



CIBC Dividend® Visa Infinite* Card

Your account at a glance

Previous balance		\$784.23
Payments	\$2,535.96	
Other credits	198.80	
Total credits	-	\$2,734.76
Purchases	2,220.31	
Cash advances	0.00	
Interest	0.00	
Fees	60.00	
Total charges	+	\$2,280.31
Total balance	=	\$329.78

Your payment due this month

Amount Due ¹	\$329.78
Minimum Payment ²	\$10.00

Please pay this amount by **Dec 24, 2024**

Your pre-authorized payment will be withdrawn from your bank account on or shortly after the due date, and applied to your credit card account by the due date.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.

MR YIQING CHEN

Account number
4500 XXXX XXXX 0881

Statement Date
December 3, 2024

December statement period
November 4 to December 3, 2024

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	\$10,000.00
Available	\$9,670.22

Interest rates Annual

Regular purchases	10.50%
Cash advances	10.75%

Your Cash Back

As at last statement	+	20.73
This statement		
4% Cash Back	+	23.44
2% Cash Back	+	11.71
1% Cash Back	+	9.46
Cash Back redeemed	-	65.34
Total Cash Back	=	0.00

Cash back redeemed is credited within 5 days.
Refer to 'Your message centre' for details.

Tear Off here

Please turn over - Transactions begin on page 2 →

CIBC Dividend Visa Infinite 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 4500 XXXX XXXX 0881

Amount Due \$329.78

Minimum Payment due by
Dec 24, 2024 \$10.00

Total payment enclosed \$_____

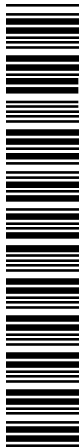
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MR YI QING CHEN
1759-60 ANN O' REILLY RD
NORTH YORK ON M2J 0C8

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

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188-001691





































Transactions from November 4 to December 3, 2024

Your payments

Trans date	Post date	Description	Amount(\$)
Nov 06	Nov 07	PAYMENT THANK YOU/PAIEMENT MERCI	967.50
Nov 20	Nov 21	PAYMENT THANK YOU/PAIEMENT MERCI	784.23
Nov 27	Nov 28	PAYMENT THANK YOU/PAIEMENT MERCI	784.23
Total payments			\$2,535.96

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 4500 XXXX XXXX 0881				
Jul 17	Nov 12	MISC CHARGE	 Home and Office Improvement	40.34
Nov 01	Nov 04	 AVIVA GENERAL INSURANCE CMARKHAM ON	 Professional and Financial Services	39.68
Nov 02	Nov 04	 FOODY WORLD SCARBOROUGH ON	 Retail and Grocery	78.73
Nov 02	Nov 04	LCBO/RAO #700 SCARBOROUGH ON	 Retail and Grocery	29.25
Nov 03	Nov 04	PEARSON PARKEDIN T3 TORONTO ON	 Transportation	6.00
Nov 04	Nov 04	Amazon.ca*TT7Y85V93 AMAZON.CA ON	 Personal and Household Expenses	1.04
Nov 05	Nov 05	 ASIA FOOD MART SCARBOROUGH ON	 Retail and Grocery	28.57
Nov 07	Nov 08	 VIRGIN PLUS VERDUN QC	 Personal and Household Expenses	32.77
Nov 07	Nov 08	 METRO 35 SCARBOROUGH ON	 Retail and Grocery	15.33
Nov 08	Nov 08	 FOODY WORLD SCARBOROUGH ON	 Retail and Grocery	46.32
Nov 08	Nov 12	 PETRO CANADA59114 TORONTO ON	 Transportation	25.00
Nov 08	Nov 12	 T&T SUPERMARKET #035 TORONTO ON	 Retail and Grocery	19.84
Nov 08	Nov 12	 PRESTO FARE/5F6255WQ87 TORONTO ON	 Transportation	6.60
Nov 09	Nov 12	FOOT LOCKER CANADA WILLOWDALE ON	 Retail and Grocery	159.33
Nov 09	Nov 12	 T&T SUPERMARKET #035 TORONTO ON	 Retail and Grocery	23.56
Nov 09	Nov 12	 PRESTO FARE/5F678466HQ TORONTO ON	 Transportation	9.90
Nov 10	Nov 12	BIG AL'S SUPERCENTER SCARBOROUGH ON	 Personal and Household Expenses	11.30
Nov 10	Nov 12	 FOODY WORLD SCARBOROUGH ON	 Retail and Grocery	46.64
Nov 10	Nov 12	 FOODY WORLD SCARBOROUGH ON	 Retail and Grocery	13.55
Nov 10	Nov 12	 PRESTO FARE/5F6C9CCSRH TORONTO ON	 Transportation	3.30
Nov 12	Nov 12	 FOODY MART SCARBOROUGH ON	 Retail and Grocery	22.60

Information about your CIBC Dividend Visa Infinite 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.

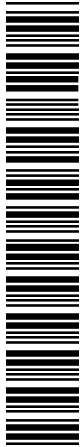
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™ Trademark of CIBC.



Prepared for: MR YIQING CHEN November 4 to December 3, 2024 Account number: 4500 XXXX XXXX 0881







Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 0881				
Nov 12	Nov 13	APPLE.COM/BILL 866-712-7753 ON	Retail and Grocery	4.19
Nov 12	Nov 13	Amazon.ca Prime Member amazon.ca/priBC	Professional and Financial Services	-5.64
Nov 12	Nov 13	PETRO CANADA00655 RICHMOND HILLON	Transportation	39.25
Nov 12	Nov 15	WAL-MART SUPERCENTER#3195RICHMOND HILLON	Retail and Grocery	64.28
Nov 12	Nov 15	WAL-MART SUPERCENTER#3195RICHMOND HILLON	Retail and Grocery	12.41
Nov 13	Nov 14	CASHBACK/REMISE EN ARGENT	Other Transactions	-37.83
Nov 13	Nov 14	PETRO CANADA10433 ORILLIA ON	Transportation	30.00
Nov 13	Nov 15	PRESTO FARE/5FJ448JVNS TORONTO ON	Transportation	6.60
Nov 16	Nov 18	IKEA NORTH YORK NORTH YORK ON	Home and Office Improvement	1.68
Nov 18	Nov 18	The Body Shop Canada LimiToronto ON	Personal and Household Expenses	15.03
Nov 18	Nov 20	PEARSON PARKING T3 TORONTO ON	Transportation	6.00
Nov 19	Nov 19	FOODY WORLD SCARBOROUGH ON	Retail and Grocery	52.89
Nov 19	Nov 20	SHOPPERS DRUG MART 830 WILLOWDALE ON	Health and Education	0.07
Nov 19	Nov 21	PRESTO FARE/5FK4FD8RMB TORONTO ON	Transportation	3.30
Nov 21	Nov 22	WALMART.CA MISSISSAUGA ON	Retail and Grocery	0.18
Nov 21	Nov 22	FOOD BASICS 692 NORTH YORK ON	Retail and Grocery	23.34
Nov 21	Nov 25	WAL-MART STORE#3000 SCARBOROUGH ON	Retail and Grocery	21.47
Nov 22	Nov 22	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	36.29
Nov 22	Nov 25	DOLLARAMA #1383 SCARBOROUGH ON	Retail and Grocery	15.82
Nov 22	Nov 25	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	-17.43
Nov 23	Nov 25	Nike-ESW-CAD Vancouver BC	Retail and Grocery	228.82
Nov 23	Nov 25	Uniqlo Canada POS_CA_TEC_Toronto ON	Retail and Grocery	45.20
Nov 23	Nov 25	SHELL C02213 SCARBOROUGH ON	Transportation	44.75
Nov 23	Nov 25	PRESTO UNION STN RELOAD TORONTO ON	Transportation	20.00
Nov 23	Nov 25	PRESTO FARE/5FKP2HFDBV TORONTO ON	Transportation	3.30
Nov 24	Nov 25	COACH 7358 Niagara on thON	Retail and Grocery	159.33
Nov 24	Nov 25	NIKE CANADA NIAGARA ON NIAGARA-LK ON	Retail and Grocery	15.82
Nov 25	Nov 25	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	86.16
Nov 25	Nov 25	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	10.09
Nov 25	Nov 26	AVIVA GENERAL INSURANCE CMARKHAM ON	Professional and Financial Services	413.74
Nov 25	Nov 26	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	-4.16
Nov 25	Nov 26	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	-3.79
Nov 25	Nov 26	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	-9.28
Nov 29	Dec 02	PETRO CANADA06336 TORONTO ON	Transportation	50.00
Nov 29	Dec 02	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	-16.48
Nov 29	Dec 02	TBOOTH WIRELESS 1178 SCARBOROUGH ON	Personal and Household Expenses	25.87
Nov 30	Dec 02	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	44.19
Nov 30	Dec 02	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	3.27
Nov 30	Dec 02	OCT-CONFEDERATION-ST. LAUOTTAWA ON	Transportation	2.90
Nov 30	Dec 02	OCT-CONFEDERATION-RIDEAU OTTAWA ON	Transportation	2.90
Nov 30	Dec 02	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	-39.75
Nov 30	Dec 02	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	-4.44
Dec 01	Dec 02	PETRO CANADA65025 OTTAWA ON	Transportation	25.00
Dec 01	Dec 02	OCT-CONFEDERATION-ST. LAUOTTAWA ON	Transportation	2.90
Dec 01	Dec 02	OCT-CONFEDERATION-RIDEAU OTTAWA ON	Transportation	2.90



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Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 0881				
Dec 01	Dec 03	 FARM BOY #78 OTTAWA ON	 Retail and Grocery	1.04
Dec 02	Dec 03	 AVIVA GENERAL INSURANCE C MARKHAM ON	 Professional and Financial Services	39.68
Dec 03	Dec 03	ANNUAL FEE	 Professional and Financial Services	60.00
Dec 03	Dec 03	ANNUAL FEE REBATE	 Professional and Financial Services	-60.00
Total for 4500 XXXX XXXX 0881				\$2,081.51



Prepared for: MR YIQING CHEN November 4 to December 3, 2024 Account number: 4500 XXXX XXXX 0881

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	5	86.01	-	-	63	912.14
Professional and Financial Services	6	487.46	-	-	36	5,549.12
Retail and Grocery	24	1,128.51	-	-	184	5,747.82
Transportation	19	290.60	-	-	86	1,922.69
Hotel, Entertainment and Recreation	0	0.00	-	-	4	29.71
Restaurants	0	0.00	-	-	2	27.73
Home and Office Improvement	14	126.69	-	-	99	1,008.66
Health and Education	1	0.07	-	-	6	85.59
Foreign Currency Transactions	0	0.00	-	-	4	40.22
Other Transactions	1	-37.83	-	-	7	-357.83
Total	70	2,081.51			491	\$14,965.85

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	2,081.51	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 2 year(s) and 9 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

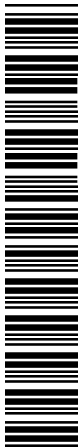
No payment required. As you requested, your payment will be withdrawn from your bank account on (or shortly after) the due date. This payment will be applied to your Credit Card Account as of the due date based on the Auto Pay Service Option you selected.

Time to Indulge! You've been rewarded for your purchases with cash back – just for you. You will see a credit for your cash back as follows:

- On Demand Cash Back Redemption: You will see a credit within 5 days of the date the redemption request is made.
- Annual Redemption: You will see a credit on your next statement for your cash back redeemed.

You can also view the credit for cash back redeemed in your transaction details on online and mobile banking.

CIBC's new and exclusive partnership with Skip – Canada's homegrown delivery network – lets you unlock even more value and savings with your CIBC credit card. Link your eligible CIBC card on your Skip account and treat yourself to 12-months of Skip+ with \$0 delivery fees, a Welcome Voucher for \$15 off 3 Skip orders of \$30 or more (up to \$45 in value) and other great benefits. Link your card today. Terms and conditions apply. Visit CIBC.com/skip



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