

## Simplii Financial™ Cash Back Visa\* Card

### Your account at a glance

<b>Previous balance</b>		<b>\$52.42</b>
Payments	\$248.28	
Other credits	11.57	
<b>Total credits</b>	<b>-</b>	<b>\$259.85</b>
Purchases	193.59	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
<b>Total charges</b>	<b>+</b>	<b>\$193.59</b>
<b>New balance</b>	<b>=</b>	<b>\$13.84 CR</b>

### Your minimum payment due

<b>Current month's minimum payment</b>	<b>\$0.00</b>
Please pay this amount by <b>Dec 31, 2024</b>	

### YIQING CHEN

**Account number**  
4525 XXXX XXXX 3430

**December statement period**  
November 11 to December 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 \$4,013.84

#### Interest rates Annual

Regular purchases 20.99%  
Cash advances 22.99%

### Your Cash Back

As at last statement + 125.83

#### This statement

4% Cash Back + 6.23  
0.5% Cash Back + 0.13  
Cash Back redeemed - 132.19

**Total Cash Back = 0.00**

Cash Back redeemed will be credited on your next statement. Refer to 'Your message centre' for details.



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Please turn over - Transactions begin on page 2 →

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### 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** \$13.84 CR  
**Current month's minimum payment due by**  
**Dec 31, 2024** \$0.00  
**Total payment enclosed** \$\_\_\_\_\_

014530

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

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

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# Transactions from November 11 to December 10, 2024

## Your payments

Trans date	Post date	Description	Amount(\$)
Nov 13	Nov 14	PAYMENT THANK YOU/PAIEMENT MERCI	142.28
Nov 13	Nov 14	PAYMENT THANK YOU/PAIEMENT MERCI	6.00
Nov 27	Nov 28	PAYMENT THANK YOU/PAIEMENT MERCI	63.23
Nov 29	Dec 02	PAYMENT THANK YOU/PAIEMENT MERCI	36.77
Total payments			\$248.28

## 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				
Nov 08	Nov 12	📌 SHANGHAI 360 UNION TORONTO ON	🍴 Restaurants	13.55
Nov 09	Nov 12	📌 BINGZ CRISPY BURGER FA TORONTO ON	🍴 Restaurants	19.74
Nov 11	Nov 12	TAOBAO.COM London	🛒 Retail and Grocery	3.02
Nov 11	Nov 12	TAOBAO.COM London	🛒 Retail and Grocery	-3.02
Nov 11	Nov 12	TAOBAO.COM London	🛒 Retail and Grocery	5.79
Nov 11	Nov 12	TAOBAO.COM 125 LONDON WA	🛒 Retail and Grocery	3.02
Nov 11	Nov 12	TAOBAO.COM 125 LONDON WA	🛒 Retail and Grocery	16.98
Nov 13	Nov 14	📌 PHO BISTRO LTD THORNHILL ON	🍴 Restaurants	36.78
Nov 15	Nov 18	📌 DOORDASHCONGEEQUEEN DOWNTOWN TOROON	🍴 Restaurants	24.34
Nov 17	Nov 18	📌 COCO FRESH TEA JUICE SCARBOROUGH ON	🍴 Restaurants	6.33
Nov 17	Nov 19	📌 DOORDASHCONGEEQUEEN DOWNTOWN TOROON	🍴 Restaurants	-8.55
Nov 19	Nov 20	📌 SHANGHAI 360 UNION TORONTO ON	🍴 Restaurants	12.42
Nov 21	Nov 21	📌 JOLLIBEE SCARBOROUGH ON	🍴 Restaurants	27.11
Nov 23	Nov 25	📌 MCDONALD'S #40346 TORONTO ON	🍴 Restaurants	1.58
Nov 27	Nov 29	📌 HUTAOLI MUSIC RESTAURANT/MARKHAM ON	🍴 Restaurants	11.98
Dec 01	Dec 02	📌 TIM HORTONS #3323 OTTAWA ON	🍴 Restaurants	2.20
Dec 01	Dec 02	📌 TIM HORTONS #3323 OTTAWA ON	🍴 Restaurants	0.12

## 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.

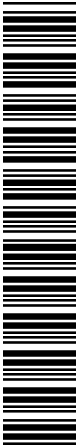
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Prepared for: YIQING CHEN November 11 to December 10, 2024 Account number: 4525 XXXX XXXX 3430









Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4525 XXXX XXXX 3430				
Dec 01	Dec 03	 RIDEAU CENTRE SHANGHAI 36OTTAWA ON	 Restaurants	3.73
Dec 02	Dec 04	 TIM HORTONS #2593 MONTREAL QC	 Restaurants	2.30
Dec 03	Dec 04	 TIM HORTONS #103871 BAINSVILLE ON	 Restaurants	2.60
Total for 4525 XXXX XXXX 3430				\$182.02




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## 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	25.79	-	-	24	373.37
 Transportation	0	0.00	-	-	5	31.80
 Hotel, Entertainment and Recreation	0	0.00	-	-	4	97.97
 Restaurants	15	156.23	-	-	154	3,224.47
 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
<b>Total</b>	<b>20</b>	<b>182.02</b>			<b>195</b>	<b>\$3,711.80</b>

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 (\$)
 <b>Total Monthly Budget</b>	182.02	-	-

## Your message centre

As of the Statement Date your account had a credit balance. No payment is required.

*Time to indulge! You've been rewarded for your purchases with Cash Back – just for you.* 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.