



# CIBC Dividend® Visa® Card

## Your account at a glance

<b>Previous balance</b>		\$560.09
Payments	\$570.09	
Other credits	0.00	
<b>Total credits</b>	-	\$570.09
Purchases	593.34	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
<b>Total charges</b>	+	\$593.34
<b>Total balance</b>	=	\$583.34

## Your payment due this month

<b>Amount Due<sup>1</sup></b>	<b>\$583.34</b>
<b>Minimum Payment<sup>2</sup></b>	<b>\$10.00</b>
Please pay this amount by <b>Oct 30, 2023</b>	

**MR DHARIT BALVANTRAI PATEL**

**Account number**  
4505 XXXX XXXX 9716

**Statement Date**  
October 7, 2023

**October statement period**  
September 8 to October 7, 2023

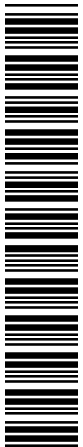
**Contact us**  
Customer Service 1 800 465-4653  
Lost/Stolen 1 800 663-4575  
TTY 1 877 331-3338  
Online [www.cibc.com](http://www.cibc.com)

Summary	Credit
Limit	\$1,000.00
Available	\$416.66

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

## Your Cash Back

As at last statement	+	13.26
<b>This statement</b>		
1% Cash Back	+	1.87
0.5% Cash Back	+	2.04
<b>Total Cash Back</b>	=	<b>17.17</b>



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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](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 XXXX XXXX 9716

Amount Due \$583.34

Minimum Payment due by  
**Oct 30, 2023** \$10.00

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

MR DHARIT BALVANTRAI PATEL  
122 LARSON PEAK RD  
CALEDON ON L7C 4B3

123927

CIBC  
PO BOX 4595 STN A  
TORONTO ON M5W 4X9

0000450553026512971600000000583340000000010004


188-123927






































# Transactions from September 8 to October 7, 2023

## Your payments

Trans date	Post date	Description	Amount(\$)
Sep 26	Sep 27	PAYMENT THANK YOU/PAIEMENT MERCI	10.00
Sep 26	Sep 27	PAYMENT THANK YOU/PAIEMENT MERCI	560.09
Total payments			\$570.09

## 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 XXXX XXXX 9716				
Sep 06	Sep 08	 McDonalds 29706 ETOBICOKE ON	 Restaurants	10.16
Sep 07	Sep 08	 UBER* TRIP TORONTO ON	 Transportation	18.44
Sep 07	Sep 08	Lenovo Canada 855-2536686 ON	 Professional and Financial Services	49.70
Sep 07	Sep 08	 MCDONALD'S #29706 Q04 ETOBICOKE ON	 Restaurants	6.86
Sep 09	Sep 11	 TIM HORTONS #4280 TORONTO ON	 Restaurants	10.60
Sep 09	Sep 12	WAL-MART SUPERCENTER#3031ETOBICOKE ON	 Retail and Grocery	4.03
Sep 10	Sep 11	 TIM HORTONS #4280 TORONTO ON	 Restaurants	11.61
Sep 10	Sep 13	WAL-MART SUPERCENTER#3031ETOBICOKE ON	 Retail and Grocery	4.81
Sep 11	Sep 12	 TIM HORTONS #4280 TORONTO ON	 Restaurants	13.32
Sep 12	Sep 13	 Amazon.ca Prime Member amazon.ca/priBC	 Professional and Financial Services	5.64
Sep 12	Sep 14	 McDonalds 29706 ETOBICOKE ON	 Restaurants	1.97
Sep 12	Sep 15	WAL-MART SUPERCENTER#3031ETOBICOKE ON	 Retail and Grocery	86.68
Sep 13	Sep 14	 TIM HORTONS #4280 TORONTO ON	 Restaurants	8.33
Sep 13	Sep 14	 TIM HORTONS #4280 TORONTO ON	 Restaurants	5.74
Sep 13	Sep 14	 TIM HORTONS #5555 TORONTO ON	 Restaurants	4.89
Sep 14	Sep 15	DOLLARAMA # 391 TORONTO ON	 Retail and Grocery	17.52
Sep 15	Sep 18	PUFFS HAVEN TORONTO ON	 Health and Education	8.98
Sep 17	Sep 18	 MCDONALD'S #29706 Q04 ETOBICOKE ON	 Restaurants	1.67
Sep 17	Sep 18	 TIM HORTONS #4280 TORONTO ON	 Restaurants	13.32
Sep 17	Sep 20	WAL-MART SUPERCENTER#3031ETOBICOKE ON	 Retail and Grocery	6.01
Sep 18	Sep 19	 TIM HORTONS #4280 TORONTO ON	 Restaurants	8.90
Sep 20	Sep 21	 TIM HORTONS #4280 TORONTO ON	 Restaurants	5.74

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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 Amount Due 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

Amount Due, 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. The payment due date is determined under Eastern Standard Time (EST) meaning payments are considered received by us on the payment due date if made by 11:59pm EST. Payments made by mail or through another financial institution can take several days to be received by us. Please make your payments accordingly. 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).

For more information, please refer to the CIBC Cardholder Agreement.

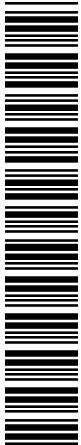
<sup>\*</sup> Registered trademark of CIBC.  
<sup>\*</sup> Trademark of Visa International Service Association and used under license.



Prepared for: MR DHARIT BALVANTRAI PATEL September 8 to October 7, 2023 Account number: 4505 XXXX XXXX 9716









## Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 9716				
Sep 20	Sep 25	WAL-MART SUPERCENTER#3031ETOBICOKE ON	Retail and Grocery	2.31
Sep 23	Sep 25	TIM HORTONS #4280 TORONTO ON	Restaurants	8.90
Sep 24	Sep 25	TIM HORTONS #4280 TORONTO ON	Restaurants	9.92
Sep 24	Sep 25	TIM HORTONS #4280 TORONTO ON	Restaurants	1.99
Sep 24	Sep 27	WAL-MART SUPERCENTER#3031ETOBICOKE ON	Retail and Grocery	3.83
Sep 26	Sep 27	DOLLARAMA # 391 TORONTO ON	Retail and Grocery	5.65
Sep 27	Sep 28	MCDONALD'S #29706 Q04 ETOBICOKE ON	Restaurants	6.42
Sep 27	Sep 28	TIM HORTONS #4280 TORONTO ON	Restaurants	5.74
Sep 28	Sep 29	TIM HORTONS #5555 TORONTO ON	Restaurants	3.66
Sep 28	Oct 03	WAL-MART SUPERCENTER#3106TORONTO ON	Retail and Grocery	13.58
Oct 01	Oct 03	TIM HORTONS #4280 TORONTO ON	Restaurants	5.18
Oct 01	Oct 06	WAL-MART SUPERCENTER#3031ETOBICOKE ON	Retail and Grocery	11.12
Oct 01	Oct 06	WAL-MART SUPERCENTER#3031ETOBICOKE ON	Retail and Grocery	5.40
Oct 02	Oct 03	AMZN Mktp CA*T929W7PK0 WWW.AMAZON.CAON	Personal and Household Expenses	30.37
Oct 03	Oct 04	AMZN Mktp CA*T917B6OX1 WWW.AMAZON.CAON	Personal and Household Expenses	158.19
Oct 03	Oct 04	MCDONALD'S #29706 Q04 ETOBICOKE ON	Restaurants	1.97
Oct 04	Oct 05	TIM HORTONS #4280 TORONTO ON	Restaurants	9.58
Oct 04	Oct 06	McDonalds 29706 ETOBICOKE ON	Restaurants	4.61
Total for 4505 XXXX XXXX 9716				\$593.34



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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	2	188.56	-	-	15	594.82
 Professional and Financial Services	2	55.34	-	-	9	108.38
 Retail and Grocery	11	160.94	-	-	121	2,858.86
 Transportation	1	18.44	-	-	19	316.64
 Hotel, Entertainment and Recreation	0	0.00	-	-	6	520.08
 Restaurants	23	161.08	-	-	143	1,231.19
 Health and Education	1	8.98	-	-	10	861.71
 Other Transactions	0	0.00	-	-	2	-48.99
<b>Total</b>	<b>40</b>	<b>593.34</b>			<b>325</b>	<b>\$6,442.69</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>	593.34	-	-

**Reminder:** If you only make the minimum payment every month, it will take approximately 4 year(s) and 11 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

Here's a reminder about what a Cash-Like transaction is! It's when you use your credit card for a transaction that is similar to cash or is convertible into cash. Some examples include gambling, casino transactions, wagers, online money transfers and money orders. These transactions are subject to cash advance interest rate and fee. Please review your Cardholder agreement to learn more.

Tips to help you protect yourself from fraud:

- Avoid clicking on links from suspicious websites, emails and text messages.
- Never give out your personal information to an unknown source.
- Don't respond to urgent or threatening requests.
- Ask your phone company if they offer port protection services.
- Activate CIBC Fraud Alerts.

Help keep your money safe. Visit [cibc.com/fraud](http://cibc.com/fraud) to learn more.

CIBC's real-time fraud alerts monitor fraud trends and typical credit card activity to keep you protected. If we think a transaction may be fraudulent, we'll notify you right away so you can instantly verify your transaction or report it as fraud.