



# CIBC Dividend® Visa® Card

## Your account at a glance

<b>Previous balance</b>		\$0.00
Payments	\$217.90	
Other credits	0.00	
<b>Total credits</b>	-	\$217.90
Purchases	295.21	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
<b>Total charges</b>	+	\$295.21
<b>Total balance</b>	=	\$77.31

## Your payment due this month

<b>Amount Due<sup>1</sup></b>	<b>\$77.31</b>
<b>Minimum Payment<sup>2</sup></b>	<b>\$10.00</b>
Please pay this amount by <b>Aug 04, 2020</b>	

## ENOCH A-IYEH

**Account number**  
4505 5300 8610 5937

**Statement Date**  
July 13, 2020

**July statement period**  
June 14 to July 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 <sup>†</sup>	Cash <sup>†</sup>
Limit	\$500.00	\$500.00
Available	\$422.69	\$422.00

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

## Cash Back Summary

As at last statement	+	15.44
<b>This statement</b>		
Promotions	+	0.57
2% Cash Back	+	2.90
Cash Back	+	0.79
<b>Total Cash Back</b>	=	<b>19.70</b>



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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 \$77.31

Minimum Payment due by  
**Aug 04, 2020** \$10.00

Total payment enclosed \$\_\_\_\_\_

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ENOCH A-IYEH  
241-99 DALHOUSIE DR  
WINNIPEG MB R3T 3M2

031475

CIBC  
PO BOX 4595 STN A  
TORONTO ON M5W 4X9

00004505530086105937000000000773100000000010000


120-031475





















# Transactions from June 14 to July 13, 2020

## Your payments

Trans date	Post date	Description	Amount(\$)
Jun 21	Jun 23	PAYMENT THANK YOU/PAIEMENT MERCI	65.42
Jun 26	Jun 29	PAYMENT THANK YOU/PAIEMENT MERCI	0.88
Jul 01	Jul 03	PAYMENT THANK YOU/PAIEMENT MERCI	63.59
Jul 03	Jul 06	PAYMENT THANK YOU/PAIEMENT MERCI	1.98
Jul 09	Jul 10	PAYMENT THANK YOU/PAIEMENT MERCI	65.89
Jul 10	Jul 13	PAYMENT THANK YOU/PAIEMENT MERCI	20.14
Total payments			\$217.90

## 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				
Jun 15	Jun 16	LITTLE CAESARS PEMBINA SOWINNIPEG MB	 Restaurants	12.31
Jun 18	Jun 19	 REAL CDN. SUPERSTORE # WINNIPEG MB	 Retail and Grocery	40.24
Jun 20	Jun 22	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	3.87
Jun 22	Jun 22	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	3.87
Jun 23	Jun 25	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	6.01
Jun 26	Jun 29	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	3.87
Jun 26	Jun 29	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	4.25
Jun 27	Jun 29	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	3.87
Jun 29	Jun 30	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	1.98
Jun 30	Jul 02	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	1.98
Jun 30	Jul 02	 REAL CDN. SUPERSTORE # WINNIPEG MB	 Retail and Grocery	42.05
Jun 30	Jul 02	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	5.59
Jul 01	Jul 02	TIM HORTONS #8152 WINNIPEG MB	 Restaurants	1.98
Jul 05	Jul 07	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	4.25
Jul 08	Jul 09	 REAL CDN. SUPERSTORE # WINNIPEG MB	 Retail and Grocery	61.64
Jul 09	Jul 13	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	20.14
Jul 12	Jul 13	ASOYAMA SUSHI WINNIPEG MB	 Restaurants	77.31
Total for 4505 5300 8610 5937				\$295.21

## 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.

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



Prepared for: ENOCH A-IYEH June 14 to July 13, 2020 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	0	0.00	-	-	1	385.06
Professional and Financial Services	0	0.00	-	-	1	268.00
Retail and Grocery	3	143.93	-	-	12	550.83
Restaurants	9	111.04	-	-	151	737.81
Health and Education	5	40.24	-	-	35	625.50
Foreign Currency Transactions	0	0.00	-	-	4	748.12
<b>Total</b>	<b>17</b>	<b>295.21</b>			<b>204</b>	<b>\$3,315.32</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>	295.21	-	-

**Reminder:** If you only make the minimum payment every month, it will take approximately 0 year(s) and 9 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.

### 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](http://www.cibc.com/estatemnts) or call 1 800 465-4653 to make the switch today.

### Monitor your credit.

CIBC's complimentary Credit Report Alert notifies you of changes to your credit report to help you monitor any suspicious activity. Sign up or Sign on to CIBC Online Banking today to take advantage of this feature.

## Details of Promotional Awards

REVIVAL REWARDS BONUS

\$0.57



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