



# CIBC Dividend® Visa\* Card

## Your account at a glance

<b>Previous balance</b>		\$134.34
Payments	\$524.78	
Other credits	0.00	
<b>Total credits</b>	-	\$524.78
Purchases	508.89	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
<b>Total charges</b>	+	\$508.89
<b>Total balance</b>	=	\$118.45

## Your payment due this month

<b>Amount Due<sup>1</sup></b>	<b>\$118.45</b>
<b>Minimum Payment<sup>2</sup></b>	<b>\$10.00</b>
Please pay this amount by <b>Jan 04, 2021</b>	

## ENOCH A-IYEH

**Account number**  
4505 5300 8610 5937

**Statement Date**  
December 13, 2020

**December statement period**  
November 14 to December 13, 2020

**Contact us**  
Customer Service 1 800 465-4653  
Lost/Stolen 1 800 663-4575  
TTY 1 877 331-3338  
Online [www.cibc.com](http://www.cibc.com)

Summary	Credit <sup>†</sup>	Cash <sup>†</sup>
Limit	\$500.00	\$500.00
Available	\$381.55	\$381.00

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

## Your Cash Back

As at last statement	+	34.77
<b>This statement</b>		
2% Cash Back	+	1.36
Cash Back	+	2.29
Cash Back redeemed	-	38.42
<b>Total Cash Back</b>	=	<b>0.00</b>
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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## CIBC Dividend Visa Card

### Payment options

- Online Banking: [www.cibc.com](http://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  
**Amount Due** \$118.45  
**Minimum Payment due by**  
**Jan 04, 2021** \$10.00  
**Total payment enclosed** \$\_\_\_\_\_

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ENOCH A-IYEH  
134-99 DALHOUSIE DR  
WINNIPEG MB R3T 3M2

048740

CIBC  
PO BOX 4595 STN A  
TORONTO ON M5W 4X9

00004505530086105937000000001184500000000010005

120-048740


# Transactions from November 14 to December 13, 2020





















## Your payments

Trans date	Post date	Description	Amount(\$)
Nov 13	Nov 16	PAYMENT THANK YOU/PAIEMENT MERCI	134.34
Nov 14	Nov 17	PAYMENT THANK YOU/PAIEMENT MERCI	26.03
Nov 18	Nov 19	PAYMENT THANK YOU/PAIEMENT MERCI	110.56
Nov 27	Nov 30	PAYMENT THANK YOU/PAIEMENT MERCI	130.42
Dec 03	Dec 04	PAYMENT THANK YOU/PAIEMENT MERCI	123.43

**Total payments** **\$524.78**

## 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(\$)
<b>Card number 4505 5300 8610 5937</b>				
Nov 14	Nov 16	SOUTHLAND RESTAURANT WINNIPEG MB	 Restaurants	24.10
Nov 14	Nov 16	 REAL CDN. SUPERSTORE # WINNIPEG MB	 Retail and Grocery	26.03
Nov 14	Nov 17	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	3.42
Nov 15	Nov 16	Subway 11980 Winnipeg MB	 Restaurants	9.62
Nov 15	Nov 17	PIZZA PIZZA # 450 WINNIPEG MB	 Restaurants	22.39
Nov 17	Nov 17	Subway 11980 Winnipeg MB	 Restaurants	9.62
Nov 17	Nov 19	PIZZA PIZZA # 450 WINNIPEG MB	 Restaurants	41.41
Nov 20	Nov 23	SOUTHLAND RESTAURANT WINNIPEG MB	 Restaurants	39.70
Nov 20	Nov 23	7-ELEVEN 17060 D2811 WINNIPEG MB	 Retail and Grocery	4.54
Nov 20	Nov 23	7-ELEVEN 17060 D2811 WINNIPEG MB	 Retail and Grocery	1.73
Nov 20	Nov 23	PIZZA PIZZA # 450 WINNIPEG MB	 Restaurants	29.65
Nov 20	Nov 23	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	10.53
Nov 23	Nov 26	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	41.43
Nov 27	Nov 30	PIZZA PIZZA # 450 WINNIPEG MB	 Restaurants	17.91
Nov 27	Nov 30	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	2.84
Nov 29	Dec 01	PIZZA PIZZA # 450 WINNIPEG MB	 Restaurants	45.56
Dec 01	Dec 04	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	5.71
Dec 02	Dec 03	SOUTHLAND RESTAURANT WINNIPEG MB	 Restaurants	39.70
Dec 02	Dec 03	BK #11895 WINNIPEG MB	 Restaurants	14.55

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## 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 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 credit card 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 CIBC Cardholder Agreement.

If you choose to convert an eligible Purchase into an Installment Plan, interest will be charged on that Installment Plan at the interest rate you agreed to at the time of conversion and in the manner set out in the Installment Plan Terms and Conditions.

**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.

Your statement (including the Balance and Minimum Payment) only reflects Transactions that were posted as of the Statement Date. If you made a payment but it has not yet been posted, it will appear on your next monthly statement and any interest charges will be adjusted based on the transaction date and payment amount. Check CIBC 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 CIBC 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.**

<sup>1</sup> **Amount Due** is the amount you must pay if you want to avoid interest on your regular purchases shown on this statement.

<sup>2</sup> **Minimum Payment** is the minimum amount you must pay this month and it includes your monthly installment payments due (if applicable).

<sup>†</sup> Your cash limit forms part of your credit limit. It is not additional credit.







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

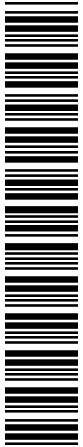
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• Trademark of Visa International Service Association and used under license.



Prepared for: ENOCH A-IYEH November 14 to December 13, 2020 Account number: 4505 5300 8610 5937








## Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 5300 8610 5937				
Dec 05	Dec 07	PIZZA HOTLINE #8 WINNIPEG MB	 Restaurants	21.27
Dec 07	Dec 08	 REAL CDN. SUPERSTORE # WINNIPEG MB	 Retail and Grocery	41.79
Dec 08	Dec 10	PIZZA PIZZA # 450 WINNIPEG MB	 Restaurants	22.39
Dec 09	Dec 10	BK #11895 WINNIPEG MB	 Restaurants	12.31
Dec 11	Dec 11	Subway 11980 Winnipeg MB	 Restaurants	20.69
Total for 4505 5300 8610 5937				\$508.89



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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	-	-	3	714.04
 Professional and Financial Services	0	0.00	-	-	3	313.00
 Retail and Grocery	4	74.09	-	-	49	1,137.69
 Restaurants	15	370.87	-	-	260	1,941.13
 Home and Office Improvement	0	0.00	-	-	1	28.00
 Health and Education	5	63.93	-	-	55	796.53
 Foreign Currency Transactions	0	0.00	-	-	4	748.12
<b>Total</b>	<b>24</b>	<b>508.89</b>			<b>375</b>	<b>\$5,678.51</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>	508.89	-	-

**Reminder:** If you only make the minimum payment every month, it will take approximately 1 year(s) and 0 month(s) to pay the total 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

*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.

### Important reminder on changes to Your Benefits Guide

Further to our previous communication, we wanted to remind you that effective December 1, 2020, all accumulated cash back will be automatically redeemed on the last day of your December statement and applied as a credit on your January 2021 statement provided that your credit card account is open and in good standing at the time the cash back is redeemed. See [www.cibc.com/dividendupdate](http://www.cibc.com/dividendupdate) for more details.

### Happy Holidays!

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

### CIBC Fraud Alerts

Let us help you stay safe this holiday season! Sign up for CIBC fraud alerts to receive text, phone, or email notifications about suspicious activity on your accounts. Make sure your contact information is up to date.

Travelling Out-of-Province? CIBC Travel Insurance is an easy and convenient way to stay protected. CIBC Travel Insurance is underwritten by Co-operators Life Insurance Company (accident and sickness benefits) and The Sovereign General Insurance Company (property and casualty benefits). Get a quote and buy online today visit [www.cibc.com/travel](http://www.cibc.com/travel) or call 1-800-281-9109. Insurance coverage is administered by Allianz Global Assistance.