



CIBC Dividend® Visa® Card

Your account at a glance

Previous balance		\$355.66
Payments	\$251.80	
Other credits	1.03	
Total credits	-	\$252.83
Purchases	327.61	
Cash advances	0.00	
Interest	3.43	
Fees	0.00	
Total charges	+	\$331.04
New balance	=	\$433.87

Your minimum payment due

Current month's minimum payment **\$13.00**
Please pay this amount by **Sep 18, 2018**

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.

MISS HARMANPREET KAUR

Account number
4505 5301 3922 0428

August statement period
July 22 to August 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	\$66.13	\$66.00

Interest rates

	Annual
Regular purchases	19.99%
Cash advances	22.99%

Cash Back Summary

As at last statement	+	25.63
This statement		
2% Cash Back	+	0.36
Cash Back	+	1.61
Total Cash Back	=	27.60



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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 \$433.87

Current month's minimum
payment due by
Sep 18, 2018 \$13.00

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

00004505530139220428000000004338700000000013006

Transactions from July 22 to August 21, 2018

Your payments

Trans date	Post date	Description	Amount(\$)
Jul 20	Jul 23	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
Jul 20	Jul 23	PAYMENT THANK YOU/PAIEMENT MERCI	2.80
Aug 04	Aug 08	PAYMENT THANK YOU/PAIEMENT MERCI	19.00
Aug 09	Aug 13	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
Aug 09	Aug 13	PAYMENT THANK YOU/PAIEMENT MERCI	30.00

Total payments **\$251.80**

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Aug 21	Aug 21	REGULAR PURCHASES	19.99%	3.43

Total interest this period **\$3.43**

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				
Jul 21	Jul 23	PAYMENT PROTECTOR/SHIELD PREMIUM ADJ	🏢 Professional and Financial Services	-1.00
Jul 21	Jul 23	PAYMENT PROTECTOR/SHIELD PREMIUM ADJ	🏢 Professional and Financial Services	-0.03
Jul 30	Jul 31	KWIK IMAGES & METROTOWN PBURNABY BC	🛒 Retail and Grocery	14.55
Jul 31	Aug 02	📌 REAL CDN SUPERSTORE #1 BURNABY BC	🛒 Retail and Grocery	17.85
Jul 31	Aug 02	H&M CA #059-METROPOLIS BURNABY BC	🛒 Retail and Grocery	33.59
Aug 03	Aug 07	URBAN BEHAVIOR #1572 BURNABY BC	🛒 Retail and Grocery	22.39
Aug 07	Aug 08	REXALL PHARMACY #7163 BURNABY BC	🏥 Health and Education	86.30
Aug 10	Aug 10	TIM HORTONS #3952 BURNABY BC	🍽 Restaurants	3.14
Aug 11	Aug 13	DOLLARAMA #1010 BURNABY BC	🛒 Retail and Grocery	22.42
Aug 11	Aug 14	BOSTON PIZZA # 095 BURNABY BC	🍽 Restaurants	17.19
Aug 13	Aug 14	LANGARA COLLEGE VANCOUVER BC	🛒 Retail and Grocery	5.59
Aug 13	Aug 14	SUBWAY #56519 BURNABY BC	🍽 Restaurants	6.29
Aug 17	Aug 20	A&W WEST BROADWAY #530 VANCOUVER BC	🍽 Restaurants	6.81

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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.

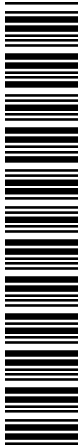
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• Trademark of Visa International Service Association and used under license.



Prepared for: MISS HARMANPREET KAUR July 22 to August 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				
Aug 18	Aug 20	URBAN BEHAVIOR #1572 BURNABY BC	 Retail and Grocery	15.67
Aug 18	Aug 21	LA VIE EN ROSE INC #65 BURNABY BC	 Retail and Grocery	71.57
Aug 21	Aug 21	PAYMENT PROTECTOR PREMIUM 800-893-2862	 Professional and Financial Services	4.25
Total for 4505 5301 3922 0428				\$326.58



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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	0	0.00	-	-	9	389.74
 Professional and Financial Services	3	3.22	-	-	13	73.70
 Retail and Grocery	8	203.63	-	-	44	794.13
 Transportation	0	0.00	-	-	1	6.00
 Hotel, Entertainment and Recreation	0	0.00	-	-	2	35.96
 Restaurants	4	33.43	-	-	83	639.03
 Home and Office Improvement	0	0.00	-	-	5	77.61
 Health and Education	1	86.30	-	-	8	303.72
 Cash Advances and Balance Transfers	0	0.00	-	-	1	0.62
Total	16	326.58			166	\$2,320.51

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	326.58	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 3 year(s) and 10 month(s) to pay the entire new balance shown on this statement.

Your message centre

Feel secure knowing your family is protected should the unexpected occur. Apply for up to \$5 million in coverage with CIBC Term Life Insurance and know instantly if you're approved. Help loved ones cover expenses like funeral costs you may leave behind with CIBC Guaranteed Acceptance Life Insurance. Acceptance is guaranteed for Canadians aged 40-74. Underwritten by CIBC Life Insurance Co. Ltd. Get more info at cibcinsurance.com or call 1 844 283-2273.

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.