



CIBC Dividend® Visa® Card

Your account at a glance

Previous balance		\$187.06
Payments	\$188.00	
Other credits	0.00	
Total credits	-	\$188.00
Purchases	356.60	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$356.60
New balance	=	\$355.66

Your minimum payment due

Current month's minimum payment **\$10.00**
Please pay this amount by **Aug 13, 2018**

Did you know?

CIBC's Fraud Alerts will notify you via text, phone or email to confirm suspicious activity. Update your mobile, email and other contact information on CIBC Mobile Banking so we can connect with you quickly.

MISS HARMANPREET KAUR

Account number
4505 5301 3922 0428

July statement period
June 22 to July 21, 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	\$250.00
Available	\$144.34	\$144.00

Interest rates

	Annual
Regular purchases	19.99%
Cash advances	22.99%

Cash Back Summary

As at last statement	+	22.51
This statement		
2% Cash Back	+	1.68
Cash Back	+	1.44
Total Cash Back	=	25.63



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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 5301 3922 0428

New balance \$355.66

Current month's minimum
payment due by
Aug 13, 2018 \$10.00

Total payment enclosed \$_____

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MISS HARMANPREET KAUR
312-6444 SILVER AVE
BURNABY BC V5H 2Y4

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004505530139220428000000003556600000000010001

188-015266

Transactions from June 22 to July 21, 2018

Your payments

Trans date	Post date	Description	Amount(\$)
Jun 30	Jul 04	PAYMENT THANK YOU/PAIEMENT MERCI	188.00
Total payments			\$188.00

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 5301 3922 0428				
Jun 20	Jun 22	📌 SAVE ON FOODS #940 VANCOUVER BC	🛒 Retail and Grocery	5.59
Jun 21	Jun 22	URBAN BEHAVIOR #1572 BURNABY BC	🛒 Retail and Grocery	14.55
Jun 21	Jun 25	H&M CA #059-METROPOLIS BURNABY BC	🛒 Retail and Grocery	33.60
Jun 23	Jun 25	PARALLEL 49 BREWING COMPAVANCOUVER BC	🛒 Retail and Grocery	12.60
Jun 23	Jun 25	PARALLEL 49 BREWING COMPAVANCOUVER BC	🛒 Retail and Grocery	9.50
Jun 23	Jun 25	THE HASTINGS WAREHOUSE VANCOUVER BC	🍴 Restaurants	7.19
Jun 24	Jun 25	FIDO Mobile *790837165 888-764-3771 ON	👤 Personal and Household Expenses	55.62
Jun 25	Jun 26	CHARTWELLS-LANGARA-67441 VANCOUVER BC	🍴 Restaurants	5.09
Jun 25	Jun 26	TIM HORTONS 2946 QPS VANCOUVER BC	🍴 Restaurants	2.30
Jun 27	Jun 28	TIM HORTONS 2946 QPS VANCOUVER BC	🍴 Restaurants	3.14
Jun 28	Jun 29	SUBWAY # 37169 VANCOUVER BC	🍴 Restaurants	6.29
Jun 29	Jul 03	TIM HORTONS 2946 QPS VANCOUVER BC	🍴 Restaurants	3.65
Jun 29	Jul 03	TIM HORTONS 2946 QPS VANCOUVER BC	🍴 Restaurants	2.30
Jun 30	Jul 03	SUBWAY # 37169 VANCOUVER BC	🍴 Restaurants	17.60
Jul 01	Jul 03	IKEA COQUITLAM COQUITLAM BC	🏠 Home and Office Improvement	6.83
Jul 01	Jul 03	IKEA COQUITLAM COQUITLAM BC	🏠 Home and Office Improvement	3.68
Jul 01	Jul 03	📌 REAL CDN SUPERSTORE #1 BURNABY BC	🛒 Retail and Grocery	20.04
Jul 02	Jul 04	📌 REAL CDN SUPERSTORE #1 BURNABY BC	🛒 Retail and Grocery	57.84
Jul 04	Jul 05	PURDYS CHOCOLATIER BURNABY BC	🛒 Retail and Grocery	4.73
Jul 07	Jul 10	SHOPPERSDRUGMART2250 BURNABY BC	🏪 Health and Education	80.97
Jul 20	Jul 20	PAYMENT PROTECTOR PREMIUM 800-893-2862	💼 Professional and Financial Services	3.49
Total for 4505 5301 3922 0428				\$356.60

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: MISS HARMANPREET KAUR June 22 to July 21, 2018 Account number: 4505 5301 3922 0428

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	1	55.62	-	-	9	389.74
Professional and Financial Services	1	3.49	-	-	10	70.48
Retail and Grocery	8	158.45	-	-	36	590.50
Transportation	0	0.00	-	-	1	6.00
Hotel, Entertainment and Recreation	0	0.00	-	-	2	35.96
Restaurants	8	47.56	-	-	79	605.60
Home and Office Improvement	2	10.51	-	-	5	77.61
Health and Education	1	80.97	-	-	7	217.42
Cash Advances and Balance Transfers	0	0.00	-	-	1	0.62
Total	21	356.60			150	\$1,993.93

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.

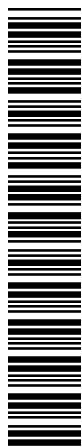
A negative difference (-) means you spent more than you budgeted.

	Amount (\$)	Budget (\$)	Difference (\$)
Total Monthly Budget	356.60	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 3 year(s) and 2 month(s) to pay the entire new balance shown on this statement.

Your message centre

Pay for stuff with your phone. Make purchases with your phone using your CIBC credit card. Visit www.cibc.com/ways-to-pay to learn about the mobile payment solutions that CIBC offers.



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