

CIBC Dividend® Visa® Card

Your account at a glance

Previous balance			\$0.31
Payments	\$923.25		
Other credits	0.00		
Total credits		-	\$923.25
Purchases	438.00		
Cash advances	484.94		
Interest	0.00		
Fees	0.00		
Total charges		+	\$922.94
New balance		=	\$0.00

Your minimum payment due

Current month's minimum payment	\$0.00
Please pay this amount by Dec 04, 2018	

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.

ENOCH A-IYEH

Account number
4505 5300 3195 4066

November statement period
October 14 to November 13, 2018

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	+	83.94
This statement		
Cash Back	+	4.38
Total Cash Back	=	88.32



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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
- 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 3195 4066

New balance	\$0.00
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Current month's minimum
payment due by
Dec 04, 2018 \$0.00

Total payment enclosed \$

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

033373

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

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Transactions from October 14 to November 13, 2018

Your payments

Trans date	Post date	Description	Amount(\$)
Oct 13	Oct 16	PAYMENT THANK YOU/PAIEMENT MERCI	0.31
Oct 17	Oct 19	PAYMENT THANK YOU/PAIEMENT MERCI	20.00
Oct 21	Oct 23	PAYMENT THANK YOU/PAIEMENT MERCI	500.00
Oct 28	Oct 30	PAYMENT THANK YOU/PAIEMENT MERCI	19.94
Oct 31	Nov 02	PAYMENT THANK YOU/PAIEMENT MERCI	25.00
Nov 03	Nov 06	PAYMENT THANK YOU/PAIEMENT MERCI	285.00
Nov 04	Nov 06	PAYMENT THANK YOU/PAIEMENT MERCI	25.00
Nov 06	Nov 08	PAYMENT THANK YOU/PAIEMENT MERCI	48.00
Total payments			\$923.25

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 5300 3195 4066				
Oct 17	Oct 18	UNITED WAY OF WINNIPEG WINNIPEG MB	 Personal and Household Expenses	20.00
Oct 28	Oct 31	Skype Luxembourg	 Professional and Financial Services	25.00
Oct 28	Nov 02	SKYPE.COM/GO/BILL SKYPECOM	 Professional and Financial Services	10.00
Oct 31	Nov 05	GO.SKYPE.COM/BILL LUXEMBOURG	 Professional and Financial Services	25.00
Nov 03	Nov 05	MEDCOUNCIL/CONSEILMED OTTAWA ON	 Health and Education	285.00
Nov 04	Nov 08	GO.SKYPE.COM/BILL LUXEMBOURG	 Professional and Financial Services	25.00
Nov 07	Nov 08	DALHOUSIE SCHOOL LUNC WINNIPEG BC	 Health and Education	48.00
Total for 4505 5300 3195 4066				\$438.00
Card number 4505 5300 8775 4980				
Oct 24	Oct 25	CASH ADV/AVANCE DE FONDS-La Havana 360.50 USD @ 1.345187240**	 Foreign Currency Transactions	484.94
Total for 4505 5300 8775 4980				\$484.94

** Denotes transaction in foreign currency

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 October 14 to November 13, 2018 Account number: 4505 5300 3195 4066

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	1	20.00	-	-	14	277.36
Professional and Financial Services	4	85.00	-	-	22	2,575.50
Retail and Grocery	0	0.00	-	-	48	1,352.20
Transportation	0	0.00	-	-	3	1,046.98
Restaurants	0	0.00	-	-	55	673.45
Home and Office Improvement	0	0.00	-	-	1	39.55
Health and Education	2	333.00	-	-	5	522.33
Cash Advances and Balance Transfers	0	0.00	-	-	1	100.00
Foreign Currency Transactions	1	484.94	-	-	5	5,021.29
Total	8	922.94			154	\$11,608.66

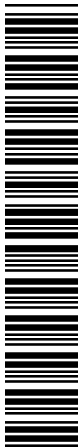
Transactions are assigned a spend category based on where the goods or services are purchased, not on what was purchased. For example, items purchased at a convenience store in a gas station will appear under Transportation, not Retail and Grocery.

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

	Amount (\$)	Budget (\$)	Difference (\$)
Total Monthly Budget	922.94	-	-

Your message centre

Did you know? CIBC's Fraud Alerts will notify you via text, phone or email to confirm suspicious activity. Update your mobile, email and other contact information on CIBC Mobile Banking so we can connect with you quickly.



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