



CIBC Dividend® Visa® Card

Your account at a glance

Previous balance		\$0.00
Payments	\$5,254.46	
Other credits	0.00	
Total credits		\$5,254.46
Purchases	5,254.77	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges		\$5,254.77
New balance		\$0.31

Your minimum payment due

Current month's minimum payment **\$0.31**
Please pay this amount by **Nov 05, 2018**

Get your free credit score.

Get your credit score instantly. It's free for clients using the CIBC Mobile Banking App - and has no impact on your credit score. See more at www.cibc.com/en/special-offers/free-credit-score.html

ENOCH A-IYEH

Account number
4505 5300 3195 4066

October statement period
September 14 to October 13, 2018

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	\$499.69	\$499.00

Interest rates

	Annual
Regular purchases	19.99%
Cash advances	22.99%

Cash Back Summary

As at last statement	+	38.02
This statement		
2% Cash Back	+	0.62
Cash Back	+	45.30
Total Cash Back	=	83.94

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 3195 4066

New balance \$0.31

Current month's minimum payment due by
Nov 05, 2018 \$0.31

Total payment enclosed \$_____

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ENOCH A-IYEH
45-2090 PEMBI NA HWY
WINNIPEG MB R3T 2G8

036321

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

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0201730400

120-036321








Transactions from September 14 to October 13, 2018

Your payments

Trans date	Post date	Description	Amount(\$)
Sep 16	Sep 18	PAYMENT THANK YOU/PAIEMENT MERCI	12.38
Sep 18	Sep 19	PAYMENT THANK YOU/PAIEMENT MERCI	4,500.00
Sep 21	Sep 24	PAYMENT THANK YOU/PAIEMENT MERCI	58.34
Sep 22	Sep 25	PAYMENT THANK YOU/PAIEMENT MERCI	630.00
Oct 10	Oct 12	PAYMENT THANK YOU/PAIEMENT MERCI	53.74
Total payments			\$5,254.46

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 3195 4066				
Sep 16	Sep 17	NORTH GARDEN RESTAURAN WINNIPEG MB	 Restaurants	12.38
Sep 18	Sep 24	ETHIOPIAN AIRLINES GOMA 3,322.50 USD @ 1.326934537**	 Foreign Currency Transactions	4,408.74
Sep 19	Sep 20	NORTH GARDEN RESTAURAN WINNIPEG MB	 Restaurants	12.38
Sep 21	Sep 24	TRANSIT DOWNTOWN SERVI WINNIPEG MB	 Professional and Financial Services	100.10
Sep 22	Sep 24	CITIZENSHIP & IMM ON-LINEGATINEAU QC	 Professional and Financial Services	630.00
Sep 29	Oct 01	📌 REAL CDN. SUPERSTORE # WINNIPEG MB	 Retail and Grocery	30.90
Oct 10	Oct 11	RECARGASA C *32787587 017868710133 44.98 USD @ 1.339928857**	 Foreign Currency Transactions	60.27
Total for 4505 5300 3195 4066				\$5,254.77

** Denotes transaction in foreign currency

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 the last day of the statement period shown on the front of this statement. If you do not, we may regard this statement as Final (except for credits which have been posted in error).

How we charge interest: a) **On Purchases :** If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the Purchase, as described in the Application of Payments section of the Cardholder Agreement.

b) **On Cash Advances, Convenience Cheques or Balance Transfers:** 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 the credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of the Cardholder Agreement.

Payment period extensions: If we did not receive a full payment of the Balance on your last monthly statement, your payment due date was automatically extended 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, which is at least 21 days after the statement date.

**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. A foreign currency Convenience Cheque or payment is converted at CIBC's branch selling rate for Canadian dollars in effect at the time it is processed by CIBC.

†The cash limit forms part of the credit limit. They are not additive.

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, 2018 Account number: 4505 5300 3195 4066

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	0	0.00	-	-	13	257.36
Professional and Financial Services	2	730.10	-	-	18	2,490.50
Retail and Grocery	1	30.90	-	-	48	1,352.20
Transportation	0	0.00	-	-	3	1,046.98
Restaurants	2	24.76	-	-	55	673.45
Home and Office Improvement	0	0.00	-	-	1	39.55
Health and Education	0	0.00	-	-	3	189.33
Cash Advances and Balance Transfers	0	0.00	-	-	1	100.00
Foreign Currency Transactions	2	4,469.01	-	-	4	4,536.35
Total	7	5,254.77			146	\$10,685.72

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	5,254.77	-	-

Your message centre

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 or call 1 800 465-4653 to make the switch today.

"Important Notice: In the event of a Canada Post service disruption, mail you normally receive from CIBC may be delayed. To avoid any inconvenience, sign-up to receive statements electronically and pay your accounts online; or you can choose to call CIBC at 1 800 465-4653 or make payments in person at a CIBC Banking Centre or ATM."



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