

Simplii Financial™  
Cash Back Visa® Card

Your account at a glance

Previous balance			\$13.84 CR
Payments	\$0.00		
Other credits	133.41		
Total credits		-	\$133.41
Purchases	263.97		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$263.97
New balance		=	\$116.72

Your minimum payment due

Current month's minimum payment **\$10.00**  
Please pay this amount by **Jan 31, 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Your pre-authorized payment will be withdrawn from your bank account on or shortly after the due date, and applied to your credit card account by the due date.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

January statement period  
December 11, 2024 to January 10, 2025

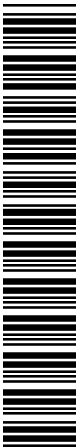
Contact us  
Customer Service 1 888 723-8881  
Lost/Stolen 1 888 723-8881  
TTY 1 888 632-9022  
Online simplii.com

Summary	Credit
Limit	\$4,000.00
Available	\$3,883.28

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	0.00
This statement		
4% Cash Back	+	8.90
1.5% Cash Back	+	0.09
0.5% Cash Back	+	0.17
Total Cash Back	=	9.16



Tear Off here

Please turn over - Transactions begin on page 2 →

Page 1 of 3

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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 \$116.72  
Current month's minimum payment due by  
Jan 31, 2025 \$10.00  
Total payment enclosed \$\_\_\_\_\_

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

027070

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

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# Transactions from December 11, 2024 to January 10, 2025

## 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				
Dec 10	Dec 11	📌 SHANGHAI 360 UNION TORONTO ON	🍴 Restaurants	12.42
Dec 11	Dec 11	CASH BACK CREDIT	💵 Other Transactions	-132.19
Dec 13	Dec 16	📌 SHANGHAI 360 UNION TORONTO ON	🍴 Restaurants	12.42
Dec 13	Dec 16	📌 TIM HORTONS #5840 TORONTO ON	🍴 Restaurants	1.67
Dec 15	Dec 17	📌 MANSION KITCHEN & BAR PICKERING ON	🍴 Restaurants	15.11
Dec 17	Dec 18	📌 SHANGHAI 360 UNION TORONTO ON	🍴 Restaurants	12.49
Dec 17	Dec 18	📌 T&T SUPERMARKET #035 TORONTO ON	🛒 Retail and Grocery	5.99
Dec 17	Dec 18	CINEPLEX 7130 TORONTO ON	🎬 Hotel, Entertainment and Recreation	32.54
Dec 19	Dec 20	📌 BUK CHANG DONG SOON TOFU NORTH YORK ON	🍴 Restaurants	16.95
Dec 20	Dec 23	📌 BLOOMING GARDEN SCARBOROUGH ON	🍴 Restaurants	60.46
Dec 31	Jan 02	TAOBAO.COM London	🛒 Retail and Grocery	1.22
Dec 31	Jan 06	TAOBAO.COM London	🛒 Retail and Grocery	-1.22
Jan 04	Jan 06	📌 CHO SUN OK THORNHILL ON	🍴 Restaurants	23.20
Jan 04	Jan 06	📌 MCDONALD'S #40254 Q04 NORTH YORK ON	🍴 Restaurants	1.25
Jan 07	Jan 08	📌 BINGZ CRISPY BURGER EA Toronto ON	🍴 Restaurants	16.47
Jan 07	Jan 09	📌 MCDONALD'S #40569 TORONTO ON	🍴 Restaurants	1.25
Jan 07	Jan 09	📌 DALDONGNAE 10 TORONTO ON	🍴 Restaurants	48.53
Jan 08	Jan 09	IKEA NORTH YORK NORTH YORK ON	🏠 Home and Office Improvement	2.00
Total for 4525 XXXX XXXX 3430				\$130.56

## 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 (\$)
 Retail and Grocery	3	5.99	-	-	3	5.99
 Hotel, Entertainment and Recreation	1	32.54	-	-	1	32.54
 Restaurants	12	222.22	-	-	12	222.22
 Home and Office Improvement	1	2.00	-	-	1	2.00
 Other Transactions	1	-132.19	-	-	1	-132.19
<b>Total</b>	<b>18</b>	<b>130.56</b>			<b>18</b>	<b>\$130.56</b>

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.

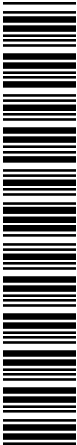
	Amount(\$)	Budget (\$)	Difference (\$)
 <b>Total Monthly Budget</b>	130.56	-	-

**Reminder:** If you only make the minimum payment every month, it will take approximately 1 year(s) and 0 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

Cash Back redeemed has been applied to your account. Check your transactions for the total amount credited.

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.



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