

# CIBC Dividend® Visa® Card

## Your account at a glance

<b>Previous balance</b>			\$0.00
Payments	\$150.18		
Other credits	0.00		
Total credits		-	\$150.18
Purchases	148.58		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$148.58
<b>Total balance</b>		=	<b>\$1.60 CR</b>

**Your payment due this month**

Amount Due <sup>1</sup>	\$0.00
Minimum Payment <sup>2</sup>	\$0.00

Please pay this amount by **Oct 05, 2020**

## ENOCH A-IYEH

**Account number**  
4505 5300 8610 5937

**Statement Date**  
September 13, 2020

**September statement period**  
August 14 to September 13, 2020

## Contact us

Customer Service	1 800 465-4653
Lost/Stolen	1 800 663-4575
TTY	1 877 331-3338
Online	<a href="http://www.cibc.com">www.cibc.com</a>

Summary	Credit <sup>†</sup>	Cash <sup>†</sup>
Limit	\$500.00	\$500.00
Available	\$501.60	\$501.60

**Interest rates** Annual

Regular purchases	19.99%
Cash advances	22.99%

## Your Cash Back

As at last statement	+	22.26
<b>This statement</b>		
2% Cash Back	+	1.40
Cash Back	+	0.42
<b>Total Cash Back</b>	<b>=</b>	<b>24.08</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](http://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	\$0.00
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Minimum Payment due by  
**Oct 05, 2020** \$0.00

Total payment enclosed \$

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

009852

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

000045055300861059370000000000000000000000000000000000

120-009852

# Transactions from August 14 to September 13, 2020

## Your payments

Trans date	Post date	Description	Amount(\$)
Aug 25	Aug 26	PAYMENT THANK YOU/PAIEMENT MERCI	79.61
Sep 02	Sep 03	PAYMENT THANK YOU/PAIEMENT MERCI	30.54
Sep 04	Sep 08	PAYMENT THANK YOU/PAIEMENT MERCI	33.25
Sep 05	Sep 09	PAYMENT THANK YOU/PAIEMENT MERCI	1.60
Sep 09	Sep 10	PAYMENT THANK YOU/PAIEMENT MERCI	5.18

**Total payments** **\$150.18**

## 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(\$)
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**Card number 4505 5300 8610 5937**

Aug 17	Aug 18	📌 MY SPICE HOUSE WINNIPEG MB	🛒 Retail and Grocery	11.00
Aug 17	Aug 18	📌 REAL CDN. SUPERSTORE # WINNIPEG MB	🛒 Retail and Grocery	22.37
Aug 20	Aug 21	MPI BISON SERVICE CENTRE WINNIPEG MB	🏢 Professional and Financial Services	25.00
Aug 20	Aug 24	📌 SOBEYS #5037 WINNIPEG MB	🛒 Retail and Grocery	15.76
Aug 22	Aug 24	TIM HORTONS #8152 WINNIPEG MB	🍽 Restaurants	1.98
Aug 23	Aug 24	TIM HORTONS #8152 WINNIPEG MB	🍽 Restaurants	3.50
Aug 26	Aug 27	📌 REAL CDN. SUPERSTORE # WINNIPEG MB	🛒 Retail and Grocery	14.68
Aug 26	Aug 27	📌 MY SPICE HOUSE WINNIPEG MB	🛒 Retail and Grocery	5.50
Aug 29	Aug 31	TIM HORTONS #8152 WINNIPEG MB	🍽 Restaurants	1.98
Aug 29	Aug 31	STARBUCKS 04827 WINNIPEG MB	🍽 Restaurants	5.18
Aug 30	Aug 31	TIM HORTONS #2856 WINNIPEG MB	🍽 Restaurants	1.60
Aug 30	Aug 31	TIM HORTONS #2856 WINNIPEG MB	🍽 Restaurants	1.60
Sep 03	Sep 08	SHOPPERSDRUGMART0532 WINNIPEG MB	🏪 Health and Education	13.25
Sep 04	Sep 08	MPI ST MARY'S SERVICE CENWINNIPEG MB	🏢 Professional and Financial Services	20.00
Sep 05	Sep 08	TIM HORTONS #8152 WINNIPEG MB	🍽 Restaurants	1.60
Sep 06	Sep 08	TIM HORTONS #8152 WINNIPEG MB	🍽 Restaurants	1.60
Sep 07	Sep 08	TIM HORTONS #8152 WINNIPEG MB	🍽 Restaurants	1.98

**Total for 4505 5300 8610 5937** **\$148.58**

## 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).

† 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 August 14 to September 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	2	45.00	-	-	3	313.00
Retail and Grocery	5	69.31	-	-	25	797.45
Restaurants	9	21.02	-	-	182	858.73
Home and Office Improvement	0	0.00	-	-	1	28.00
Health and Education	1	13.25	-	-	37	642.32
Foreign Currency Transactions	0	0.00	-	-	4	748.12
<b>Total</b>	<b>17</b>	<b>148.58</b>			<b>253</b>	<b>\$3,772.68</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>	148.58	-	-

## Your message centre

At the time of printing this statement your account had a credit balance. No payment is required.

### Important information on upcoming changes to Your Benefits Guide

Effective **December 1, 2020**, we are changing when your cash back will be credited to your account. The cash back accumulated on your credit card will be redeemed on your December statement, resulting in your cash back balance being reset to zero, and credited to your account on your next statement.

Terms and Conditions #2 is replaced as follows:

#### Current:

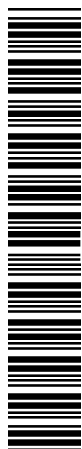
The cash back is accumulated each month, beginning with the January Visa statement, and awarded at the end of the year as a credit on the December statement or, in limited circumstances, at such other time as may be permitted by CIBC. Credit card account must be open and in good standing at the time the cash back is awarded. Cash back will be credited to the primary cardholder's account.

#### New:

Cash back is accumulated each month, beginning with the January statement and ending with the December statement. All accumulated cash back is automatically redeemed on the last day of your December statement, resulting in your cash back balance being reset to zero, and applied as a credit on your next statement or, in limited circumstances, at such other time as may be permitted by CIBC. Credit card account must be open and in good standing at the time the cash back is redeemed. Cash back will be credited to the primary cardholder's account.

Every other reference in Your Benefit Guide to cash back being applied, paid, credited or awarded on the "December statement" or "December cardholder statement" is replaced with the "January statement" or "January cardholder statement". See [www.cibc.com/dividendupdate](http://www.cibc.com/dividendupdate) for more details.

All other terms and conditions in Your Benefits Guide remain unchanged. By continuing to use your credit card account after the changes take effect, you are accepting these changes. Of course, you have the option to cancel your credit card account without cost within 30 days of the changes taking effect by contacting us at 1 800 465-4653 in Canada & the U.S., or from elsewhere collect 514 861-4653. You remain responsible for repaying all amounts outstanding on your credit card account on the date of cancellation.



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## Your message centre (continued)

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### **Your money, protected. Bank confidently with the CIBC mobile app.**

CIBC's mobile app is safe, convenient and quick so you can focus on what matters most to you. Learn more about CIBC's security guarantee, encryption technology, two-step verification and authentication by downloading the app on Apple's App Store or on Google Play.

### **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](http://www.cibc.com/travel) or call 1-800-281-9109. Insurance coverage is administered by Allianz Global Assistance.