



CIBC Dividend® Visa® Card

Your account at a glance

Previous balance		\$0.00
Payments	\$2,667.09	
Other credits	102.68	
Total credits		- \$2,769.77
Purchases	1,434.08	
Cash advances	1,233.01	
Interest	0.01	
Fees	0.00	
Total charges		+ \$2,667.10
New balance		= \$102.67 CR

Your minimum payment due

Current month's minimum payment **\$0.00**
Please pay this amount by **Jan 03, 2019**

Happy Holidays!

We here at CIBC thank you for your business and wish you a safe and happy holiday season.

ENOCH A-IYEH

Account number
4505 5300 8610 5937

December statement period
November 14 to December 13, 2018

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 [†]	Cash [†]
Limit	\$500.00	\$500.00
Available	\$602.67	\$602.67

Interest rates

	Annual
Regular purchases	19.99%
Cash advances	22.99%

Cash Back Summary

As at last statement	+	88.32
This statement		
Cash Back	+	14.36
Cash Back awarded	-	102.68
Total Cash Back	=	0.00

Please refer to 'Your message centre' for important information about your Rewards



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Tear Off here

Please turn over - Transactions begin on page 2 →

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CIBC Dividend Visa 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 4505 5300 8610 5937
New balance \$102.67 CR
Current month's minimum payment due by
Jan 03, 2019 **\$0.00**
Total payment enclosed \$_____

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ENOCH A-IYEH
45-2090 PEMBI NA HWY
WINNIPEG MB R3T 2G8

030418

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004505530086105937000000001026700000000000007

Transactions from November 14 to December 13, 2018

Your payments

Trans date	Post date	Description	Amount(\$)
Nov 14	Nov 16	PAYMENT THANK YOU/PAIEMENT MERCI	33.97
Nov 23	Nov 26	PAYMENT THANK YOU/PAIEMENT MERCI	1,200.00
Nov 30	Dec 03	PAYMENT THANK YOU/PAIEMENT MERCI	1,200.00
Dec 09	Dec 11	PAYMENT THANK YOU/PAIEMENT MERCI	223.47
Dec 10	Dec 11	PAYMENT THANK YOU/PAIEMENT MERCI	9.65

Total payments **\$2,667.09**

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Dec 13	Dec 13	CASH ADVANCES	22.99%	0.01

Total interest this period **\$0.01**

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
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Card number 4505 5300 8610 5937

Nov 23	Nov 26	SAI CONFERENCES THESAI.ORG DE 750.00 USD @ 1.359213333**	Foreign Currency Transactions	1,019.41
Nov 23	Nov 26	DOLLARAMA # 503 WINNIPEG MB	Retail and Grocery	1.13
Nov 23	Nov 26	SHOPPERSDRUGMART0537 WINNIPEG MB	Health and Education	100.00
Nov 29	Nov 30	DALHOUSIE SCHOOL LUNC WINNIPEG BC	Health and Education	48.00
Dec 06	Dec 07	TIM HORTONS #2796 WINNIPEG MB	Restaurants	1.96
Dec 06	Dec 07	TIM HORTONS #2796 WINNIPEG MB	Restaurants	1.96
Dec 09	Dec 11	APEGM WINNIPEG MB	Professional and Financial Services	218.00
Dec 10	Dec 11	ANSWERS WINNIPEG MB	Health and Education	9.65
Dec 13	Dec 13	CASH BACK AWARDED		-102.68

Total for 4505 5300 8610 5937 **\$1,297.43**

Card number 4505 5300 3195 4066

Nov 14	Nov 15	RECARGASA C *33963657 017868710133 24.98 USD @ 1.359887910**	Foreign Currency Transactions	33.97
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Total for 4505 5300 3195 4066 **\$33.97**

Information about your CIBC Dividend 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 the last day of the statement period shown on the front of this statement. If you do not, we may regard this statement as Final (except for credits which have been posted in error).

How we charge interest: a) **On Purchases:** If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the Purchase, as described in the Application of Payments section of the Cardholder Agreement.

b) **On Cash Advances, Convenience Cheques or Balance Transfers:** 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 the credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of the Cardholder Agreement.

Payment period extensions: If we did not receive a full payment of the Balance on your last monthly statement, your payment due date was automatically extended 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.

**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. A foreign currency Convenience Cheque or payment is converted at CIBC's branch selling rate for Canadian dollars in effect at the time it is processed by CIBC.

†The cash limit forms part of the credit limit. They are not additive.


For more information, please refer to the CIBC Cardholder Agreement.

* Registered trademark of CIBC.
- Trademark of Visa International Service Association and used under license.

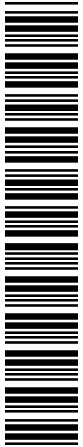


Prepared for: ENOCH A-IYEH November 14 to December 13, 2018 Account number: 4505 5300 8610 5937

Your new charges and credits (continued)










Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 5300 8775 4980				
Dec 05	Dec 07	CASH METROPOLITANO S.309 LA HABANA, CU 894.60 USD @ 1.378280796**	 Foreign Currency Transactions	1,233.01
Total for 4505 5300 8775 4980				\$1,233.01

** Denotes transaction in foreign currency



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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	0	0.00	-	-	14	277.36
 Professional and Financial Services	1	218.00	-	-	23	2,793.50
 Retail and Grocery	1	1.13	-	-	49	1,353.33
 Transportation	0	0.00	-	-	3	1,046.98
 Restaurants	2	3.92	-	-	57	677.37
 Home and Office Improvement	0	0.00	-	-	1	39.55
 Health and Education	3	157.65	-	-	8	679.98
 Cash Advances and Balance Transfers	0	0.00	-	-	1	100.00
 Foreign Currency Transactions	2	2,252.42	-	-	7	7,273.71
Total	10	2,667.09			164	\$14,275.75

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	2,667.09	-	-

Your message centre

At the time of printing this statement your account had a credit balance. No payment is required.

Since your credit card has been replaced, please notify any merchants processing pre-authorized payments to your account of your new credit card number and/or expiry date. This will avoid interruption in delivery of products or services.

Congratulations! Cash Back you earned during the year have been paid out! Check your Cash Back summary on this statement for the total amount credited to your account.

Pay for stuff with your phone. Make purchases with your phone using your CIBC credit card. Visit www.cibc.com/ways-to-pay to learn about the mobile payment solutions that CIBC offers.