CASH ADVANCE-BMO/AVANCE FONDS-GAB BM	Cash Advances and Balance Transfers	103.00
Nov 02	Nov 03	J'S VARIETY & CLEANERS TORONTO ON	Retail and Grocery	3.80
Nov 02	Nov 03	ATM CASH ADVANCE-BMO/AVANCE FONDS-GAB BM	Cash Advances and Balance Transfers	103.00
Nov 02	Nov 04	ATM CASH ADVANCE-TD/AVANCE FONDS-GAB TD	Cash Advances and Balance Transfers	103.50
Nov 03	Nov 03	CASH ADV/BT/CONV CHQ FEE	Professional and Financial Services	5.00
Nov 03	Nov 03	CASH ADV/BT/CONV CHQ FEE	Professional and Financial Services	5.00
Nov 03	Nov 04	DOORDASH*KFC DOWNTOWN TOROON	Restaurants	20.72
Nov 03	Nov 04	CONVENIENT STORE TORONTO ON	Retail and Grocery	24.08
Nov 03	Nov 04	PIZZA HUT #432713 NORTH YORK ON	Restaurants	15.81
Nov 04	Nov 04	CASH ADV/BT/CONV CHQ FEE	Professional and Financial Services	5.00
Nov 04	Nov 07	DOORDASH*OSMOWS DOWNTOWN TOROON	Restaurants	24.91
Nov 05	Nov 07	SHOPPERS DRUG MART #84 NORTH YORK ON	Health and Education	11.98
Nov 05	Nov 07	PRESTO MOBL TORONTO ON	Transportation	4.00
Nov 05	Nov 07	DREWRY'S VARIETY TORONTO ON	Retail and Grocery	24.99
Nov 05	Nov 08	ATM CASH ADVANCE-TD/AVANCE FONDS-GAB TD	Cash Advances and Balance Transfers	153.50
Nov 06	Nov 07	DOORDASH*A&W CANADA DOWNTOWN TOROON	Restaurants	20.61
Nov 07	Nov 08	DOORDASH*MCDONALDS DOWNTOWN TOROON	Restaurants	21.29
Nov 07	Nov 08	DOORDASH*CHOWRASTA IND DOWNTOWN TOROON	Restaurants	23.68
Nov 08	Nov 08	Subway 21699 Toronto ON	Restaurants	9.59
Nov 08	Nov 08	CASH ADV/BT/CONV CHQ FEE	Professional and Financial Services	5.00
Nov 08	Nov 09	DOORDASH*CHOWRASTA IND DOWNTOWN TOROON	Restaurants	21.44
Nov 08	Nov 09	J'S VARIETY & CLEANERS TORONTO ON	Retail and Grocery	21.29
Nov 09	Nov 10	SHOPPERS DRUG MART #84 NORTH YORK ON	Health and Education	22.84
Nov 09	Nov 10	PRESTO MOBL TORONTO ON	Transportation	3.00
Nov 10	Nov 14	EATON RUBY THAI - SHANGHAI TORONTO ON	Restaurants	12.75
Nov 11	Nov 14	DOORDASH*DM - MODERN I DOWNTOWN TOROON	Restaurants	23.12
Nov 11	Nov 14	DOORDASH*SHAWARMA MAX DOWNTOWN TOROON	Restaurants	15.46
Nov 12	Nov 14	PRESTO MOBL TORONTO ON	Transportation	3.00
Nov 12	Nov 14	GOOD LUCK HONG KONG CA NORTH YORK ON	Restaurants	15.81
Nov 12	Nov 14	HMART - FINCH NORTH YORK ON	Retail and Grocery	9.04
Nov 12	Nov 14	DREWRY'S VARIETY TORONTO ON	Retail and Grocery	24.99
Nov 13	Nov 14	DOORDASH*POPEYES LOUIS DOWNTOWN TOROON	Restaurants	21.89
Nov 15	Nov 16	TIM HORTONS #0670 TORONTO ON	Restaurants	2.30
Nov 15	Nov 16	DOORDASH*POPEYES LOUIS DOWNTOWN TOROON	Restaurants	23.36
Nov 16	Nov 17	PRESTO MOBL TORONTO ON	Transportation	3.00
Total for 4505 XXXX XXXX 6772				\$1,277.21



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CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Personal and Household Expenses	1	62.15	-	-	1	62.15
 Professional and Financial Services	5	25.00	-	-	5	25.00
 Retail and Grocery	13	260.84	-	-	25	521.87
 Transportation	6	55.82	-	-	8	84.66
 Restaurants	21	311.78	-	-	27	378.82
 Health and Education	2	34.82	-	-	4	260.54
 Cash Advances and Balance Transfers	5	566.50	-	-	5	566.50
 Other Transactions	1	-39.70	-	-	2	-64.70
Total	54	1,277.21			77	\$1,834.84

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	1,277.21	-	-

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