



CIBC Dividend® Visa* Card

Your account at a glance

Previous balance			\$1.60 CR
Payments	\$652.94		
Other credits	0.00		
Total credits		-	\$652.94
Purchases	704.87		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$704.87
Total balance		=	\$50.33

Your payment due this month

Amount Due¹	\$50.33
Minimum Payment²	\$10.00
Please pay this amount by Nov 03, 2020	

ENOCH A-IYEH

Account number
4505 5300 8610 5937

Statement Date
October 13, 2020

October statement period
September 14 to October 13, 2020

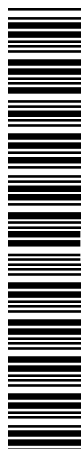
Contact us
Customer Service 1 800 465-4653
Lost/Stolen 1 800 663-4575
TTY 1 877 331-3338
Online www.cibc.com

Summary	Credit [†]	Cash [†]
Limit	\$500.00	\$500.00
Available	\$449.67	\$449.00

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	24.08
This statement		
2% Cash Back	+	2.07
Cash Back	+	3.15
Total Cash Back	=	29.30



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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 8610 5937

Amount Due \$50.33

Minimum Payment due by
Nov 03, 2020 \$10.00

Total payment enclosed \$_____

000000
ENOCH A-IYEH
134-99 DALHOUSIE DR
WINNIPEG MB R3T 3M2

020667

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9


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Transactions from September 14 to October 13, 2020

Your payments

Trans date	Post date	Description	Amount(\$)
Sep 11	Sep 14	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
Sep 21	Sep 22	PAYMENT THANK YOU/PAIEMENT MERCI	238.27
Sep 24	Sep 25	PAYMENT THANK YOU/PAIEMENT MERCI	8.22
Sep 25	Sep 28	PAYMENT THANK YOU/PAIEMENT MERCI	1.98
Sep 29	Sep 30	PAYMENT THANK YOU/PAIEMENT MERCI	32.13
Sep 30	Oct 01	PAYMENT THANK YOU/PAIEMENT MERCI	52.13
Oct 02	Oct 05	PAYMENT THANK YOU/PAIEMENT MERCI	41.04
Oct 04	Oct 06	PAYMENT THANK YOU/PAIEMENT MERCI	60.00
Oct 04	Oct 06	PAYMENT THANK YOU/PAIEMENT MERCI	45.34
Oct 05	Oct 06	PAYMENT THANK YOU/PAIEMENT MERCI	10.00
Oct 06	Oct 07	PAYMENT THANK YOU/PAIEMENT MERCI	9.90
Oct 07	Oct 08	PAYMENT THANK YOU/PAIEMENT MERCI	13.84
Oct 08	Oct 09	PAYMENT THANK YOU/PAIEMENT MERCI	40.09
Total payments			\$652.94

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				
Sep 13	Sep 14	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	1.60
Sep 13	Sep 14	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	1.98
Sep 13	Sep 16	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	6.14
Sep 15	Sep 16	 REAL CDN. SUPERSTORE # WINNIPEG MB	 Retail and Grocery	29.52
Sep 20	Sep 21	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	1.98
Sep 20	Sep 21	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	0.65
Sep 21	Sep 22	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	3.50
Sep 21	Sep 23	STARBUCKS 04827 WINNIPEG MB	 Restaurants	2.74
Sep 23	Sep 24	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	1.98
Sep 24	Sep 25	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	1.98
Sep 25	Sep 28	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	3.87
Sep 25	Sep 28	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	2.71

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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.**

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

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

[†] 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 September 14 to October 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				
Sep 26	Sep 28	TIM HORTONS #8152 WINNIPEG MB	Restaurants	3.87
Sep 27	Sep 28	TIM HORTONS #8152 WINNIPEG MB	Restaurants	3.50
Sep 27	Sep 28	TIM HORTONS #8152 WINNIPEG MB	Restaurants	3.87
Sep 28	Sep 29	TIM HORTONS #8152 WINNIPEG MB	Restaurants	3.87
Sep 28	Sep 29	TIM HORTONS #8152 WINNIPEG MB	Restaurants	3.50
Sep 28	Sep 30	PAYPAL *CA 4029357733 CA	Retail and Grocery	6.94
Sep 29	Sep 30	TIM HORTONS #8152 WINNIPEG MB	Restaurants	9.06
Sep 29	Sep 30	BK #11895 WINNIPEG MB	Restaurants	12.09
Sep 30	Oct 01	MYBACKCHECK.COM SURREY BC	Personal and Household Expenses	30.98
Sep 30	Oct 01	TIM HORTONS #8152 WINNIPEG MB	Restaurants	6.49
Oct 01	Oct 02	BK #11895 WINNIPEG MB	Restaurants	12.53
Oct 02	Oct 05	BK #11895 WINNIPEG MB	Restaurants	12.53
Oct 03	Oct 05	TIM HORTONS #8152 WINNIPEG MB	Restaurants	8.49
Oct 03	Oct 05	REAL CDN. SUPERSTORE # WINNIPEG MB	Retail and Grocery	73.94
Oct 03	Oct 05	TIM HORTONS #8152 WINNIPEG MB	Restaurants	6.49
Oct 03	Oct 05	BK #11895 WINNIPEG MB	Restaurants	10.29
Oct 04	Oct 05	TIM HORTONS #8152 WINNIPEG MB	Restaurants	9.95
Oct 04	Oct 06	DIM SUM KINGDOM WINNIPEG MB	Restaurants	15.62
Oct 05	Oct 06	TIM HORTONS #8152 WINNIPEG MB	Restaurants	9.95
Oct 06	Oct 07	Subway 11980 Winnipeg MB	Restaurants	9.62
Oct 06	Oct 07	TIM HORTONS #8152 WINNIPEG MB	Restaurants	3.99
Oct 07	Oct 08	TIM HORTONS #8152 WINNIPEG MB	Restaurants	6.49
Oct 07	Oct 08	TIM HORTONS #8152 WINNIPEG MB	Restaurants	6.49
Oct 07	Oct 08	BK #11895 WINNIPEG MB	Restaurants	6.71
Oct 08	Oct 09	TIM HORTONS #8152 WINNIPEG MB	Restaurants	2.01
Oct 08	Oct 09	TIM HORTONS #8152 WINNIPEG MB	Restaurants	3.82
Oct 08	Oct 09	DOLLARAMA #1286 WINNIPEG MB	Retail and Grocery	3.93
Oct 08	Oct 13	7-ELEVEN 17060 D2811 WINNIPEG MB	Retail and Grocery	1.89
Oct 08	Oct 13	DIM SUM KINGDOM WINNIPEG MB	Restaurants	13.38
Oct 08	Oct 13	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	3.35
Oct 09	Oct 13	TIM HORTONS #8152 WINNIPEG MB	Restaurants	1.98
Oct 09	Oct 13	TIM HORTONS #8152 WINNIPEG MB	Restaurants	1.33
Oct 10	Oct 13	TIM HORTONS #8152 WINNIPEG MB	Restaurants	1.98
Oct 10	Oct 13	DOLLARAMA #1286 WINNIPEG MB	Retail and Grocery	2.81
Oct 10	Oct 13	BK #11895 WINNIPEG MB	Restaurants	12.53
Oct 10	Oct 13	CHINA GARDEN RESTAURANT WINNIPEG MB	Restaurants	10.03
Oct 11	Oct 13	CHINA GARDEN RESTAURANT WINNIPEG MB	Restaurants	10.03
Oct 11	Oct 13	7-ELEVEN 17060 D2811 WINNIPEG MB	Retail and Grocery	1.89
Total for 4505 5300 8610 5937				\$406.87








Card number 4505 5300 8775 4980

Sep 11	Sep 14	MEDCOUNCIL/CONSEILMED OTTAWA ON	Personal and Household Expenses	298.00
Total for 4505 5300 8775 4980				\$298.00



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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	2	328.98	-	-	3	714.04
 Professional and Financial Services	0	0.00	-	-	3	313.00
 Retail and Grocery	7	120.92	-	-	32	918.37
 Restaurants	40	245.48	-	-	222	1,104.21
 Home and Office Improvement	0	0.00	-	-	1	28.00
 Health and Education	2	9.49	-	-	39	651.81
 Foreign Currency Transactions	0	0.00	-	-	4	748.12
Total	51	704.87			304	\$4,477.55

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	704.87	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 0 year(s) and 6 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

We are pleased to inform you that your Cash Limit is 100% of your Credit Limit. Your Cash Limit is reflected in the Credit summary section of this statement.

Credit card transaction alerts.

Stay on top of your credit card activity and quickly identify unauthorized transactions without having to log in. Sign up for this and other alerts through Manage My Alerts.

Lock and unlock your card.

Misplacing your credit card is stressful. With CIBC's Lock and Unlock feature, available in CIBC Mobile and Online Banking, you can instantly lock your credit card with a few quick taps and unlock it with ease when you find it. If you believe your card is lost or stolen, you can use the Report Lost or Stolen Card feature to deactivate it and request a replacement card right away.

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 or call 1-800-281-9109. Insurance coverage is administered by Allianz Global Assistance.