



CIBC Dividend® Visa® Card

Your account at a glance

Previous balance		\$433.87
Payments	\$637.00	
Other credits	0.02	
Total credits	-	\$637.02
Purchases	613.96	
Cash advances	0.00	
Interest	0.33	
Fees	0.00	
Total charges	+	\$614.29
New balance	=	\$411.14

Your minimum payment due

Current month's minimum payment **\$10.00**
Please pay this amount by **Oct 12, 2018**

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.

MISS HARMANPREET KAUR

Account number
4505 5301 3922 0428

September statement period
August 22 to September 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	\$88.86	\$88.00

Interest rates

	Annual
Regular purchases	19.99%
Cash advances	22.99%

Cash Back Summary

As at last statement	+	27.60
This statement		
Cash Back	+	3.28
Total Cash Back	=	30.88

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 \$411.14

Current month's minimum payment due by
Oct 12, 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

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Transactions from August 22 to September 21, 2018

Your payments

Trans date	Post date	Description	Amount(\$)
Aug 21	Aug 22	PAYMENT THANK YOU/PAIEMENT MERCI	50.00
Aug 31	Sep 04	PAYMENT THANK YOU/PAIEMENT MERCI	487.00
Sep 18	Sep 19	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
Total payments			\$637.00

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Sep 21	Sep 21	REGULAR PURCHASES	19.99%	0.33
Aug 21	Aug 22	INTEREST REVERSAL		-0.02***
Total interest this period				\$0.33

*** The interest adjustments above are not included in the "Total Interest this period"; however, they are reflected in your "New balance" for this period.

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 5301 3922 0428				
Aug 19	Aug 22	A&W #0345 COQUITLAM BC	 Restaurants	4.60
Aug 21	Aug 23	SHOPPERSDRUGMART0263 VANCOUVER BC	 Health and Education	4.42
Aug 22	Aug 24	TIM HORTONS 2305 QTH VANCOUVER BC	 Restaurants	2.30
Aug 23	Aug 27	TIM HORTONS 2305 QTH VANCOUVER BC	 Restaurants	2.30
Aug 24	Aug 27	DONAIR SPOT VANCOUVER BC	 Restaurants	8.40
Aug 24	Aug 27	SHOPPERSDRUGMART0263 VANCOUVER BC	 Health and Education	12.27
Aug 25	Aug 27	ROGERS *790837165 888-764-3771 ON	 Personal and Household Expenses	50.40
Aug 25	Aug 27	TIM HORTONS 2305 QTH VANCOUVER BC	 Restaurants	2.30
Aug 25	Aug 27	SHOPPERSDRUGMART0263 VANCOUVER BC	 Health and Education	3.35
Aug 27	Aug 28	TIM HORTONS #5867 BURNABY BC	 Restaurants	7.19
Aug 28	Aug 29	TIM HORTONS 2762 QPS BURNABY BC	 Restaurants	5.45
Sep 01	Sep 04	THE HASTINGS WAREHOUSE VANCOUVER BC	 Restaurants	20.02
Sep 01	Sep 04	FRESHSLICE PIZZA VANCOUVER BC	 Restaurants	5.44
Sep 02	Sep 04	TIM HORTONS 2305 QTH VANCOUVER BC	 Restaurants	4.39
Sep 03	Sep 04	SWEET FACTORY BURNABY BC	 Retail and Grocery	16.79
Sep 04	Sep 05	VIRGIN MOBILE VERDUN QC	 Personal and Household Expenses	58.11

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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 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 August 22 to September 21, 2018 Account number: 4505 5301 3922 0428










Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 5301 3922 0428				
Sep 04	Sep 05	TIM HORTONS 2946 QPS VANCOUVER BC	Restaurants	1.88
Sep 05	Sep 06	TIM HORTONS 2305 QTH VANCOUVER BC	Restaurants	3.97
Sep 06	Sep 07	BURNABY PRK BONSOR COMPLEBURNABY BC	Professional and Financial Services	44.94
Sep 06	Sep 07	DOLLARAMA #1010 BURNABY BC	Retail and Grocery	14.61
Sep 08	Sep 10	TIM HORTONS 2305 QTH VANCOUVER BC	Restaurants	5.45
Sep 08	Sep 10	TIM HORTONS 2305 QTH VANCOUVER BC	Restaurants	1.88
Sep 10	Sep 11	CHARTWELLS-LANGARA-67441 VANCOUVER BC	Restaurants	5.80
Sep 11	Sep 12	CHIPOTLE #2336 BURNABY BC	Restaurants	10.29
Sep 11	Sep 13	TIM HORTONS #5867 BURNABY BC	Restaurants	8.68
Sep 12	Sep 13	COINAMATIC CANADA INC. BURNABY BC	Personal and Household Expenses	30.85
Sep 12	Sep 13	REXALL PHARMACY #7163 BURNABY BC	Health and Education	107.92
Sep 15	Sep 17	TIM HORTONS 2305 QTH VANCOUVER BC	Restaurants	2.30
Sep 15	Sep 17	PIZZA GARDEN BURNABY BC	Restaurants	5.50
Sep 16	Sep 18	DOSA FACTORY RESTAURANT. VANCOUVER BC	Restaurants	14.63
Sep 17	Sep 18	ALDO #1090 VANCOUVER BC	Retail and Grocery	50.40
Sep 17	Sep 18	SMILEY'S VANCOUVER BC	Retail and Grocery	4.47
Sep 17	Sep 18	MCDONALD'S #12310 Q04 N. VANCOUVER BC	Restaurants	6.29
Sep 17	Sep 19	STARBUCKS 04563 N VANCOUVER BC	Restaurants	13.18
Sep 17	Sep 19	COMPASS ACCOUNT BURNABY BC	Transportation	5.70
Sep 17	Sep 19	SITAR RESTAURANT VANCOUVER BC	Restaurants	34.45
Sep 18	Sep 19	CHARTWELLS-LANGARA-67441 VANCOUVER BC	Restaurants	7.31
Sep 18	Sep 19	TIM HORTONS 2946 QPS VANCOUVER BC	Restaurants	6.27
Sep 20	Sep 21	TIM HORTONS 2305 QTH VANCOUVER BC	Restaurants	1.88
Sep 20	Sep 21	TIM HORTONS 2946 QPS VANCOUVER BC	Restaurants	5.45
Sep 20	Sep 21	DHALIWAL SWEETS ABBOTSFORSURREY BC	Restaurants	8.10
Sep 21	Sep 21	PAYMENT PROTECTOR PREMIUM 800-893-2862	Professional and Financial Services	4.03
Total for 4505 5301 3922 0428				\$613.96



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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	3	139.36	-	-	12	529.10
 Professional and Financial Services	2	48.97	-	-	15	122.67
 Retail and Grocery	4	86.27	-	-	48	880.40
 Transportation	1	5.70	-	-	2	11.70
 Hotel, Entertainment and Recreation	0	0.00	-	-	2	35.96
 Restaurants	28	205.70	-	-	111	844.73
 Home and Office Improvement	0	0.00	-	-	5	77.61
 Health and Education	4	127.96	-	-	12	431.68
 Cash Advances and Balance Transfers	0	0.00	-	-	1	0.62
Total	42	613.96			208	\$2,934.47

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	613.96	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 3 year(s) and 8 month(s) to pay the entire new balance shown on this statement.

Your message centre

"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."

Going on vacation soon? Be sure to pack travel insurance so you have it before you need it. You can also travel confidently knowing you'll stay protected when out of your province or Canada. Underwritten by Co-operators Life Insurance Company. Get a quote and apply at cibc.com/travel or call 1 888 205-5050.

Gain more control over your finances. Your card has a unique Authorized User(s) Spending Limits feature. Find comfort knowing only an allotted amount can be spent each month. This frees up your time and helps manage overall card spending. See more at www.cibc.com/en/personal-banking/credit-cards/manage/add-on-services.html or call 1 800 465-4653 for set-up.