

statement period: July 31, 2024 - August 28, 2024  
statement date: August 28, 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
Jul 31	Jul 31	BALANCE FORWARD			39,000.28
Aug 05	Aug 05	TRANSFER IN		35.51	39,035.79
Aug 05	Aug 05	VISA SIMPLII FINANCIAL	35.51		39,000.28
Aug 06	Aug 06	INTERAC E-TRANSFER RECEIVE Carl Chen		100.00	39,100.28
Aug 06	Aug 06	VISA SIMPLII FINANCIAL	100.00		39,000.28
Aug 14	Aug 14	INTERAC E-TRANSFER RECEIVE Carl Chen		13.20	39,013.48
Aug 14	Aug 14	MASTERCARD, BMO	13.20		39,000.28
Aug 15	Aug 15	TRANSFER OUT	39,000.00		0.28
Aug 16	Aug 16	INTERAC E-TRANSFER RECEIVE Carl Chen		1,951.52	1,951.80
Aug 16	Aug 16	MASTERCARD, BMO	3.30		1,948.50
Aug 16	Aug 16	TRANSFER OUT	1,000.00		948.50

statement period: July 31, 2024 - August 28, 2024  
statement date: August 28, 2024  
account number: 0107842023

trans. date	eff. date	transaction	funds out	funds in	balance
Aug 16	Aug 16	VISA SIMPLII FINANCIAL	60.50		888.00
Aug 16	Aug 16	INTERAC E-TRANSFER SEND EQ Bank Carl	888.00		0.00
Aug 19	Aug 19	INTERAC E-TRANSFER RECEIVE Yiqing Chen		899.29	899.29
Aug 19	Aug 19	TRANSFER OUT	899.29		0.00
Aug 27	Aug 27	TRANSFER IN		1,000.00	1,000.00
Aug 27	Aug 27	INTERAC E-TRANSFER SEND Carl CIBC	1,000.00		0.00
Aug 28	Aug 29	INTEREST		0.16	0.16
end of transactions					
total funds out			42,999.80		
total funds in				3,999.68	
closing balance					0.16

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.

statement period: July 31, 2024 - August 28, 2024  
statement date: August 28, 2024  
account number: 0107842023

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.