

statement period: August 29, 2024 - September 25, 2024
statement date: September 25, 2024
account number: 0107842023

YIQING CHEN
1759-60 ANN O'REILLY RD
NORTH YORK ON
M2J0C8

details

trans. date	eff. date	transaction	funds out	funds in	balance
Aug 29	Aug 29	BALANCE FORWARD			0.16
Aug 29	Aug 29	INTERAC E-TRANSFER RECEIVE Yiqing Chen		201.11	201.27
Aug 29	Aug 29	TRANSFER OUT	201.11		0.16
Aug 29	Aug 29	TRANSFER IN		189.00	189.16
Aug 29	Aug 29	INTERAC E-TRANSFER SEND leo0528dong@gmail.com	189.00		0.16
Sep 03	Sep 03	INTERAC E-TRANSFER RECEIVE Carl Chen		2,312.57	2,312.73
Sep 03	Sep 03	TRANSFER OUT	2,312.73		0.00
Sep 03	Sep 03	INTERAC E-TRANSFER RECEIVE Carl Chen		1,804.39	1,804.39
Sep 03	Sep 03	TRANSFER OUT	1,804.39		0.00
Sep 04	Sep 04	TRANSFER IN		1,000.00	1,000.00
Sep 04	Sep 04	INTERAC E-TRANSFER SEND Carl CIBC	1,000.00		0.00

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Sep 05	Sep 05	TRANSFER IN		1,000.00	1,000.00
Sep 05	Sep 05	VISA SIMPLII FINANCIAL	200.00		800.00
Sep 05	Sep 05	TRANSFER IN		200.00	1,000.00
Sep 05	Sep 05	INTERAC E-TRANSFER SEND Carl CIBC	1,000.00		0.00
Sep 09	Sep 09	TRANSFER IN		958.62	958.62
Sep 09	Sep 09	INTERAC E-TRANSFER SEND Carl CIBC	958.62		0.00
Sep 10	Sep 10	REIMBURSEMNT		200.00	200.00
Sep 10	Sep 10	INTERAC E-TRANSFER SEND Carl CIBC	200.00		0.00
Sep 13	Sep 13	INTERAC E-TRANSFER RECEIVE Carl Chen		2,574.76	2,574.76
Sep 13	Sep 13	TRANSFER OUT	2,574.76		0.00
Sep 18	Sep 18	TRANSFER IN		500.00	500.00
Sep 18	Sep 18	INTERAC E-TRANSFER SEND Carl CIBC	500.00		0.00
Sep 18	Sep 18	TRANSFER IN		216.81	216.81
Sep 18	Sep 18	INTERAC E-TRANSFER SEND Carl CIBC	216.81		0.00

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trans. date	eff. date	transaction	funds out	funds in	balance
Sep 25	Sep 25	TRANSFER IN		857.95	857.95
Sep 25	Sep 25	INTERAC E-TRANSFER SEND Carl CIBC	857.95		0.00
end of transactions					
total funds out			12,015.37		
total funds in				12,015.21	
closing balance					0.00

end of your no fee chequing account 0107842023 information

Please note

This statement includes all entries available at the time of processing.

Please review your statement. If you have any questions about a transaction on your statement, please contact us anytime. For Personal Lines of Credit, if you believe there's an error on your statement, you must contact us within 30 days of the statement date. For savings accounts, if you believe there's an error on your statement, you must contact us within 90 days of any transaction date (or the date the transaction would have occurred). To review the terms and conditions that apply to your statement, please refer to the "Simplii Financial Products and Services Agreement".

Interest Charges - Interest (including interest on charges and insurance premiums, if applicable) is calculated on the daily closing balance of your account and accrues from the date a transaction is made (i.e., the "eff. date"). The "trans. date" is the date when the transaction was posted to your account and may vary from the "eff. date".

Monthly Interest Calculation - Take the account balance at the end of each day, multiply it by the interest rate applicable on that specific date, and divide the result by 365. The total monthly interest is calculated by adding the interest amounts for each day within the statement period. On the statement period end date, all accrued interest is posted to your account. For Lines of Credit, unpaid interest will compound until all indebtedness is repaid.

The following are examples of how interest is charged on a \$1,000 balance outstanding for a 30-day month:

Interest Rate	Monthly Interest Calculation	Interest Rate	Monthly Interest Calculation
6.00%	\$4.93	10.00%	\$8.22
7.00%	\$5.75	11.00%	\$9.04
8.00%	\$6.58	12.00%	\$9.86
9.00%	\$7.40	13.00%	\$10.69

Even in a leap year, interest is calculated by multiplying the then-outstanding principal amount by the current interest rate in effect at the applicable time, dividing the product by 365 and multiplying the result by the number of days in the payment period during which such current interest rate was chargeable.