



CIBC Aventura® Visa Infinite™ Card

Your account at a glance

Previous balance		\$363.72
Payments	\$2,510.12	
Other credits	37.50	
Total credits		\$2,547.62
Purchases	2,196.37	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$2,196.37
New balance	=	\$12.47

Your minimum payment due

Current month's minimum payment **\$10.00**
Please pay this amount by **Feb 17, 2016**

CIBC CreditSmart

Add authorized users to your account and decide who spends by assigning specific spending limits. Plus, enjoy the flexibility to increase or decrease authorized spend limits as often as you like at no cost to you. To get started call 1 800 465-4653 or visit www.cibc.com/spendinglimits for details.

ANAND GUPTA

Account number
4500 0336 0221 7109

January statement period
December 28, 2015 to January 27, 2016

Contact us

Inquiries 1 800 465-4653
Lost/Stolen 1 800 663-4575
Fax 1 800 897-0551
TTY 1 877 331-3338
Write PO BOX 4058, STN A
Toronto ON M5W 1L8

Summary	Credit [†]	Cash [†]
Limit	\$15,000.00	\$15,000.00
Available	\$14,987.53	\$14,987.00

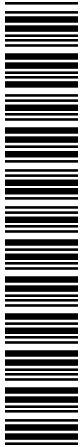
Interest rates	Annual	Daily
Regular purchases	19.99%	0.05461%
Cash advances	22.99%	0.06281%

Aventura Points summary

As at last statement + 22038

This statement

Earned on net card purchases	+	2159
Points Multiplier	+	7
Total Aventura Points	=	24204



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Tear Off here

CIBC Aventura Visa Infinite 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.

Please turn over - Transactions begin on page 2 →

Page 1 of 4

Account number 4500 0336 0221 7109
New balance \$12.47
Current month's minimum payment due by
Feb 17, 2016 \$10.00
Total payment enclosed \$_____

014337

ANAND GUPTA
1003-385 PRINCE OF WALES DR
MISSISSAUGA ON L5B 0C6

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004500033602217109000000000124700000000010000

Transactions from December 28, 2015 to January 27, 2016

Your payments

Trans date	Post date	Description	Amount(\$)
Jan 19	Jan 21	TD CANADA TRUST TORONTO	2,510.12
Total payments			\$2,510.12

Your new charges and credits

➔ Identifies Points Multiplier™ transactions that have earned 1.5 Aventura Points for every dollar spent (a Bonus of 50% more). Any returns/credits are deducted at the same rate.

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 0336 0221 7109				
Dec 24	Dec 29	CINEPLEX 7122 MISSISSAUGA ON	Hotel, Entertainment and Recreation	25.00
Dec 24	Dec 29	CINEPLEX 7122 MISSISSAUGA ON	Hotel, Entertainment and Recreation	17.86
Dec 26	Dec 29	BEST BUY #926 MISSISSAUGA ON	Home and Office Improvement	231.64
Dec 27	Dec 29	TIM HORTONS 3946 QTH GRIMSBY ON	Restaurants	4.04
Dec 27	Dec 30	WAL-MART SUPERCENTER#1061MISSISSAUGA ON	Retail and Grocery	24.95
Dec 28	Dec 30	TIM HORTONS 3279 QPS NIAGARA FALLSON	Restaurants	4.19
Dec 29	Dec 30	MAKEMYTRIP.COM 8001028747 NY 1,111.00 USD @ 1.429117912**	Foreign Currency Transactions	1,587.75
Dec 30	Dec 30	MAMMA MIA'S FALLSVIEW NIAGARA FALLSON	Restaurants	7.48
Dec 30	Dec 31	ARDENE #86 BRAMPTON ON	Retail and Grocery	33.05
Dec 30	Dec 31	ROUTES CAR AND TRUCK RENTMISSISSAUGA ON	Professional and Financial Services	99.85
Dec 30	Dec 31	BRAR SWEETS RESTAURAN BRAMPTON ON	Restaurants	12.99
Dec 30	Jan 04	WYNDHAM GARDEN FALLSVI NIAGARA FALLSON	Hotel, Entertainment and Recreation	47.46
Jan 09	Jan 11	FAMOUS PLAYER 7411QPS BRAMPTON ON	Hotel, Entertainment and Recreation	-37.50
Jan 10	Jan 11	FAMOUS PLAYER 7411QPS BRAMPTON ON	Hotel, Entertainment and Recreation	37.50
Jan 10	Jan 11	FAMOUS PLAYER 7411QPS BRAMPTON ON	Hotel, Entertainment and Recreation	1.00
Jan 12	Jan 13	TRILLIUM HOSPITAL-MISSISSNORTH YORK ON	Transportation	16.00
Jan 13	Jan 13	FAMOUS PLAYER 7411QPS BRAMPTON ON	Hotel, Entertainment and Recreation	15.00
Jan 13	Jan 13	FAMOUS PLAYER 7411QPS BRAMPTON ON	Hotel, Entertainment and Recreation	18.14
Jan 18	Jan 20	➔ FOOD BASICS #655 MISSISSAUGA ON	Retail and Grocery	12.47
Total for 4500 0336 0221 7109				\$2,158.87

** Denotes transaction in foreign currency

Information about your CIBC Aventura Visa Infinite 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.

™ Trademark of CIBC.
* Registered trademark of CIBC.



Prepared for: ANAND GUPTA December 28 , 2015 to January 27, 2016 Account number: 4500 0336 0221 7109

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Professional and Financial Services	1	99.85	-	-	1	99.85
Retail and Grocery	3	70.47	-	-	3	70.47
Transportation	1	16.00	-	-	1	16.00
Hotel, Entertainment and Recreation	8	124.46	-	-	8	124.46
Restaurants	4	28.70	-	-	4	28.70
Home and Office Improvement	1	231.64	-	-	1	231.64
Foreign Currency Transactions	1	1,587.75	-	-	1	1,587.75
Total	19	2,158.87			19	\$2,158.87

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	2,158.87	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 0 year(s) and 2 month(s) to pay the entire new balance shown on this statement.

Your message centre

Since your credit card has been replaced, please notify any merchants processing pre-authorized payments to your account of your new credit card number and/or expiry date. This will avoid interruption in delivery of products or services.



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Your message centre (continued)

At CIBC, we understand that sometimes, the unexpected happens and you may find yourself over your Credit Limit. We wanted to update you on how fees are charged if this happens, and how we can help you avoid these fees with the right products and services that fit your life.

What happens today?

Currently, the overlimit fee is \$29 and is posted to your Credit Card Account on the date your monthly statement is prepared, if on that date the Balance exceeds the Credit Limit. The overlimit fee does not currently apply to Visa Infinite Privilege, Visa Infinite or World Elite MasterCard accounts.

What is changing?

As of April 1, 2016, your Summary of Rates and Fees will change. The amount of the overlimit fee is not increasing. However this fee will now be applied to your account on the date your Balance goes over your Credit Limit. For example, if your Balance is over your Credit Limit on April 1, 2016, you will be charged the overlimit fee of \$29 on that date. This fee will also be applied on the first day of each following statement period if your Balance remains over your Credit Limit. You will only pay this fee once per statement period. The fee applies to all accounts except Visa Infinite Privilege. The fee will now apply to Visa Infinite and World/World Elite MasterCard accounts.

Here is how the overlimit fee section of your Summary of Rates and Fees will read as of April 1, 2016:

"The overlimit fee is \$29 if your Balance goes over your Credit Limit. You will be charged this overlimit fee on the day your Balance goes over your Credit Limit (or April 1, 2016 if your Balance is over your Credit Limit on that day); and, also if, on the first day of each following statement period your Balance remains over your Credit Limit. You will only be charged this fee once per statement period. This fee applies to all accounts except Visa Infinite Privilege."

All other fees and rates remain unchanged. By continuing to use your card after the change takes effect, you are accepting this change to your account. Of course, you have the option to cancel your card without cost within 30 days of the change taking effect by contacting us at the numbers below. You remain liable and must repay all amounts outstanding on your account on the date of cancellation.

What are my other options?

Here are some ways you can manage your Balance:

- You can request a higher Credit Limit which will give you additional available credit.
- You can avoid this overlimit fee by staying within your Credit Limit.
- You can set up an alert on your account to notify you when your Balance reaches a specific dollar amount within your Credit Limit. Knowing your Balance can help you manage your spending.
- Other options such as a Personal Line of Credit might help you better manage your borrowing while paying less interest.

If you have questions or want to talk about your account or about this change, contact us at 1-800-465-4653 in Canada & the U.S., or from elsewhere collect 514-861-4653.

Taking the UP Express to get to Toronto Pearson International Airport? While you wait for your train, show your CIBC credit or debit card to get 20% off* food and non-alcoholic beverages at the CIBC UPSTAIRS Lounge located on the 2nd floor of the UP Union Station terminal. *This offer may be withdrawn or changed without prior notice at any time. Discount is before tax. Valid until March 31, 2016.

Choose the convenience of receiving your credit card statement electronically. If you have not already done so, sign up for your new eStatement through CIBC Online Banking. For more information, please visit cibc.com/creditcardstatement or call 1 800 465-4653.

Visa Infinite Winter Dining Series CIBC Visa Infinite cardholders can beat the winter blues with access to exclusive Visa Infinite Winter Dining Series events. Choose from a variety of events across Canada, including brunches, dinners and chef experiences. Visit www.visainfinite.ca.

Do you want to earn 2,500 bonus Aventura Points? Simply add an authorized user before January 31, 2016 and share the convenience and benefits of your CIBC credit card. Help manage finances, consolidate spend and set specific spending limits. Conditions apply. For more information or to get started call 1 800 465-4653