



# CIBC Dividend® Visa\* Card

## Your account at a glance

<b>Previous balance</b>		<b>\$411.14</b>
Payments	\$611.14	
Other credits	99.04	
<b>Total credits</b>	<b>-</b>	<b>\$710.18</b>
Purchases	614.25	
Cash advances	4.00	
Interest	0.00	
Fees	0.00	
<b>Total charges</b>	<b>+</b>	<b>\$618.25</b>
<b>New balance</b>	<b>=</b>	<b>\$319.21</b>

## Your minimum payment due

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

## Get your free credit score.

Get your credit score instantly. It's free for clients using the CIBC Mobile Banking App - and has no impact on your credit score. See more at [www.cibc.com/en/special-offers/free-credit-score.html](http://www.cibc.com/en/special-offers/free-credit-score.html)

## MISS HARMANPREET KAUR

**Account number**  
4505 5301 3922 0428

**October statement period**  
September 22 to October 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](http://www.cibc.com)

Summary	Credit <sup>†</sup>	Cash <sup>†</sup>
Limit	\$500.00	\$250.00
Available	\$180.79	\$180.00

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

## Cash Back Summary

As at last statement	+	30.88
<b>This statement</b>		
2% Cash Back	+	0.85
Cash Back	+	2.49
<b>Total Cash Back</b>	<b>=</b>	<b>34.22</b>



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Please turn over - Transactions begin on page 2 →

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## CIBC Dividend Visa Card

### Payment options

- Online Banking: [www.cibc.com](http://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 \$319.21

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

Total payment enclosed \$\_\_\_\_\_

026171

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

CIBC  
PO BOX 4595 STN A  
TORONTO ON M5W 4X9

00004505530139220428000000003192100000000010000

# Transactions from September 22 to October 21, 2018

## Your payments

Trans date	Post date	Description	Amount(\$)
Sep 21	Sep 24	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
Sep 24	Sep 26	PAYMENT THANK YOU/PAIEMENT MERCI	411.14
Oct 10	Oct 12	PAYMENT THANK YOU/PAIEMENT MERCI	100.00
<b>Total payments</b>			<b>\$611.14</b>

## Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Sep 21	Sep 24	INTEREST REVERSAL	-0.05***	\$0.00
<b>Total interest this period</b>				<b>\$0.00</b>

\*\*\* 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

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(\$)
<b>Card number 4505 5301 3922 0428</b>				
Sep 21	Sep 24	SHOPPERSDRUGMART0263 VANCOUVER BC	Health and Education	4.81
Sep 21	Sep 24	SHOPPERSDRUGMART0263 VANCOUVER BC	Health and Education	3.25
Sep 21	Sep 24	PAYMENT PROTECTOR/SHIELD PREMIUM ADJ	Professional and Financial Services	-0.99
Sep 22	Sep 24	DONAIR SPOT VANCOUVER BC	Restaurants	9.24
Sep 22	Sep 25	BC LOTTERY CORP BURNABY BC	Hotel, Entertainment and Recreation	5.00
Sep 23	Sep 25	#392 SPORT CHEK BURNABY BC	Hotel, Entertainment and Recreation	55.97
Sep 23	Sep 25	TIM HORTONS 0407 QTH BURNABY BC	Restaurants	4.60
Sep 24	Sep 25	DHALIWAL SWEETS ABBOTSFORSURREY BC	Restaurants	12.24
Sep 24	Sep 26	CASH ADVANCE/AVANCE DE FONDS	Cash Advances and Balance Transfers	4.00
Sep 27	Sep 28	TIM HORTONS 2946 QPS VANCOUVER BC	Restaurants	1.90
Sep 27	Sep 28	AIRBNB 14158005959	Hotel, Entertainment and Recreation	112.17
Sep 27	Oct 01	AIRBNB 14158005959	Hotel, Entertainment and Recreation	-98.00
Sep 28	Oct 01	TIM HORTONS 2305 QTH VANCOUVER BC	Restaurants	5.24
Sep 29	Oct 01	TIM HORTONS 2305 QTH VANCOUVER BC	Restaurants	5.24
Sep 29	Oct 01	TIM HORTONS 2305 QTH VANCOUVER BC	Restaurants	2.93

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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.

\* Registered trademark of CIBC.  
- Trademark of Visa International Service Association and used under license.



Prepared for: MISS HARMANPREET KAUR September 22 to October 21, 2018 Account number: 4505 5301 3922 0428










## Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
<b>Card number 4505 5301 3922 0428</b>				
Sep 30	Oct 02	TIM HORTONS #5867 BURNABY BC	Restaurants	11.49
Sep 30	Oct 03	WAL-MART SUPERCENTER#3008BURNABY BC	Retail and Grocery	15.59
Oct 01	Oct 02	LUSH METROTOWN BURNABY BC	Personal and Household Expenses	29.17
Oct 01	Oct 02	T&T SUPERMARKET #001 BURNABY BC	Retail and Grocery	15.00
Oct 01	Oct 02	DOLLARAMA #1010 BURNABY BC	Retail and Grocery	9.80
Oct 02	Oct 03	TIM HORTONS 0407 QTH BURNABY BC	Restaurants	4.39
Oct 02	Oct 03	IKEA COQUITLAM COQUITLAM BC	Home and Office Improvement	71.05
Oct 02	Oct 03	IKEA COQUITLAM COQUITLAM BC	Home and Office Improvement	0.84
Oct 02	Oct 04	TIM HORTONS #5867 BURNABY BC	Restaurants	4.07
Oct 04	Oct 05	VIRGIN MOBILE VERDUN QC	Personal and Household Expenses	50.40
Oct 06	Oct 09	FRUITICANA # 25 VANCOUVER BC	Retail and Grocery	19.65
Oct 06	Oct 09	DHALIWAL SWEETS ABBOTSFORSURREY BC	Restaurants	31.99
Oct 07	Oct 09	TIM HORTONS #5867 BURNABY BC	Restaurants	2.61
Oct 08	Oct 10	REAL CDN SUPERSTORE #1 BURNABY BC	Retail and Grocery	7.44
Oct 09	Oct 10	THE FOUNTAINHEAD PUB VANCOUVER BC	Restaurants	19.94
Oct 12	Oct 15	SAFFRON INDIAN CUISINE BURNABY BC	Restaurants	28.14
Oct 13	Oct 15	TIM HORTONS 2305 QTH VANCOUVER BC	Restaurants	1.90
Oct 14	Oct 16	TIM HORTONS 2305 QTH VANCOUVER BC	Restaurants	2.30
Oct 14	Oct 16	TIM HORTONS 2305 QTH VANCOUVER BC	Restaurants	5.76
Oct 16	Oct 17	CHARTWELLS-LANGARA-67441 VANCOUVER BC	Restaurants	8.32
Oct 17	Oct 18	TIM HORTONS OAKVILLE ON	Restaurants	5.00
Oct 18	Oct 19	Amazon.ca Prime Member amazon.ca/priBC	Professional and Financial Services	43.68
Oct 19	Oct 19	PAYMENT PROTECTOR PREMIUM 800-893-2862	Professional and Financial Services	3.13
<b>Total for 4505 5301 3922 0428</b>				<b>\$519.26</b>



\*0202250400\*

## CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount (\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Personal and Household Expenses	2	79.57	-	-	14	608.67
 Professional and Financial Services	3	45.82	-	-	18	168.49
 Retail and Grocery	5	67.48	-	-	53	947.88
 Transportation	0	0.00	-	-	2	11.70
 Hotel, Entertainment and Recreation	4	75.14	-	-	6	111.10
 Restaurants	19	167.30	-	-	130	1,012.03
 Home and Office Improvement	2	71.89	-	-	7	149.50
 Health and Education	2	8.06	-	-	14	439.74
 Cash Advances and Balance Transfers	1	4.00	-	-	2	4.62
<b>Total</b>	<b>38</b>	<b>519.26</b>			<b>246</b>	<b>\$3,453.73</b>

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 (\$)
 <b>Total Monthly Budget</b>	519.26	-	-

**Reminder:** If you only make the minimum payment every month, it will take approximately 2 year(s) and 10 month(s) to pay the entire new balance shown on this statement.

## Your message centre

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/estatements](http://www.cibc.com/estatements) or call 1 800 465-4653 to make the switch today.

**"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."