



CIBC Dividend® Visa* Card

Your account at a glance

Previous balance			\$50.33
Payments	\$608.06		
Other credits	0.00		
Total credits		-	\$608.06
Purchases	692.07		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$692.07
Total balance		=	\$134.34

Your payment due this month

Amount Due¹	\$134.34
Minimum Payment²	\$10.00
Please pay this amount by Dec 04, 2020	

ENOCH A-IYEH

Account number
4505 5300 8610 5937

Statement Date
November 13, 2020

November statement period
October 14 to November 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	\$365.66	\$365.00

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	29.30
This statement		
2% Cash Back	+	2.39
Cash Back	+	3.08
Total Cash Back	=	34.77



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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

Amount Due \$134.34

Minimum Payment due by
Dec 04, 2020 \$10.00

Total payment enclosed \$_____

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

051603

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9


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Transactions from October 14 to November 13, 2020

Your payments

Trans date	Post date	Description	Amount(\$)
Oct 13	Oct 14	PAYMENT THANK YOU/PAIEMENT MERCI	62.37
Oct 14	Oct 15	PAYMENT THANK YOU/PAIEMENT MERCI	24.43
Oct 19	Oct 20	PAYMENT THANK YOU/PAIEMENT MERCI	50.00
Oct 25	Oct 27	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
Oct 30	Nov 02	PAYMENT THANK YOU/PAIEMENT MERCI	50.00
Oct 31	Nov 03	PAYMENT THANK YOU/PAIEMENT MERCI	161.26
Nov 03	Nov 04	PAYMENT THANK YOU/PAIEMENT MERCI	20.00
Nov 04	Nov 06	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
Nov 06	Nov 09	PAYMENT THANK YOU/PAIEMENT MERCI	40.00
Total payments			\$608.06

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				
Oct 11	Oct 14	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	2.26
Oct 12	Oct 14	7-ELEVEN 17060 D2811 WINNIPEG MB	 Retail and Grocery	1.89
Oct 12	Oct 14	7-ELEVEN 17060 D2811 WINNIPEG MB	 Retail and Grocery	5.99
Oct 13	Oct 14	DOLLARAMA #1286 WINNIPEG MB	 Retail and Grocery	3.93
Oct 13	Oct 15	PIZZA PIZZA # 450 WINNIPEG MB	 Restaurants	17.91
Oct 13	Oct 15	7-ELEVEN 17060 D2811 WINNIPEG MB	 Retail and Grocery	2.23
Oct 14	Oct 15	BK #11895 WINNIPEG MB	 Restaurants	8.95
Oct 14	Oct 16	7-ELEVEN 17060 D2811 WINNIPEG MB	 Retail and Grocery	1.89
Oct 14	Oct 19	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	2.26
Oct 15	Oct 19	7-ELEVEN 17060 D2811 WINNIPEG MB	 Retail and Grocery	2.23
Oct 16	Oct 19	MARY BROWNS #8002 WINNIPEG MB	 Restaurants	11.75
Oct 16	Oct 19	7-ELEVEN 17060 D2811 WINNIPEG MB	 Retail and Grocery	1.66
Oct 16	Oct 19	DIM SUM KINGDOM WINNIPEG MB	 Restaurants	13.38
Oct 16	Oct 19	SHOPPERSDRUGMART0532 WINNIPEG MB	 Health and Education	2.26
Oct 17	Oct 19	WILD WINGS PEMBINA HWY WINNIPEG MB	 Restaurants	20.02
Oct 17	Oct 19	7-ELEVEN 17060 D2811 WINNIPEG MB	 Retail and Grocery	1.89

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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.

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



Prepared for: ENOCH A-IYEH October 14 to November 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				
Oct 17	Oct 20	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	31.37
Oct 18	Oct 19	LITTLE CAESARS PEMBINA SOWINNIPEG MB	Restaurants	12.31
Oct 18	Oct 21	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	2.60
Oct 19	Oct 20	SOUTHLAND RESTAURANT WINNIPEG MB	Restaurants	17.18
Oct 20	Oct 21	SOUTHLAND RESTAURANT WINNIPEG MB	Restaurants	12.01
Oct 21	Oct 22	BK #11895 WINNIPEG MB	Restaurants	12.31
Oct 22	Oct 23	SOUTHLAND RESTAURANT WINNIPEG MB	Restaurants	30.44
Oct 22	Oct 26	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	2.60
Oct 23	Oct 26	REAL CDN. SUPERSTORE # WINNIPEG MB	Retail and Grocery	5.96
Oct 23	Oct 26	REAL CDN. SUPERSTORE # WINNIPEG MB	Retail and Grocery	13.96
Oct 24	Oct 26	PIZZA HOTLINE #8 WINNIPEG MB	Restaurants	11.19
Oct 25	Oct 26	SOUTHLAND RESTAURANT WINNIPEG MB	Restaurants	30.43
Oct 27	Oct 28	SOUTHLAND RESTAURANT WINNIPEG MB	Restaurants	30.44
Oct 28	Oct 29	BK #11895 WINNIPEG MB	Restaurants	14.55
Oct 30	Nov 02	REAL CDN. SUPERSTORE # WINNIPEG MB	Retail and Grocery	38.70
Oct 30	Nov 02	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	13.25
Oct 30	Nov 02	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	3.38
Oct 31	Nov 02	DOMINOS PIZZA 10210 WINNIPEG MB	Restaurants	14.55
Oct 31	Nov 02	FIVE GUYS BURGERS & FR WINNIPEG MB	Restaurants	16.43
Nov 01	Nov 02	SOUTHLAND RESTAURANT WINNIPEG MB	Restaurants	29.21
Nov 02	Nov 03	SOUTHLAND RESTAURANT WINNIPEG MB	Restaurants	26.50
Nov 02	Nov 05	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	3.38
Nov 04	Nov 05	SOUTHLAND RESTAURANT WINNIPEG MB	Restaurants	25.43
Nov 04	Nov 06	7-ELEVEN 17060 D2811 WINNIPEG MB	Retail and Grocery	4.54
Nov 04	Nov 09	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	12.86
Nov 05	Nov 09	PIZZA PIZZA # 450 WINNIPEG MB	Restaurants	40.30
Nov 07	Nov 09	REAL CDN. SUPERSTORE # WINNIPEG MB	Retail and Grocery	60.36
Nov 08	Nov 10	PIZZA PIZZA # 450 WINNIPEG MB	Restaurants	21.27
Nov 09	Nov 10	SOUTHLAND RESTAURANT WINNIPEG MB	Restaurants	27.10
Nov 10	Nov 12	PIZZA PIZZA # 450 WINNIPEG MB	Restaurants	22.39
Nov 10	Nov 13	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	4.57
Total for 4505 5300 8610 5937				\$692.07




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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	13	145.23	-	-	45	1,063.60
 Restaurants	23	466.05	-	-	245	1,570.26
 Home and Office Improvement	0	0.00	-	-	1	28.00
 Health and Education	11	80.79	-	-	50	732.60
 Foreign Currency Transactions	0	0.00	-	-	4	748.12
Total	47	692.07			351	\$5,169.62

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	692.07	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 1 year(s) and 2 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

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.

Easily recognize your credit card transactions.

Have peace of mind with enhanced transaction details including an interactive map to show you where you last shopped, the merchant's phone number and transaction type using CIBC's Mobile Banking app. Don't have the app yet? To learn more visit <https://www.cibc.com/en/personal-banking/ways-to-bank/how-to/register-for-mobile-and-online-banking.html>

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.