



CIBC Dividend® Visa Infinite* Card

Your account at a glance

Previous balance		\$803.07
Payments	\$1,606.14	
Other credits	71.07	
Total credits	-	\$1,677.21
Purchases	1,279.16	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$1,279.16
Total balance	=	\$405.02

Your payment due this month

Amount Due ¹	\$405.02
Minimum Payment ²	\$10.00

Please pay this amount by **Mar 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Your pre-authorized payment will be withdrawn from your bank account on or shortly after the due date, and applied to your credit card account by the due date.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
March 3, 2025

March statement period
February 4 to March 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 \$9,594.98

Interest rates Annual

Regular purchases 10.50%
Cash advances 10.75%

Your Cash Back

As at last statement	+	44.18
This statement		
4% Cash Back	+	11.47
2% Cash Back	+	7.07
1% Cash Back	+	6.15
Cash Back redeemed	-	47.08
Total Cash Back	=	21.79

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 6041

Amount Due \$405.02

Minimum Payment due by
Mar 24, 2025 \$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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Transactions from February 4 to March 3, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Feb 05	Feb 06	PAYMENT THANK YOU/PAIEMENT MERCI	803.07
Feb 19	Feb 20	PAYMENT THANK YOU/PAIEMENT MERCI	803.07
Total payments			\$1,606.14

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				
Feb 03	Feb 04	📌 AVIVA GENERAL INSURANCE C MARKHAM ON	🏢 Professional and Financial Services	38.59
Feb 03	Feb 05	📌 PETRO-CANADA 06336 TORONTO ON	🚗 Transportation	40.00
Feb 03	Feb 06	📌 AIR-SERV A PS605397 NORTH YORK ON	🚗 Transportation	2.50
Feb 04	Feb 04	📌 FOODY WORLD SCARBOROUGH ON	🛒 Retail and Grocery	53.23
Feb 04	Feb 05	BRIGHT I OPTICAL TORONTO ON	🏠 Health and Education	200.00
Feb 04	Feb 05	BEAUTY STAR MARKHAM ON	👤 Personal and Household Expenses	21.47
Feb 05	Feb 05	Bailey Nelson Fairview North York ON	🏠 Health and Education	19.80
Feb 05	Feb 06	CASHBACK/REMISE EN ARGENT	💵 Other Transactions	-47.08
Feb 07	Feb 10	LCBO/RAO #0444 SCARBOROUGH ON	🛒 Retail and Grocery	46.90
Feb 08	Feb 10	📌 T&T SUPERMARKET #035 TORONTO ON	🛒 Retail and Grocery	19.17
Feb 11	Feb 13	📌 PRESTO FARE/5G21F0BZVL TORONTO ON	🚗 Transportation	6.60
Feb 14	Feb 18	📌 PETRO-CANADA 59114 TORONTO ON	🚗 Transportation	40.00
Feb 14	Feb 18	📌 PRESTO FARE/5G2G2327FN TORONTO ON	🚗 Transportation	6.60
Feb 15	Feb 18	📌 FOODY WORLD SCARBOROUGH ON	🛒 Retail and Grocery	83.62
Feb 17	Feb 18	BRIGHT I OPTICAL TORONTO ON	🏠 Health and Education	300.00
Feb 21	Feb 21	📌 ASIA FOOD MART SCARBOROUGH ON	🛒 Retail and Grocery	17.38
Feb 23	Feb 24	DR. FANG WEI DENTISTRY SCARBOROUGH ON	🏠 Health and Education	46.60
Feb 23	Feb 24	📌 T&T SUPERMARKET #035 TORONTO ON	🛒 Retail and Grocery	7.90
Feb 23	Feb 24	📌 T&T SUPERMARKET #035 TORONTO ON	🛒 Retail and Grocery	22.68
Feb 24	Feb 25	📌 AVIVA GENERAL INSURANCE C MARKHAM ON	🏢 Professional and Financial Services	285.26
Feb 24	Feb 26	📌 PRESTO FARE/5GC554QCJ7 TORONTO ON	🚗 Transportation	3.30

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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.

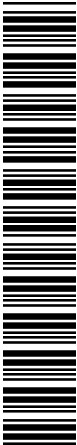
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Prepared for: MR YIQING CHEN February 4 to March 3, 2025 Account number: 4500 XXXX XXXX 6041











Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 6041				
Feb 25	Feb 26	UBER CANADA/UBERTRIP TORONTO ON	Transportation	6.68
Feb 25	Feb 27	PRESTO FARE/5GC62DFWJW TORONTO ON	Transportation	6.60
Feb 27	Mar 03	CANADIAN TIRE #192 WILLOWDALE ON	Home and Office Improvement	4.28
Total for 4500 XXXX XXXX 6041				\$1,232.08
Card number 4500 XXXX XXXX 0881				
Feb 04	Feb 05	AMZN Mktp CA WWW.AMAZON.CAON	Personal and Household Expenses	-23.99
Total for 4500 XXXX XXXX 0881				-\$23.99



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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	-2.52	-	-	19	252.64
 Professional and Financial Services	2	323.85	-	-	6	1,180.82
 Retail and Grocery	7	250.88	-	-	26	753.12
 Transportation	8	112.28	-	-	28	369.98
 Hotel, Entertainment and Recreation	0	0.00	-	-	2	-8.38
 Restaurants	0	0.00	-	-	1	0.20
 Home and Office Improvement	1	4.28	-	-	33	6.29
 Health and Education	4	566.40	-	-	4	566.40
 Foreign Currency Transactions	0	0.00	-	-	1	10.19
 Other Transactions	1	-47.08	-	-	2	-74.59
Total	25	1,208.09			122	\$3,056.67

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	1,208.09	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 3 year(s) and 5 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.

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.