



CIBC Dividend® Visa* Card

Your account at a glance

Previous balance		\$118.45
Payments	\$691.82	
Other credits	38.42	
Total credits	-	\$730.24
Purchases	633.93	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$633.93
Total balance	=	\$22.14

Your payment due this month

Amount Due¹	\$22.14
Minimum Payment²	\$10.00
Please pay this amount by Feb 03, 2021	

ENOCH A-IYEH

Account number
4505 5300 8610 5937

Statement Date
January 13, 2021

January statement period
December 14, 2020 to January 13, 2021

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	\$477.86	\$477.00

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	0.00
This statement		
2% Cash Back	+	1.11
Cash Back	+	3.01
Total Cash Back	=	4.12



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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 \$22.14

Minimum Payment due by
Feb 03, 2021 \$10.00

Total payment enclosed \$_____

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

042233

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

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Transactions from December 14, 2020 to January 13, 2021

Your payments

Trans date	Post date	Description	Amount(\$)
Dec 13	Dec 15	PAYMENT THANK YOU/PAIEMENT MERCI	143.41
Dec 16	Dec 17	PAYMENT THANK YOU/PAIEMENT MERCI	282.04
Dec 18	Dec 21	PAYMENT THANK YOU/PAIEMENT MERCI	94.05
Dec 21	Dec 22	PAYMENT THANK YOU/PAIEMENT MERCI	25.52
Dec 30	Dec 31	PAYMENT THANK YOU/PAIEMENT MERCI	31.00
Jan 05	Jan 06	PAYMENT THANK YOU/PAIEMENT MERCI	23.46
Jan 07	Jan 08	PAYMENT THANK YOU/PAIEMENT MERCI	28.17
Jan 12	Jan 13	PAYMENT THANK YOU/PAIEMENT MERCI	64.17
Total payments			\$691.82

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				
Dec 11	Dec 14	PIZZA PIZZA # 450 WINNIPEG MB	Restaurants	24.96
Dec 12	Dec 14	CASHBACK/REMISE EN ARGENT	Other Transactions	-38.42
Dec 15	Dec 16	UNICITY TAXI #314 WINNIPEG MB	Transportation	44.07
Dec 15	Dec 16	UNICITY TAXI # 114 WINNIPEG MB	Transportation	8.39
Dec 16	Dec 17	BK #11895 WINNIPEG MB	Restaurants	14.55
Dec 16	Dec 18	ENGINEERS GEOSCIENTISTS MWINNIPEG MB	Professional and Financial Services	268.00
Dec 16	Dec 21	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	37.72
Dec 17	Dec 21	PIZZA PIZZA # 450 WINNIPEG MB	Restaurants	22.39
Dec 17	Dec 21	7-ELEVEN 17060 D2811 WINNIPEG MB	Retail and Grocery	16.01
Dec 17	Dec 21	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	3.38
Dec 18	Dec 21	TIM HORTONS #8152 WINNIPEG MB	Restaurants	6.49
Dec 19	Dec 21	PIZZA PIZZA # 450 WINNIPEG MB	Restaurants	19.03
Dec 24	Dec 24	BK #11895 WINNIPEG MB	Restaurants	12.31
Dec 24	Dec 29	DOLLARAMA #1286 WINNIPEG MB	Retail and Grocery	2.86
Dec 24	Dec 29	TIM HORTONS #8152 WINNIPEG MB	Restaurants	1.98
Dec 25	Dec 29	7-ELEVEN 17060 D2811 WINNIPEG MB	Retail and Grocery	2.34

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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.

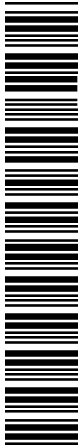
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• Trademark of Visa International Service Association and used under license.



Prepared for: ENOCH A-IYEH December 14 , 2020 to January 13, 2021 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				
Dec 26	Dec 29	TIM HORTONS #8152 WINNIPEG MB	Restaurants	1.28
Dec 26	Dec 29	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	2.78
Dec 27	Dec 29	TIM HORTONS #8152 WINNIPEG MB	Restaurants	1.98
Dec 28	Dec 29	TIM HORTONS #8152 WINNIPEG MB	Restaurants	1.98
Dec 28	Dec 31	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	3.49
Dec 30	Dec 31	TIM HORTONS #8152 WINNIPEG MB	Restaurants	1.98
Dec 30	Dec 31	BK #11895 WINNIPEG MB	Restaurants	14.55
Jan 02	Jan 04	TIM HORTONS #8152 WINNIPEG MB	Restaurants	3.32
Jan 03	Jan 04	TIM HORTONS #8152 WINNIPEG MB	Restaurants	3.61
Jan 04	Jan 05	TIM HORTONS #8152 WINNIPEG MB	Restaurants	1.60
Jan 05	Jan 06	TIM HORTONS #8152 WINNIPEG MB	Restaurants	1.60
Jan 05	Jan 08	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	10.42
Jan 06	Jan 07	BK #11895 WINNIPEG MB	Restaurants	14.55
Jan 08	Jan 11	REAL CDN. SUPERSTORE # WINNIPEG MB	Retail and Grocery	32.82
Jan 08	Jan 11	SHOPPERSDRUGMART0532 WINNIPEG MB	Health and Education	31.35
Jan 12	Jan 13	REAL CDN. SUPERSTORE # WINNIPEG MB	Retail and Grocery	22.14
Total for 4505 5300 8610 5937				\$595.51



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CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Professional and Financial Services	1	268.00	-	-	1	268.00
Retail and Grocery	5	76.17	-	-	5	76.17
Transportation	2	52.46	-	-	2	52.46
Restaurants	17	148.16	-	-	17	148.16
Health and Education	6	89.14	-	-	6	89.14
Other Transactions	1	-38.42	-	-	1	-38.42
Total	32	595.51			32	\$595.51

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	595.51	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 0 year(s) and 3 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

Congratulations! Cash Back redeemed has been applied to your account. Please check your transactions for the total amount credited.

Information on upcoming changes to your CIBC Credit Card Account

We are making changes to your CIBC Credit Card Annual Summary of Rates and Fees. We have set out details of these changes below that will take effect April 1, 2021, unless otherwise noted. You can continue using your card just as you do today.

Changes to Annual Interest Rates:

1. **For Quebec residents:** The annual interest rate for Cash Advances, Balance Transfers and Convenience Cheques will decrease as follows:

Current: The annual interest rate for Cash Advances, Balance Transfers and Convenience Cheques is **22.99%**

Effective the first day of the period covered by your April 2021 monthly statement: The annual rate of interest for Cash Advances, Balance Transfers and Convenience Cheques is **21.99%**

If you are currently paying a Cash Advance annual interest rate of **27.99%**, this change will not apply until you return to your regular annual interest rates after you have made twelve consecutive Required Payments.

2. We are clarifying information in the Annual Interest Rates section (See below Note A).

Changes to Minimum Payment:

3. We are clarifying the Minimum Payment definition (See below Note B).

All other fees, rates and terms 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 at 514 861-4653; alternatively you may contact your CIBC Banking Advisor. You remain responsible for repaying all amounts outstanding on your credit card account on the date of cancellation. Capitalized terms used in this message have the meanings set out in your CIBC Cardholder Agreement unless otherwise defined.

Visit www.cibc.com for tips and advice to help you get the best from your CIBC credit card. Plus, learn about the tools available to help you save money, make payments and manage your card.

We appreciate your business and look forward to continuing to meet your financial needs.



Your message centre (continued)

Notes

A. **Current:** If you do not make your Required Payment by the payment due date **2** times in any **12** month period, your interest rate will increase to **24.99%** on Purchases and **27.99%** on Cash Advances, Balance Transfers and Convenience Cheques (**19.99%** for Purchases, Cash Advances, Balance Transfers and Convenience Cheques for CIBC Select Visa) for at least **12** months. This increase will take effect in the third statement period following the missed payment that caused the rate to increase. These increases do not apply to Visa Infinite Privilege*. Except for Quebec residents, Required Payment means **\$10** plus any interest (excluding Installment Plan interest) and fees (excluding the annual fee) plus any past due amounts. For Quebec residents, Required Payment means your Percent of Amount Due (defined below) plus any past due amounts. For all clients, if your Balance excluding Installment Plans is under **\$10**, that amount is your Required Payment

Effective April 1, 2021: If you do not make your Required Payment by the payment due date **2** times in any **12** month period, your interest rate may increase to **24.99%** on Purchases and **27.99%** on Cash Advances, Balance Transfers and Convenience Cheques (**19.99%** for Purchases, Cash Advances, Balance Transfers and Convenience Cheques for CIBC Select Visa) for at least **12** months. This increase will take effect in the third statement period following the missed payment that caused the rate to increase. These increases do not apply to Visa Infinite Privilege*.

For all clients other than Quebec residents , your Required Payment means:

- a) any interest (excluding Installment Plan interest); plus
- b) fees (excluding the annual fee); plus
- c) any past due amount; plus
- d) the lesser of either **\$10**, or your Amount Due minus a) to c).

For Quebec residents , Required Payment means any past due amount plus the greater of your Percent of Amount Due (defined below) or **\$10**.

For all clients including Quebec residents, if your Balance excluding Installment Plans is under **\$10**, that lesser amount is your Required Payment.

B. **Current:** Except for Quebec residents, your Minimum Payment is **\$10** plus any interest (excluding Installment Plan interest) and fees (excluding the annual fee) plus the sum of any Installment Plan payments (which includes interest) due on that statement plus the greater of either any amount that exceeds your credit limit or any past due amount. Effective August 1, 2019: For Quebec residents, your Minimum Payment is your Percent of Amount Due plus the greater of either any amount that exceeds your credit limit or any past due amount. For Quebec residents with new Accounts, your Percent of Amount Due means **5%** of your Amount Due. For Quebec residents with existing Accounts, your Percent of Amount Due means:

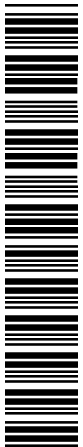
- **2%** of your Amount Due starting **August 1, 2019**
- **2.5%** of your Amount Due starting **August 1, 2020**
- **3%** of your Amount Due starting **August 1, 2021**
- **3.5%** of your Amount Due starting **August 1, 2022**
- **4%** of your Amount Due starting **August 1, 2023**
- **4.5%** of your Amount Due starting **August 1, 2024**
- **5%** of your Amount Due starting **August 1, 2025**

For all clients, if your Amount Due is under **\$10**, that amount is your Minimum Payment.

Effective April 1, 2021: For all clients other than Quebec residents, your Minimum Payment is:

- a) any interest (excluding Installment Plan interest); plus
- b) fees (excluding the annual fee); plus
- c) all Installment Plan payments due (which includes interest) on that statement; plus
- d) the greater of either any amount that exceeds your credit limit or any past due amount; plus
- e) the lesser of either **\$10**, or your Amount Due minus a) to d).

For Quebec residents, your Minimum Payment is (a) the greater of your Percent of Amount Due or **\$10** plus (b) the greater of either any amount that exceeds your credit limit or any past due amount. For Quebec residents with Accounts opened on or



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Your message centre (continued)

after **August 1, 2019**, your Percent of Amount Due means **5%** of your Amount Due. For Quebec residents with Accounts opened before **August 1, 2019**, your Percent of Amount Due means:

- **2%** of your Amount Due starting **August 1, 2019**
- **2.5%** of your Amount Due starting **August 1, 2020**
- **3%** of your Amount Due starting **August 1, 2021**
- **3.5%** of your Amount Due starting **August 1, 2022**
- **4%** of your Amount Due starting **August 1, 2023**
- **4.5%** of your Amount Due starting **August 1, 2024**
- **5%** of your Amount Due starting **August 1, 2025**

For all clients including Quebec residents, if your Amount Due is under **\$10**, that lesser amount is your Minimum Payment.

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Enhanced transaction details

Easily recognize your credit card transactions by clicking on them on CIBC Mobile or Online Banking to see additional merchant details including merchant contact details and address. Not using CIBC digital banking yet? Learn how to register at <http://cibc.com/howtoregister>

Lose the clutter and reduce your environmental impact with eStatements

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 <http://cibc.com/estatemements> or call 1 800 465-4653 to make the switch.