



CIBC Dividend® Visa Infinite* Card

Your account at a glance

| | | |
|------------------|----------|------------|
| Previous balance | | \$329.78 |
| Payments | \$329.78 | |
| Other credits | 1,203.13 | |
| Total credits | - | \$1,532.91 |
| Purchases | 2,248.64 | |
| Cash advances | 0.00 | |
| Interest | 0.00 | |
| Fees | 0.00 | |
| Total charges | + | \$2,248.64 |
| Total balance | = | \$1,045.51 |

Your payment due this month

| | |
|------------------------------|------------|
| Amount Due ¹ | \$1,045.51 |
| Minimum Payment ² | \$10.00 |

Please pay this amount by **Jan 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Your pre-authorized payment will be withdrawn from your bank account on or shortly after the due date, and applied to your credit card account by the due date.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 0881

Statement Date
January 3, 2025

January statement period
December 4, 2024 to January 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 | \$8,954.49 |

Interest rates Annual

| | |
|-------------------|--------|
| Regular purchases | 10.50% |
| Cash advances | 10.75% |

Your Cash Back

| | | |
|----------------------|---|-------|
| As at last statement | + | 0.00 |
| This statement | | |
| 4% Cash Back | + | 9.11 |
| 2% Cash Back | + | 12.77 |
| 1% Cash Back | + | 2.06 |
| Total Cash Back | = | 23.94 |

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 \$1,045.51

Minimum Payment due by
Jan 24, 2025 \$10.00

Total payment enclosed \$_____

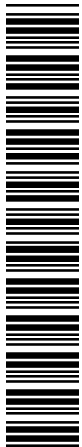
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006465

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

00004500655174440881000000010455100000000010002



0201270000

188-006465

Transactions from December 4, 2024 to January 3, 2025

Your payments

| Trans date | Post date | Description | Amount(\$) |
|----------------|-----------|----------------------------------|------------|
| Dec 13 | Dec 16 | PAYMENT THANK YOU/PAIEMENT MERCI | 329.78 |
| Total payments | | | \$329.78 |

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 | | | | |
| Dec 03 | Dec 05 | 📌 ONROUTE BAINSVILLE E #117BAINSVILLE ON | 🚗 Transportation | 40.00 |
| Dec 04 | Dec 04 | CASHBACK/REMISE EN ARGENT | 💵 Other Transactions | -27.51 |
| Dec 04 | Dec 05 | TEMU.COM WWW.TEMU.COM BC | 🏠 Home and Office Improvement | 71.22 |
| Dec 04 | Dec 05 | TEMU.COM WWW.TEMU.COM BC | 🏠 Home and Office Improvement | 13.57 |
| Dec 04 | Dec 06 | TEMU.COM WWW.TEMU.COM BC | 🏠 Home and Office Improvement | -13.44 |
| Dec 04 | Dec 06 | TEMU.COM WWW.TEMU.COM BC | 🏠 Home and Office Improvement | -10.71 |
| Dec 04 | Dec 06 | TEMU.COM WWW.TEMU.COM BC | 🏠 Home and Office Improvement | -10.09 |
| Dec 04 | Dec 06 | TEMU.COM WWW.TEMU.COM BC | 🏠 Home and Office Improvement | -2.59 |
| Dec 05 | Dec 05 | TEMU.COM WWW.TEMU.COM BC | 🏠 Home and Office Improvement | 2.14 |
| Dec 05 | Dec 05 | TEMU.COM WWW.TEMU.COM BC | 🏠 Home and Office Improvement | 6.00 |
| Dec 05 | Dec 09 | 📌 PRESTO FARE/5FN7459X5Z TORONTO ON | 🚗 Transportation | 3.30 |
| Dec 06 | Dec 09 | TEMU.COM WWW.TEMU.COM BC | 🏠 Home and Office Improvement | -18.86 |
| Dec 06 | Dec 09 | TEMU.COM WWW.TEMU.COM BC | 🏠 Home and Office Improvement | -25.71 |
| Dec 07 | Dec 09 | 📌 PETRO CANADA59114 TORONTO ON | 🚗 Transportation | 30.00 |
| Dec 07 | Dec 09 | 📌 PRESTO FARE/5FNPCB58G TORONTO ON | 🚗 Transportation | 6.60 |
| Dec 08 | Dec 09 | 📌 FOODY WORLD SCARBOROUGH ON | 🛒 Retail and Grocery | 3.99 |
| Dec 08 | Dec 10 | PEARSON PARKING T3 TORONTO ON | 🚗 Transportation | 12.00 |
| Dec 09 | Dec 10 | 📌 VIRGIN PLUS VERDUN QC | 👤 Personal and Household Expenses | 144.50 |
| Dec 10 | Dec 10 | AMZN Mktp CA*ZX7EV5PZ2 WWW.AMAZON.CAON | 👤 Personal and Household Expenses | 51.47 |
| Dec 10 | Dec 12 | 📌 PRESTO FARE/5F75DPXNJW TORONTO ON | 🚗 Transportation | 3.30 |
| Dec 11 | Dec 11 | AMZN Mktp CA*ZX0HN1ZQ0 WWW.AMAZON.CAON | 👤 Personal and Household Expenses | 8.14 |
| Dec 12 | Dec 12 | 📌 APPLE.COM/BILL 866-712-7753 ON | 🛒 Retail and Grocery | 4.19 |
| Dec 12 | Dec 13 | AMZN Mktp CA WWW.AMAZON.CAON | 👤 Personal and Household Expenses | -51.47 |

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.

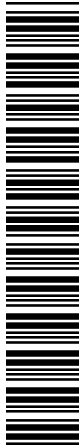
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™ Trademark of CIBC.



Prepared for: MR YIQING CHEN December 4 , 2024 to January 3, 2025 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 | | | | |
| Dec 13 | Dec 13 | Amazon.ca*ZX3L34BP0 AMAZON.CA ON | Personal and Household Expenses | 8.87 |
| Dec 13 | Dec 16 | PRESTO FARE/5F76G6W5LH TORONTO ON | Transportation | 9.90 |
| Dec 14 | Dec 16 | Amazon.ca AMAZON.CA ON | Personal and Household Expenses | -8.87 |
| Dec 14 | Dec 16 | AMZN Mktp CA WWW.AMAZON.CAON | Personal and Household Expenses | -8.14 |
| Dec 15 | Dec 16 | FRESH VALUE MARKET SCARBOROUGH ON | Retail and Grocery | 20.32 |
| Dec 15 | Dec 16 | T&T SUPERMARKET #035 TORONTO ON | Retail and Grocery | 18.56 |
| Dec 17 | Dec 19 | PRESTO FARE/5FPC85GVPH TORONTO ON | Transportation | 9.90 |
| Dec 18 | Dec 20 | TEMU.COM WWW.TEMU.COM BC | Home and Office Improvement | -36.33 |
| Dec 18 | Dec 20 | TEMU.COM WWW.TEMU.COM BC | Home and Office Improvement | -16.26 |
| Dec 18 | Dec 20 | TEMU.COM WWW.TEMU.COM BC | Home and Office Improvement | -2.14 |
| Dec 18 | Dec 23 | WAL-MART SUPERCENTER#1116RICHMOND HILLON | Retail and Grocery | 2.74 |
| Dec 19 | Dec 20 | Amazon.ca*Z99EL9ZK0 AMAZON.CA ON | Personal and Household Expenses | 853.73 |
| Dec 19 | Dec 23 | PRESTO FARE/5FP70K8CXN TORONTO ON | Transportation | 3.30 |
| Dec 21 | Dec 23 | APPLE.COM/BILL 866-712-7753 ON | Retail and Grocery | 6.29 |
| Dec 21 | Dec 23 | Amazon.ca AMAZON.CA ON | Personal and Household Expenses | -853.73 |
| Dec 21 | Dec 27 | MISC ADJUSTMENT | Retail and Grocery | -6.29 |
| Dec 22 | Dec 23 | TEMU.COM WWW.TEMU.COM BC | Home and Office Improvement | 47.23 |
| Dec 22 | Dec 23 | TEMU.COM WWW.TEMU.COM BC | Home and Office Improvement | 11.31 |
| Dec 22 | Dec 23 | APPLE.COM/BILL 866-712-7753 ON | Hotel, Entertainment and Recreation | -4.19 |
| Dec 22 | Dec 23 | TEMU.COM WWW.TEMU.COM BC | Home and Office Improvement | -17.42 |
| Dec 22 | Dec 23 | TEMU.COM WWW.TEMU.COM BC | Home and Office Improvement | -1.59 |
| Dec 22 | Dec 23 | FOODY MART SCARBOROUGH ON | Retail and Grocery | 65.11 |
| Dec 24 | Dec 27 | Nike-ESW-CAD Vancouver BC | Retail and Grocery | -46.61 |
| Dec 24 | Dec 27 | AVIVA GENERAL INSURANCE CMARKHAM ON | Professional and Financial Services | 413.74 |
| Dec 26 | Dec 27 | TEMU.COM VICTORIA BC | Home and Office Improvement | 47.28 |
| Dec 26 | Dec 27 | AMZN Mktp CA*ZE7PQ9I02 WWW.AMAZON.CAON | Personal and Household Expenses | 22.49 |
| Dec 26 | Dec 27 | SP OCTOBERS VERY OWN TORONTO ON | Retail and Grocery | 45.88 |
| Dec 26 | Dec 27 | BIG AL'S SUPERCENTER SCARBOROUGH ON | Personal and Household Expenses | 21.72 |
| Dec 26 | Dec 27 | TEMU.COM VICTORIA BC | Home and Office Improvement | -18.69 |
| Dec 29 | Dec 30 | AMZN Mktp CA WWW.AMAZON.CAON | Personal and Household Expenses | -22.49 |
| Dec 29 | Dec 30 | PETRO-CANADA 59114 TORONTO ON | Transportation | 50.00 |
| Dec 29 | Dec 30 | AQUARIUM SERVICES WAREHOUTHORNHILL ON | Personal and Household Expenses | 8.46 |
| Dec 30 | Dec 31 | AMZN Mktp CA*ZP1QP5OCO WWW.AMAZON.CAON | Personal and Household Expenses | 35.66 |
| Jan 02 | Jan 02 | TIM HORTONS #0024 NORTH YORK ON | Restaurants | 0.20 |
| Jan 02 | Jan 03 | AVIVA GENERAL INSURANCE CMARKHAM ON | Professional and Financial Services | 39.68 |
| Jan 03 | Jan 03 | C. J. Clark Canada Limi Oakville ON | Retail and Grocery | 81.86 |
| Jan 03 | Jan 03 | AMZN Mktp CA*ZD98053J2 WWW.AMAZON.CAON | Personal and Household Expenses | 23.99 |
| Total for 4500 XXXX XXXX 0881 | | | | \$1,045.51 |



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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 | 15 | 234.33 | - | - | 15 | 234.33 |
|  Professional and Financial Services | 2 | 453.42 | - | - | 2 | 453.42 |
|  Retail and Grocery | 11 | 196.04 | - | - | 11 | 196.04 |
|  Transportation | 10 | 168.30 | - | - | 10 | 168.30 |
|  Hotel, Entertainment and Recreation | 1 | -4.19 | - | - | 1 | -4.19 |
|  Restaurants | 1 | 0.20 | - | - | 1 | 0.20 |
|  Home and Office Improvement | 19 | 24.92 | - | - | 19 | 24.92 |
|  Other Transactions | 1 | -27.51 | - | - | 1 | -27.51 |
| Total | 60 | 1,045.51 | | | 60 | \$1,045.51 |

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 | 1,045.51 | - | - |

Reminder: If you only make the minimum payment every month, it will take approximately 8 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

We are pleased to inform you that your Cash Limit is 100% of your Credit Limit.

Congratulations! Cash Back redeemed has been applied to your account. Please 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.