



CIBC Dividend® Visa® Card

Your account at a glance

Previous balance		\$857.26
Payments	\$867.26	
Other credits	25.00	
Total credits	-	\$892.26
Purchases	961.92	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$961.92
Total balance	=	\$926.92

Your payment due this month

Amount Due¹	\$926.92
Minimum Payment²	\$10.00
Please pay this amount by Dec 28, 2023	

MR DHARIT BALVANTRAI PATEL

Account number
4505 XXXX XXXX 9716

Statement Date
December 7, 2023

December statement period
November 8 to December 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

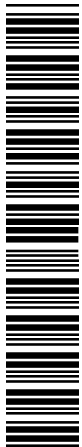
Summary	Credit
Limit	\$1,000.00
Available	\$73.08

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	24.58
This statement		
2% Cash Back	+	0.81
1% Cash Back	+	1.48
0.5% Cash Back	+	3.89
Cash Back redeemed	-	30.76
Total Cash Back	=	0.00

Cash back redeemed is credited within 5 days.
Refer to 'Your message centre' for details.



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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 XXXX XXXX 9716

Amount Due \$926.92

Minimum Payment due by
Dec 28, 2023 \$10.00

Total payment enclosed \$_____

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

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004505530265129716000000009269200000000010009


188-025380


































Transactions from November 8 to December 7, 2023

Your payments

Trans date	Post date	Description	Amount(\$)
Nov 10	Nov 14	PAYMENT THANK YOU/PAIEMENT MERCI	10.00
Nov 10	Nov 14	PAYMENT THANK YOU/PAIEMENT MERCI	857.26
Total payments			\$867.26

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				
Nov 06	Nov 09	WAL-MART SUPERCENTER#3031ETOBICOKE ON	 Retail and Grocery	9.00
Nov 11	Nov 14	 McDonalds 29706 ETOBICOKE ON	 Restaurants	1.97
Nov 12	Nov 14	 Amazon.ca Prime Member amazon.ca/priBC	 Professional and Financial Services	5.64
Nov 12	Nov 14	 McDonalds 29706 ETOBICOKE ON	 Restaurants	10.74
Nov 13	Nov 14	 TIM HORTONS #4280 TORONTO ON	 Restaurants	1.67
Nov 15	Nov 16	ROGERS *****7855 888-764-3771 ON	 Personal and Household Expenses	120.20
Nov 15	Nov 16	 TIM HORTONS #4280 TORONTO ON	 Restaurants	10.60
Nov 17	Nov 20	VAPE MAGIC TORONTO ON	 Retail and Grocery	24.85
Nov 18	Nov 20	 TIM HORTONS #4280 TORONTO ON	 Restaurants	10.60
Nov 18	Nov 22	WAL-MART SUPERCENTER#3031ETOBICOKE ON	 Retail and Grocery	3.02
Nov 19	Nov 20	 McDonalds 29706 ETOBICOKE ON	 Restaurants	1.67
Nov 20	Nov 21	CASHBACK/REMISE EN ARGENT	 Other Transactions	-25.00
Nov 20	Nov 24	WAL-MART SUPERCENTER#3031ETOBICOKE ON	 Retail and Grocery	18.30
Nov 22	Nov 22	NIKE CANADA NIAGARA ON NIAGARA-LK ON	 Retail and Grocery	112.97
Nov 22	Nov 22	 TIM HORTONS #5825 NIAGARA-LK ON	 Restaurants	23.32
Nov 22	Nov 23	 FOOD BASICS 846 TORONTO ON	 Retail and Grocery	15.51
Nov 22	Nov 24	 McDonalds 29706 ETOBICOKE ON	 Restaurants	1.67
Nov 22	Nov 27	WAL-MART SUPERCENTER#3031ETOBICOKE ON	 Retail and Grocery	5.19
Nov 22	Nov 27	WAL-MART SUPERCENTER#3031ETOBICOKE ON	 Retail and Grocery	17.08
Nov 25	Nov 27	AMZN Mktp CA*GH2RU2KA3 WWW.AMAZON.CAON	 Personal and Household Expenses	99.99
Nov 25	Nov 27	AMZN Mktp CA*RN3MY4IN3 WWW.AMAZON.CAON	 Personal and Household Expenses	15.35
Nov 25	Nov 27	 TIM HORTONS #4280 TORONTO ON	 Restaurants	10.60

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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.

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).

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

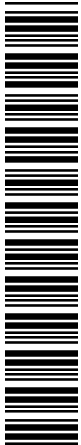
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• Trademark of Visa International Service Association and used under license.



Prepared for: MR DHARIT BALVANTRAI PATEL November 8 to December 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				
Nov 25	Nov 27	WOW! MOBILE BOUTIQ 007 TORONTO ON	Personal and Household Expenses	23.15
Nov 25	Nov 28	WAL-MART SUPERCENTER#3031ETOBICOKE ON	Retail and Grocery	10.80
Nov 26	Nov 27	AMZN Mktp CA*258RX7B13 WWW.AMAZON.CAON	Personal and Household Expenses	23.72
Nov 26	Nov 27	TIM HORTONS #4280 TORONTO ON	Restaurants	6.53
Nov 26	Nov 29	WAL-MART SUPERCENTER#3031ETOBICOKE ON	Retail and Grocery	1.49
Nov 27	Nov 28	TIM HORTONS #4280 TORONTO ON	Restaurants	1.67
Nov 27	Nov 28	FOOD BASICS 846 TORONTO ON	Retail and Grocery	1.92
Nov 28	Nov 29	AMZN Mktp CA*OL8U39ZF3 WWW.AMAZON.CAON	Personal and Household Expenses	24.85
Nov 29	Nov 29	AMZN Mktp CA*TL4UP1S13 WWW.AMAZON.CAON	Personal and Household Expenses	14.40
Nov 29	Nov 30	MCDONALD'S #29706 Q04 ETOBICOKE ON	Restaurants	3.35
Nov 29	Nov 30	TIM HORTONS #4280 TORONTO ON	Restaurants	10.60
Nov 29	Dec 04	WAL-MART SUPERCENTER#3031ETOBICOKE ON	Retail and Grocery	6.24
Nov 30	Dec 01	VAPE PUB BLOOR TORONTO ON	Retail and Grocery	32.76
Nov 30	Dec 01	TIM HORTONS #5555 TORONTO ON	Restaurants	7.24
Dec 01	Dec 04	Ralph Lauren Canada CorpoHalifax NS	Retail and Grocery	213.55
Dec 02	Dec 04	MR SOUVLAKI SU0032 ETOBICOKE ON	Restaurants	11.30
Dec 02	Dec 04	MCDONALD'S #29706 Q04 ETOBICOKE ON	Restaurants	1.67
Dec 02	Dec 04	TIM HORTONS #4280 TORONTO ON	Restaurants	1.67
Dec 03	Dec 04	TIM HORTONS #4280 TORONTO ON	Restaurants	11.62
Dec 04	Dec 05	FOOD BASICS 846 TORONTO ON	Retail and Grocery	23.04
Dec 05	Dec 07	McDonalds 29706 ETOBICOKE ON	Restaurants	5.40
Dec 06	Dec 07	McDonalds 29706 ETOBICOKE ON	Restaurants	1.67
Dec 06	Dec 07	MCDONALD'S #29706 Q04 ETOBICOKE ON	Restaurants	3.34
Total for 4505 XXXX XXXX 9716				\$936.92



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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	7	321.66	-	-	24	1,006.86
 Professional and Financial Services	1	5.64	-	-	11	119.66
 Retail and Grocery	15	495.72	-	-	154	3,619.03
 Transportation	0	0.00	-	-	19	316.64
 Hotel, Entertainment and Recreation	0	0.00	-	-	6	520.08
 Restaurants	21	138.90	-	-	189	1,748.73
 Health and Education	0	0.00	-	-	11	989.86
 Other Transactions	1	-25.00	-	-	3	-73.99
Total	45	936.92			417	\$8,246.87

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	936.92	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 7 year(s) and 9 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

Time to Indulge! You've been rewarded for your purchases with cash back – just for you. You will see a credit for your cash back as follows:

- On Demand Cash Back Redemption: You will see a credit within 5 days of the date the redemption request is made
- Annual Redemption: You will see a credit on your next statement for your cash back redeemed.

You can also view the credit for cash back redeemed in your transaction details on online and mobile banking.

Happy Holidays!

We here at CIBC thank you for your business and wish you a safe and happy holiday season.

CIBC Fraud Alerts

Let us help you stay safe this holiday season!

Sign up for CIBC fraud alerts to receive text, phone, or email notifications about suspicious activity on your accounts. Make sure your contact information is up to date.