

CIBC Dividend® Visa® Card

Your account at a glance

Previous balance			\$102.67 CR
Payments	\$81.06		
Other credits	0.00		
Total credits		-	\$81.06
Purchases	183.73		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$183.73
New balance		=	\$0.00

Your minimum payment due

Current month's minimum payment	\$0.00
Please pay this amount by Feb 04, 2019	

Lose the clutter and reduce your environmental impact.

If you haven't already made the switch, try going paperless to enjoy the benefits and convenience of receiving your statement electronically. You can view up to 7 years of your CIBC credit card and bank account eStatements! Sign on and go to www.cibc.com/estatemnts or call 1 800 465-4653 to make the switch today.

ENOCH A-IYEH

Account number
4505 5300 8610 5937

January statement period
December 14, 2018 to January 13, 2019

Contact us

Customer Service	1 800 465-4653
Lost/Stolen	1 800 663-4575
TTY	1 877 331-3338
Online	www.cjbc.com

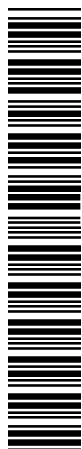
Summary	Credit [†]	Cash [†]
Limit	\$500.00	\$500.00
Available	\$500.00	\$500.00

Interest rates Annual

Regular purchases	19.99%
Cash advances	22.99%

Cash Back Summary

As at last statement	+	0.00
This statement		
2% Cash Back	+	2.48
Cash Back	+	0.30
Total Cash Back	=	2.78



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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	\$0.00
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Current month's minimum
payment due by
Feb 04, 2019 \$0.00

Total payment enclosed \$

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

077842

CI BC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

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Transactions from December 14, 2018 to January 13, 2019

Your payments

Trans date	Post date	Description	Amount(\$)
Dec 24	Dec 27	PAYMENT THANK YOU/PAIEMENT MERCI	81.06
Total payments			\$81.06

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 4505 5300 8610 5937				
Dec 22	Dec 24	 REAL CDN. SUPERSTORE # WINNIPEG MB	 Retail and Grocery	91.26
Dec 22	Dec 27	 SAFEWAY #4847 WINNIPEG MB	 Retail and Grocery	32.47
Dec 24	Dec 27	SILOAM MISSION INC WINNIPEG MB	 Professional and Financial Services	30.00
Dec 25	Dec 27	CANADAHELPSORG DONATIO 416-628-6948 ON	 Personal and Household Expenses	30.00
Total for 4505 5300 8610 5937				\$183.73

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.

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



Prepared for: ENOCH A-IYEH December 14 , 2018 to January 13, 2019 Account number: 4505 5300 8610 5937

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	1	30.00	-	-	1	30.00
Professional and Financial Services	1	30.00	-	-	1	30.00
Retail and Grocery	2	123.73	-	-	2	123.73
Total	4	183.73			4	\$183.73

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.

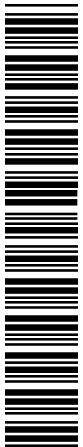
A negative difference (-) means you spent more than you budgeted.

	Amount(\$)	Budget (\$)	Difference (\$)
Total Monthly Budget	183.73	-	-

Your message centre

Gain more control over your finances. Your card has a unique Authorized User(s) Spending Limits feature. Find comfort knowing only an allotted amount can be spent each month. This frees up your time and helps manage overall card spending. See more at www.cibc.com/spendinglimits or call 1 800 465-4653 for set-up.

Feel secure knowing your family is protected should the unexpected occur. Apply for up to \$5 million in coverage with CIBC Term Life Insurance and know instantly if you're approved. Help loved ones cover expenses like funeral costs you may leave behind with CIBC Guaranteed Acceptance Life Insurance. Acceptance is guaranteed for Canadians aged 40-74. Underwritten by CIBC Life Insurance Co. Ltd. Get more info at cibcinsurance.com or call 1 844 283-2273.



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