



CIBC Dividend® Visa Infinite* Card

Your account at a glance

Previous balance		\$1,045.51
Payments	\$1,045.51	
Other credits	384.74	
Total credits	-	\$1,430.25
Purchases	1,187.81	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$1,187.81
Total balance	=	\$803.07

Your payment due this month

Amount Due¹	\$803.07
Minimum Payment²	\$10.00

Please pay this amount by **Feb 24, 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Your pre-authorized payment will be withdrawn from your bank account on or shortly after the due date, and applied to your credit card account by the due date.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.

MR YIQING CHEN

Account number
4500 XXXX XXXX 6041

Statement Date
February 3, 2025

February statement period
January 4 to February 3, 2025

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	\$9,196.93

Interest rates	Annual
Regular purchases	10.50%
Cash advances	10.75%

Your Cash Back

As at last statement	+	23.94
This statement		
4% Cash Back	+	10.04
2% Cash Back	+	9.38
1% Cash Back	+	0.82
Total Cash Back	=	44.18



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Tear Off here

Please turn over - Transactions begin on page 2 →

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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 6041

Amount Due \$803.07

Minimum Payment due by
Feb 24, 2025 \$10.00

Total payment enclosed \$_____

005304

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

00004500655117066041000000008030700000000010001

Transactions from January 4 to February 3, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Jan 05	Jan 07	PAYMENT THANK YOU/PAIEMENT MERCI	1,045.51
Total payments			\$1,045.51

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 6041				
Jan 06	Jan 08	SOCIALCATFISH.COM	🏢 Professional and Financial Services	-10.19
Jan 07	Jan 09	📌 PRESTO FARE/5G3BDCMGBQ TORONTO ON	🚗 Transportation	9.90
Jan 08	Jan 09	IKEA NORTH YORK NORTH YORK ON	🏠 Home and Office Improvement	-179.67
Jan 10	Jan 13	📌 PRESTO FARE/5G407G8QS8 TORONTO ON	🚗 Transportation	3.30
Jan 10	Jan 13	📌 PRESTO FARE/5G4228G76X TORONTO ON	🚗 Transportation	3.30
Jan 11	Jan 13	TEMU.COM WWW.TEMU.COM BC	🏠 Home and Office Improvement	40.32
Jan 11	Jan 13	📌 PETRO-CANADA 06378 WILLOWDALE ON	🚗 Transportation	30.00
Jan 12	Jan 13	📌 FOOD DEPOT SUPERMARKET SCARBOROUGH ON	🛒 Retail and Grocery	92.76
Jan 12	Jan 13	DOLLARAMA #0985 SCARBOROUGH ON	🛒 Retail and Grocery	4.24
Jan 14	Jan 15	BIG AL'S SUPERCENTER SCARBOROUGH ON	👤 Personal and Household Expenses	56.49
Jan 14	Jan 15	📌 FOODY WORLD SCARBOROUGH ON	🛒 Retail and Grocery	64.68
Jan 15	Jan 15	Uniqlo Canada STC Scarborough ON	🛒 Retail and Grocery	67.69
Jan 16	Jan 20	📌 PRESTO FARE/5G53L2KTMX TORONTO ON	🚗 Transportation	6.60
Jan 17	Jan 17	TEMU.COM VICTORIA BC	🏠 Home and Office Improvement	47.74
Jan 17	Jan 20	TEMU.COM VICTORIA BC	🏠 Home and Office Improvement	-41.55
Jan 17	Jan 20	LCBO/RAO #0444 SCARBOROUGH ON	🛒 Retail and Grocery	10.40
Jan 17	Jan 20	📌 PRESTO FARE/5G58MKPGFW TORONTO ON	🚗 Transportation	6.60
Jan 18	Jan 20	TEMU.COM VICTORIA BC	🏠 Home and Office Improvement	40.91
Jan 18	Jan 20	TEMU.COM WWW.TEMU.COM BC	🏠 Home and Office Improvement	3.15
Jan 18	Jan 20	TEMU.COM VICTORIA BC	🏠 Home and Office Improvement	-30.74
Jan 20	Jan 22	📌 PRESTO FARE/5G5NB4S99D TORONTO ON	🚗 Transportation	6.60
Jan 21	Jan 23	📌 PRESTO FARE/5G629PXM2 TORONTO ON	🚗 Transportation	6.60
Jan 24	Jan 27	📌 AVIVA GENERAL INSURANCE CMARKHAM ON	🏢 Professional and Financial Services	413.74

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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 Visa International Service Association and used under license.
™ Trademark of CIBC.



Prepared for: MR YIQING CHEN January 4 to February 3, 2025 Account number: 4500 XXXX XXXX 6041

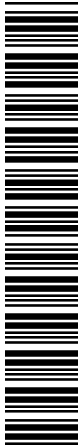
Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 6041				
Jan 28	Jan 30	PRESTO FARE/5G72KC95BQ TORONTO ON	Transportation	6.60
Jan 29	Jan 31	TEMU.COM VICTORIA BC	Home and Office Improvement	-1.86
Jan 29	Jan 31	TEMU.COM VICTORIA BC	Home and Office Improvement	-7.80
Jan 30	Feb 03	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	-40.32
Feb 01	Feb 03	PRESTO FARE/5G85K2DFVB TORONTO ON	Transportation	9.90
Total for 4500 XXXX XXXX 6041				\$619.39

Card number 4500 XXXX XXXX 0881










Jan 03	Jan 06	FOODY WORLD SCARBOROUGH ON	Retail and Grocery	54.45
Jan 03	Jan 06	LCBO/RAO #0355 WILLOWDALE ON	Retail and Grocery	2.95
Jan 04	Jan 06	IKEA NORTH YORK NORTH YORK ON	Home and Office Improvement	179.67
Jan 05	Jan 07	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	-11.31
Jan 05	Jan 07	TEMU.COM WWW.TEMU.COM BC	Home and Office Improvement	-21.45
Jan 06	Jan 06	ASIA FOOD MART SCARBOROUGH ON	Retail and Grocery	9.03
Jan 06	Jan 07	SOCIALCATFISH.COM 8444228347 CA 6.87 USD @ 1.483260553**	Foreign Currency Transactions	10.19
Jan 16	Jan 17	AMZN Mktp CA WWW.AMAZON.CAON	Personal and Household Expenses	-35.66
Jan 18	Jan 20	APPLE.COM/BILL 866-712-7753 ON	Hotel, Entertainment and Recreation	-4.19
Total for 4500 XXXX XXXX 0881				\$183.68

** Denotes transaction in foreign currency



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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	2	20.83	-	-	17	255.16
 Professional and Financial Services	2	403.55	-	-	4	856.97
 Retail and Grocery	8	306.20	-	-	19	502.24
 Transportation	10	89.40	-	-	20	257.70
 Hotel, Entertainment and Recreation	1	-4.19	-	-	2	-8.38
 Restaurants	0	0.00	-	-	1	0.20
 Home and Office Improvement	13	-22.91	-	-	32	2.01
 Foreign Currency Transactions	1	10.19	-	-	1	10.19
 Other Transactions	0	0.00	-	-	1	-27.51
Total	37	803.07			97	\$1,848.58

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	803.07	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 6 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

Since your credit card has been replaced, please notify any merchants processing pre-authorized payments to your account of your new credit card number and/or expiry date. This will avoid interruption in delivery of products or services.

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.