

Simplii Financial™
Cash Back Visa® Card

Your account at a glance

Previous balance			\$116.72
Payments	\$116.72		
Other credits	67.23		
Total credits		-	\$183.95
Purchases	319.39		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$319.39
New balance		=	\$252.16

Your minimum payment due

Current month's minimum payment **\$10.00**
Please pay this amount by **Mar 03, 2025**

Your pre-authorized payment will be withdrawn from your bank account on or shortly after the due date, and applied to your credit card account by the due date. The payment amount is based on the pre-authorized payment service option selected.

YIQING CHEN

Account number
4525 XXXX XXXX 3430

February statement period
January 11 to February 10, 2025

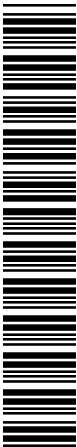
Contact us
Customer Service 1 888 723-8881
Lost/Stolen 1 888 723-8881
TTY 1 888 632-9022
Online simplii.com

Summary	Credit
Limit	\$4,000.00
Available	\$3,747.84

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	9.16
This statement		
4% Cash Back	+	4.85
0.5% Cash Back	+	0.66
Total Cash Back	=	14.67



Tear Off here

Please turn over - Transactions begin on page 2 →

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Simplii Financial
Cash Back Visa Card

Payment options
• Online Banking: simplii.com
• Telephone Banking: 1 888 723-8881
• Mail: Return completed slip with your cheque or money order payable to Simplii Financial.
For general inquiries call
1 888 723-8881

Do not staple or attach correspondence.

Account number 4525 XXXX XXXX 3430
New balance \$252.16
Current month's minimum payment due by
Mar 03, 2025 \$10.00
Total payment enclosed \$_____

YI QING CHEN
1759-60 ANN O' REILLY RD
NORTH YORK ON M2J 0C8

021436

SIMPLII FINANCIAL
PO BOX 4595 STN A
TORONTO ON M5W 4X9

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Transactions from January 11 to February 10, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Jan 17	Jan 21	PAYMENT THANK YOU/PAIEMENT MERCI	116.72
Total payments			\$116.72

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 4525 XXXX XXXX 3430				
Jan 10	Jan 13	📌 TST-Chaiyo by PAI Toronto ON	🍴 Restaurants	16.00
Jan 10	Jan 13	📌 SKIPTHEDISHES WINNIPEG (BROMB)	🍴 Restaurants	18.94
Jan 10	Jan 13	VIRGIN PLUS VERDUN QC	👤 Personal and Household Expenses	65.40
Jan 15	Jan 16	📌 SKIPTHEDISHES WINNIPEG (BROMB)	🍴 Restaurants	18.31
Jan 15	Feb 06	📌 MISC ADJUSTMENT	🍴 Restaurants	-18.31
Jan 16	Jan 17	📌 SKIPTHEDISHES WINNIPEG (BROMB)	🍴 Restaurants	-15.19
Jan 16	Jan 17	📌 SHANGHAI 360 UNION TORONTO ON	🍴 Restaurants	10.99
Jan 20	Jan 21	📌 SHANGHAI 360 UNION TORONTO ON	🍴 Restaurants	10.99
Jan 21	Jan 22	📌 SHANGHAI 360 UNION TORONTO ON	🍴 Restaurants	11.99
Jan 26	Jan 27	📌 COTTI COFFEE TORONTO ON	🍴 Restaurants	2.79
Jan 26	Jan 29	📌 PETIT POTATO NORTH YORK ON	🍴 Restaurants	17.31
Jan 28	Jan 29	📌 SZECHUAN EXPRESS TORONTO ON	🍴 Restaurants	12.50
Jan 28	Jan 29	📌 BINGZ CRISPY BURGER EA Toronto ON	🍴 Restaurants	15.07
Feb 01	Feb 03	📌 BINGZ CRISPY BURGER TORONTO ON	🍴 Restaurants	19.97
Feb 03	Feb 03	TAOBAO London	🛒 Retail and Grocery	2.69
Feb 03	Feb 03	TAOBAO London	🛒 Retail and Grocery	-2.69
Feb 03	Feb 04	TAOBAO.COM 125 LONDON WA	🛒 Retail and Grocery	8.00
Feb 05	Feb 06	TAOBAO.COM 125 LONDON WA	🛒 Retail and Grocery	-8.00
Feb 06	Feb 07	TAOBAO London	🛒 Retail and Grocery	23.04
Feb 06	Feb 07	TAOBAO London	🛒 Retail and Grocery	-11.51
Feb 06	Feb 07	TAOBAO London	🛒 Retail and Grocery	-11.53
Feb 09	Feb 10	VIRGIN PLUS VERDUN QC	👤 Personal and Household Expenses	65.40
Total for 4525 XXXX XXXX 3430				\$252.16

Information about your Simplii Financial Cash Back 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 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 Simplii Financial Credit Card Agreement.

Payment period extensions: If you didn't pay the full Balance 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 full Balance, your payment due date will change back to your regular payment due date, which is at least 21 days after the statement date. If you made a payment within a few days of the statement date, it may appear on your next monthly statement. 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 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 we 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.**

For more information, please refer to your Simplii Financial Credit Card Agreement. Simplii Financial products and services are provided by CIBC.

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Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Personal and Household Expenses	2	130.80	-	-	2	130.80
 Retail and Grocery	7	0.00	-	-	10	5.99
 Hotel, Entertainment and Recreation	0	0.00	-	-	1	32.54
 Restaurants	13	121.36	-	-	25	343.58
 Home and Office Improvement	0	0.00	-	-	1	2.00
 Other Transactions	0	0.00	-	-	1	-132.19
Total	22	252.16			40	\$382.72

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	252.16	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 2 year(s) and 2 month(s) to pay the entire new 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

No payment required. As you requested, your payment will be withdrawn from your bank account on (or shortly after) the due date. This payment will be applied to your Credit Card Account as of the due date based on the Auto Pay Service Option you selected.

An upcoming change to your Simplii Financial™ Cash Back Visa* Credit Card Account

We're making a change to your **Simplii Financial Credit Card Agreement**. The details of this change can be found below. You can continue using your card just as you do today.

Change to subsection (b) of section '2 – Other Document and Agreements':

We are clarifying information (See below Note A) to further specify which sections of the Simplii Financial Product and Services Agreement apply to your credit card account.

All other fees, rates and terms remain unchanged. By continuing to use your credit card account after the changes take effect, you're accepting these changes. You have the option to cancel your credit card account without cost within 30 days of the changes taking effect by calling us. You remain responsible for repaying all amounts outstanding on your credit card account on the date of cancellation. Capitalized terms used in this message have the meanings set out in your Simplii Financial Credit Card Agreement unless otherwise defined.

Visit simplii.com/cashback for tips and advice to help you get the best from your Simplii Financial Cash Back Visa* Credit Card. Plus, learn about the tools available to help you save money, make payments and manage your card.

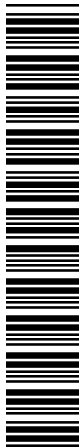
If you have any questions, give us a call. We're always happy to help.

Note A:

Current:

b. The Simplii Financial Product and Services Agreement applies to other Simplii Financial products and services and the use of online or mobile banking. It does not otherwise apply to the use of your Account. In the event of a conflict between this Agreement and the Simplii Financial Product and Services Agreement, this Agreement will govern to the extent necessary to resolve the conflict. You can obtain a current copy of any of these documents at simplii.com or by calling Simplii Financial at 1-888-723-8881.

Effective May 05, 2025:



Your message centre (continued)

b. The Simplii Financial Product and Services Agreement applies to your Account for (i) your use of online or mobile banking; and (ii) the following public commitments and disclosures contained in the Simplii Financial Product and Services Agreement:

- Consent to electronic delivery of documents
- Privacy
- Voluntary Codes of Conduct and Public Commitments
- Need to contact us?
- Your right to being treated fairly and to having your concerns heard
- Our process for resolving your complaint
- Information about coercive tied selling and other prohibited conduct

Otherwise, the Simplii Financial Product and Services Agreement does not apply to the use of your Account. In the event of a conflict between this Agreement and the Simplii Financial Product and Services Agreement, this Agreement will govern to the extent necessary to resolve the conflict. You can obtain a current copy of any of these documents at simplii.com or by calling Simplii Financial at 1-888-723-8881.

You may be receiving this notice even if you've closed your credit card account, as this change will apply to your credit card account as of the effective date above. You will not experience the change unless you carry an outstanding balance, or your account is reinstated.