

Simplii Financial™
Cash Back Visa® Card

Your account at a glance

Previous balance			\$193.40
Payments	\$394.33		
Other credits	13.52		
Total credits		-	\$407.85
Purchases	266.87		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$266.87
New balance		=	\$52.42

Your minimum payment due

Current month's minimum payment **\$10.00**
Please pay this amount by **Dec 02, 2024**

Your pre-authorized payment will be withdrawn from your bank account on or shortly after the due date, and applied to your credit card account by the due date.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

November statement period
October 11 to November 10, 2024

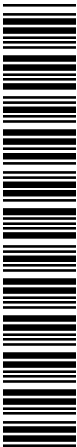
Contact us
Customer Service 1 888 723-8881
Lost/Stolen 1 888 723-8881
TTY 1 888 632-9022
Online simplii.com

Summary	Credit
Limit	\$4,000.00
Available	\$3,947.58

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	116.21
This statement		
4% Cash Back	+	9.55
0.5% Cash Back	+	0.07
Total Cash Back	=	125.83



Tear Off here

Please turn over - Transactions begin on page 2 →

Page 1 of 3

Simplii Financial
Cash Back Visa Card

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 \$52.42
Current month's minimum
payment due by
Dec 02, 2024 \$10.00
Total payment enclosed \$_____

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

017480

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


000045255010543834300000000052420000000010006


























Transactions from October 11 to November 10, 2024

Your payments

Trans date	Post date	Description	Amount(\$)
Oct 20	Oct 22	PAYMENT THANK YOU/PAIEMENT MERCI	300.00
Oct 30	Nov 01	PAYMENT THANK YOU/PAIEMENT MERCI	90.00
Nov 01	Nov 04	PAYMENT THANK YOU/PAIEMENT MERCI	4.33
Total payments			\$394.33

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				
Oct 11	Oct 15	 SHANGHAI 360 UNION TORONTO ON	 Restaurants	13.55
Oct 15	Oct 16	 BINGZ CRISPY BURGER FA TORONTO ON	 Restaurants	26.51
Oct 18	Oct 21	LUCULLUS BAKERY TORONTO ON	 Retail and Grocery	7.30
Oct 20	Oct 21	 BLOOMING GARDEN SCARBOROUGH ON	 Restaurants	70.85
Oct 22	Oct 23	 SHANGHAI 360 UNION TORONTO ON	 Restaurants	12.08
Oct 22	Oct 23	 COCO FRESH TEA JUICE NORTH YORK ON	 Restaurants	7.57
Oct 26	Oct 28	 SMOKES POUTINERIE TORONTO ON	 Restaurants	13.55
Oct 26	Oct 28	TAOBAO.COM London	 Retail and Grocery	13.52
Oct 26	Oct 28	TAOBAO.COM London	 Retail and Grocery	-13.52
Oct 27	Oct 28	 SQ *THE BALLROOM BOWL Toronto ON	 Restaurants	23.04
Oct 27	Oct 28	 OFFWORLD COCKTAIL BAR TORONTO ON	 Restaurants	10.01
Oct 29	Oct 30	 SHANGHAI 360 UNION TORONTO ON	 Restaurants	11.85
Nov 01	Nov 04	TAOBAO.COM 125 LONDON WA	 Retail and Grocery	4.33
Nov 02	Nov 04	 NEW NORTHERN DUMPLINGS TORONTO ON	 Restaurants	50.26
Nov 08	Nov 08	TAOBAO.COM London	 Retail and Grocery	2.45
Total for 4525 XXXX XXXX 3430				\$253.35

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.

*SIMPLII FINANCIAL™ and the SIMPLII FINANCIAL DESIGNS are trademarks of CIBC. *Simplii Financial™ is a division of CIBC. Banking services are not available in Quebec.

*Trademark of Visa International Service Association and used under license

Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Professional and Financial Services	0	0.00	-	-	3	48.62
 Retail and Grocery	5	14.08	-	-	19	347.58
 Transportation	0	0.00	-	-	5	31.80
 Hotel, Entertainment and Recreation	0	0.00	-	-	4	97.97
 Restaurants	10	239.27	-	-	139	3,068.24
 Home and Office Improvement	0	0.00	-	-	3	3.68
 Foreign Currency Transactions	0	0.00	-	-	1	12.02
 Other Transactions	0	0.00	-	-	1	-80.13
Total	15	253.35			175	\$3,529.78

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	253.35	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 0 year(s) and 6 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

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.

Important Notice: In the event of a Canada Post labour disruption, mail you normally receive from Simplii may be delayed. Stay up to date and continue making your payments on time to avoid any fees or disruptions. You can do this by registering for Simplii Online Banking or Simplii Mobile Banking to sign-up to receive statements electronically or call us at the number on the back of your card. You can also turn on alerts, so you never miss a statement. To learn more visit simplii.com

