

Your Credit Card Account Statement

Payment information



New Balance (including any Payment Plans)	-\$712.95
Your Minimum Payment	\$0.00
Your Minimum Payment Due Date	September 05, 2023

■ Estimated Time to Pay

Your account currently has a credit balance; no payment is required.

Statement Period:

July: 07/15/23 to 08/14/23

Account Number:

5584 90XX XXXX 4636

Primary Cardholder:

ONYEMAECHE IYASELE

Ways to Pay:

Online Banking
Telephone Banking
ATM
Pre-Authorized Payment
Most Financial Institutions

By Mail To:

MBNA
P.O. Box 4369 STN A
Toronto, ON M5W 3P2

Contact Information:

www.mbna.ca
Customer Service/Lost or Stolen
1-888-876-6262
TTY/TDD
1-800-872-5758

Summary of your account

Previous Statement Balance	\$712.41
Payments	-\$1,653.57
New Purchases	\$228.21
Balance Transfers and Access Cheques	\$0.00
Cash Advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Subtotal	\$228.21
Your New Balance	-\$712.95
Credit Limit	\$8,000.00
Cash Advance Limit	\$8,000.00
Credit Available	\$8,000.00
Cash Advance Available	\$8,000.00
Statement Closing Date	August 14, 2023
Days in Statement Period	31
Annual Interest Rate for Purchases	19.99%
Annual Interest Rate for Balance Transfers and Access Cheques	22.99%
Annual Interest Rate for Cash Advances	22.99%

Your Points update as of 08/04/23
For more information visit www.mbna.ca

Previous Points	1894
Base Points	228
Bonus Points	342
Points Adjusted	0
Points Redeemed	0
Your Total Points	2464

mbna Payment slip

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26945

ONYEMAECHE IYASELE
48 COUNTRY HILLS WAY NW
CALGARY AB T3K 4S4

Account Number 5584 90XX XXXX 4636
Your New Balance -\$712.95
Your Minimum Payment \$0.00
Your Minimum Payment Due Date September 05, 2023

See reverse for information on how to pay.

Amount you're paying:

\$

Understanding your account

This is a summary of certain terms applicable to your account and has been included for convenience only. Please see your Account Agreement for complete details.

What is your Cash Advance Limit and Cash Advance Available? Your Cash Advance Limit and Cash Advance Available is shown in the "Summary of your account" section of your statement. The available Cash Advance Limit shown on the Account statement does not reflect Cash Advances and related fees, interest charges or adjustments that post to the Account after the Statement Closing Date. Your available Cash Advance limit will decrease when you charge and we post your Cash Advance Transactions to the Account. This includes interest, fees, or adjustments linked to those Cash Advance Transactions. See your Account Agreement to learn more.

What is the minimum payment and the Payment Due Date? Your minimum payment and the Payment Due Date is set out on the front of your statement under the heading "Payment information". It is also found on the payment slip. The Primary Cardholder must pay at least the minimum payment amount by the Payment Due Date shown on this statement. You must make payments in the currency of the Account. If you make a payment to the Account in a foreign currency, we may reject this payment or convert your payment to the currency of the Account. To learn more about how we will convert a payment that is not made in the currency of the Account, see your Account Agreement. **For customers with an active MBNA Payment Plan**, you must pay your Required Payment (which is your Minimum Payment less any Monthly Plan Payment Amounts due by the Minimum Payment Due Date).

How do you make a payment? See the front of the statement or your Account Agreement to learn how you can make a payment. The Primary Cardholder must select a payment method that makes sure we receive the payment so that we can post it to the Account on or before the Payment Due Date. We must receive your payment so that we can post it to the Account on or before each Payment Due Date shown on the Account statement.

How do we apply your payment? See your Account Agreement (and MBNA Payment Plan Amending Agreement if you have any Payment Plans) to learn how we apply payments to the Account.

What happens if the Payment Due Date falls on a Saturday, Sunday or public holiday? If the Payment Due Date falls on a Saturday, Sunday or a public holiday recognized by us, we will extend the Payment Due Date to the following business day. However, any applicable interest will still apply to an outstanding Balance during this period.

What is the amount that must be paid to get the benefit of a Grace Period? You have a minimum 21-day interest-free Grace Period for new Purchases and fees (other than Cash Advance fees or Balance Transfer fees) that appear for the first time on the Account statement ("New Purchases"). This means that if you pay the outstanding Total New Balance shown on the Account's statement in full on or before the Payment Due Date shown on such Account statement, you will not be charged interest on New Purchases. The Grace Period does not apply to:

- Purchases and fees that appear on previous Account statements;
- Cash Advances (including Cash-Like Transactions), Balance Transfers, Cash Advance fees, or Balance Transfer fees.

For Payment Plans Only: If you have Payment Plan(s), you will receive an interest-free Grace Period on New Purchases (excluding New Purchases that you have put into a Payment Plan) if you pay the "Grace Period Payment Amount" on or before the Payment Due Date. If you have any active Payment Plans, your "Grace Period Payment Amount" will be calculated as follows:

- New Balance on your monthly statement, minus your Total Payment Plans balance that is shown on your monthly statement, plus your Total Monthly Payment Plan Amount(s) that are due on your monthly statement.

However, if you move a purchase that has already appeared on your monthly statement into a Payment Plan prior to the Minimum Payment Due Date of that monthly statement, the Grace Period Payment Amount will be:

- If you do not have an active Payment Plan on your current monthly statement:** the New Balance shown on that monthly statement minus the purchase amount(s) converted into a Payment Plan;
- If you have active Payment Plan(s) on your current monthly statement:** the Grace Period Payment Amount will be the Grace Period Payment Amount figure that is already shown on your monthly statement minus the new Purchase amount(s) moved into a Payment Plan. For greater certainty, after you convert the new Purchase into a new Payment Plan, the amount of the new Payment Plan will not be included in the Payment Plans balance that is used to calculate the Grace Period Payment Amount that is due by the Payment Due Date of that monthly statement.

How do we calculate and charge interest? If interest applies, you can find the total interest charged, and the associated annual interest rates, on the front of your monthly statement. To learn more about how we calculate your interest see your Disclosure Statement and Account Agreement. We add your interest charge to your Balance at the end of the Statement Period. As a result, we charge interest on unpaid interest.

What is your estimated time to pay? Paying more than the minimum payment will decrease the amount of interest you pay and reduce the time it takes to repay your Balance. If you have a Balance, we provide you an estimate of the length of time it will take you to pay the Balance in full as of the statement date. You can find this on the front of the statement. If you only pay the minimum payment, the estimate is based on the following assumptions: (i) that we receive the minimum payment on this statement, and the minimum payment on all subsequent statements, on the Payment Due Date on those statements (not prior to that date); (ii) that each month, we receive on more than the minimum payment; and (iii) a 360-day year. Our estimate is based on the current interest rates that apply to your Balance as a statement date (including any promotional rates for any promotional period and the rate that will apply after that promotional period has expired). This estimate will change each month if any other assumptions in (i) and (ii) are not met, the Balance that appears on your statement changes or if the rates that apply to your Account changes. Our estimate does not include any Transactions that have not yet posted to your Account and that are not included in the Balance that appears on this statement.

What are your rights and obligations regarding any billing error found on this statement? This statement describes each Transaction and discloses each amount credited or charged, including interest, and the dates when those amounts were posted to the Account. You must review the Account statements and contact us about any errors within 30 days from the statement date so that we can immediately investigate them. If you do not contact us about errors within 30 days from the statement date, then:

- We will consider all Transactions and payments to be correctly posted to the Account and our Records to be correct (except for any amount that we credited to the Account in error); and
- You may not make a claim against us at a later date in respect of any items or amounts posted to the Account.

If you have a dispute with a merchant relating to a Transaction posted to the Account that appears on this statement, you must first attempt to settle the problem directly with the merchant. To learn how to manage a dispute with a merchant, see your Account Agreement or visit www.mbna.ca/disputes.

How do you contact us for more information about the Account or if you would like to report a lost/stolen Card?

Call us:

- Toll-free: 1-888-876-6262
- Collect: 613-907-3505



Only payments can be sent to this address. Please do not send any other correspondence with your payment. Do not send cash through the mail.

Ways to pay:

- Online Banking
- Telephone Banking
- ATM
- Pre-Authorized Payment
- Most Financial Institutions
- By Mail

Please mail payment to:

MBNA
P.O. BOX 4369 STN A
TORONTO, ON M5W 3P2

To set up a Pre-Authorized Payment from your Account, please call us at 1-888-876-6262 or visit www.mbna.ca

ONYEMAECHI IYASELE
5584 90XX XXXX 4636

Your Credit Card Account Statement
Statement Date: 08/14/23
Previous Statement: 07/14/23
Statement Period: 07/15/23 to 08/14/23

Interest information



	Annual Interest Rate (AIR)	Promotional Offer ID	Promotional Start Date	Projected Promotional End Date	Balance Subject to Interest Rates	Interest Charges by Transaction Type
Balance Transfers (BT) and Access Cheques (AC)						
Standard AIR	22.99%				\$0.00	\$0.00
Purchases						
Standard AIR	19.99%				\$9.94	\$0.00
Cash Advances						
Standard AIR	22.99%				\$0.00	\$0.00

Projected Promotional End Date reflects the anticipated end of the corresponding promotion AIR. This date does not reflect any time period in which eligible transactions must be completed by, if any, to be subject to this promotional AIR. Projected Promotional End Dates are subject to change (for example, if you elect to change a billing cycle or if you are late making any applicable required payment). See your Account Agreement, and if applicable, the terms and conditions for any Payment Plan you have accepted, for further details.

Details of your transactions

ONYEMAECHI IYASELE
5584 90XX XXXX 4636

Trans Date	Posting Date	Description	Promotional AIR	Reference Number	Amount (\$)
Previous statement balance					\$712.41
PAYMENTS					
07/20/23	07/21/23	PAYMENT		3508	-\$350.00
08/01/23	08/02/23	PAYMENT		0802	-\$440.00
08/04/23	08/04/23	PAYMENT		2801	-\$712.41
08/04/23	08/08/23	PAYMENT		2203	-\$151.16
Total					-\$1,653.57
PURCHASES					
07/28/23	07/28/23	AMZN Mktp CA*T67121751 WWW.AMAZON.CAON		7630	\$11.99
07/28/23	07/28/23	AMZN Mktp CA*TH6T56FD2 WWW.AMAZON.CAON		5796	\$51.42
07/28/23	07/28/23	AMZN Mktp CA*T68NC79L1 WWW.AMAZON.CAON		3134	\$13.64
08/04/23	08/04/23	AMZN Mktp CA*TA0PU7N62 WWW.AMAZON.CAON		2321	\$114.42
08/04/23	08/04/23	AMZN Mktp CA*TA5MQ5NK2 WWW.AMAZON.CAON		0711	\$36.74
Total					\$228.21
Subtotal of Activity					-\$1,425.36
New Balance					-\$712.95

Important Notice(s)

Need to Change Your MBNA Credit Card PIN?

You can choose one of three ways to unblock, retrieve, or change your MBNA credit card PIN:

1. Log into your account at www.mbna.ca and select "My account" then "Account Services". Once you've selected "Account Services", select the "Manage your Personal Identification Number (PIN) - View, Change, or Unblock your PIN" option to change or reset your PIN.
2. Log into your Mobile App, select your desired account and choose the "More account options" menu and then the "Manage your Personal Identification Number (PIN) - View, Change, or Unblock your PIN" option to change or reset your PIN.
3. Call us at 1-888-876-6262 and select self-serve option to change your MBNA credit card PIN

For hearing impaired customers - MBNA offers TDD(Telecommunications Device for the Deaf)/TTY (teletypewriter) support at a dedicated TDD/TTY number 1-800-872-5758.

Visit Credit Cards - Frequently Asked Questions for details.

continued on next page



ONYEMAECHI IYASELE
5584 90XX XXXX 4636

Your Credit Card Account Statement
Statement Date: 08/14/23
Previous Statement: 07/14/23
Statement Period: 07/15/23 to 08/14/23

Important Notice(s) continued

NEW: Self-Serve Online Card Lock and Unlock Capability

Starting Fall 2023 you can lock and unlock your MBNA Credit Card yourself when you sign into your account online. If you've temporarily misplaced your card, simply lock your card to ensure it can't be used until you find it. While your card is locked you won't be able to make new purchases, payments or balance transfers, however, your pre-authorized payments will still go through.

Save with Avis.

Save a minimum of 10% off base rates in Canada and the U.S., and a minimum of 5% off base rates internationally, on qualifying car rentals at participating locations. Terms apply. See more details and reserve at www.avis.ca/mbna
Quote AWD #C078405.

Save with Budget.

Save a minimum of 10% off base rates in Canada and the U.S., and a minimum of 5% off base rates internationally, at participating locations. Terms apply. See more details and reserve at www.budget.ca/mbna
Quote BCD #A331704

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