



MR HONG YU JI

Statement date: June 20, 2022

Statement balance: \$1,778.71

Statement period:

May 21, 2022 - June 20, 2022

Minimum payment: \$39.13

Payment due date:

July 11, 2022

Check your points balance anywhere, anytime, at pcoptimum.ca or by downloading the app.

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Statement details

Account summary

Transaction date dd/mm	Posting date dd/mm	Account activity	Amount
		5181 1622 3597 3631	
24/05	25/05	PAYMENT TD	-\$1,988.00
27/05	30/05	PAYMENT CNTRL1	-\$601.00
01/06	02/06	PAYMENT TD	-\$1,000.00
10/06	13/06	PAYMENT TD	-\$960.00
17/06	20/06	PAYMENT CIBC	-\$1,200.00
		Total payment activity	-\$5,749.00
19/05	27/05	ADJ-MICROSOFT*MICROSOFT 3	-\$12.32
20/05	24/05	AMZN MKTP CA*1L70Z6WY2 WWW.AMAZON.CAON	\$82.64
21/05	24/05	AMZN MKTP CA*1L4TK5RA0 WWW.AMAZON.CAON	\$37.79
21/05	24/05	DOLLARAMA #1412 BURNABY BC	\$27.45
21/05	24/05	AMAZON.CA*1X7MA63N1 AMAZON.CA ON	\$32.47
21/05	24/05	WINNERSHOMESSENSE 39507 BURNABY BC	\$30.22
21/05	24/05	KIN'S FARM MARKET MWY BURNABY BC	\$1.49
22/05	24/05	AMZN MKTP CA*1X9WT0J71 WWW.AMAZON.CAON	\$40.94
22/05	24/05	AMZN MKTP CA*1X8257TE1 WWW.AMAZON.CAON	\$31.49
22/05	24/05	AMZN MKTP CA*1X89L6TN1 WWW.AMAZON.CAON	\$162.39
23/05	24/05	AMZN MKTP CA*1R01P7TF2 WWW.AMAZON.CAON	\$35.69
23/05	24/05	AMZ*ZOPSC WWW.AMAZON.CAON	-\$37.46
23/05	24/05	AMZN MKTP CA*1R5530AD2 WWW.AMAZON.CAON	\$8.39

5181 1622 3597 3631		
Previous Balance		\$2,166.13
as of May 20, 2022		
+ Purchases		\$5,488.55
+ Cash Advances		\$0.00
+ Convenience cheques		\$0.00
+ Promotional balances		\$0.00
+ Interest		\$0.00
+ Fees		\$0.00
+ Other charges		\$0.00
- Payments – Thank you		\$5,749.00
- Other credits		\$126.97
Statement Balance		\$1,778.71
Past due amount		\$0.00
Overlimit amount		\$0.00
Minimum payment		\$39.13
Payment due date		July 11, 2022
Summary	Credit [†]	Cash [†]
Limit	\$15,000.00	\$7,500.00
Available	\$13,221.29	\$7,500.00
Time to pay		
At your current rates of interest, if you make only your minimum payment by its due date each month, it will take approximately 32 year(s) and 3 month(s) to repay the statement balance shown on this statement.		

President's Choice Financial/Mastercard®

Account number: 5181 1622 3597 3631

Statement balance: \$1,778.71

Minimum payment: \$39.13

Payment due date: July 11, 2022

Amount paid: \$ _____

MR HONG YU JI
89-935 EWEN AVE
NEW WESTMINST BC V3M 0A1

MR HONG YU JI - 5181 1622 3597 3631
Statement details continued

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Transaction date dd/mm	Posting date dd/mm	Account activity	Amount
23/05	24/05	AMZN MKTP CA*1X2YZ7PF1 WWW.AMAZON.CAON	\$31.45
23/05	24/05	AMZN MKTP CA*1R1T863T0 WWW.AMAZON.CAON	\$48.73
23/05	24/05	AMZN MKTP CA*1R5FJ9JA0 WWW.AMAZON.CAON	\$42.99
24/05	24/05	AMZN MKTP CA*1R2T40JQ0 WWW.AMAZON.CAON	\$26.79
24/05	24/05	AMZN MKTP CA*1R5IA71K2 WWW.AMAZON.CAON	\$40.99
24/05	24/05	AMZN MKTP CA*1R9EU9T30 WWW.AMAZON.CAON	\$51.38
24/05	25/05	AMZN MKTP CA*1R9PS8AK0 WWW.AMAZON.CAON	\$63.00
25/05	25/05	AMZN MKTP CA*1R2DP7P40 WWW.AMAZON.CAON	\$16.79
25/05	25/05	AMZN MKTP CA*1R28U9G60 WWW.AMAZON.CAON	\$31.49
25/05	25/05	AMZN MKTP CA*1R5H95HM2 WWW.AMAZON.CAON	\$23.52
25/05	26/05	AMZN MKTP CA*DB1PD1SD3 WWW.AMAZON.CAON	\$62.98
25/05	26/05	AMZN MKTP CA*1R2S87BM2 WWW.AMAZON.CAON	\$32.45
25/05	26/05	AMZN MKTP CA*1R96Y0XG0 WWW.AMAZON.CAON	\$21.99
25/05	26/05	AMZN MKTP CA*7V8D72J13 WWW.AMAZON.CAON	\$15.94
25/05	26/05	AMZN MKTP CA*1R42R7872 WWW.AMAZON.CAON	\$17.34
25/05	26/05	AMZN MKTP CA*1R5D54MY0 WWW.AMAZON.CAON	\$25.95
25/05	26/05	AMZN MKTP CA*1R7532Q52 WWW.AMAZON.CAON	\$43.94
25/05	26/05	AMZN MKTP CA*1R64Z3MJ0 WWW.AMAZON.CAON	\$59.42
25/05	30/05	ICBC#55371 NEW WESTMINSTBC	\$1,396.00
26/05	26/05	AMZN MKTP CA*1F8WJ8413 WWW.AMAZON.CAON	\$38.53

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MR HONG YU JI - 5181 1622 3597 3631

Statement details continued

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Transaction date dd/mm	Posting date dd/mm	Account activity	Amount
26/05	26/05	AMZN MKTP CA*1R2F80HI0 WWW.AMAZON.CAON	\$10.99
26/05	26/05	AMZN MKTP CA*1R49O3HB0 WWW.AMAZON.CAON	\$28.34
26/05	26/05	AMZN MKTP CA*1R88C4QK2 WWW.AMAZON.CAON	\$23.59
26/05	26/05	AMZN MKTP CA*K17Q972N3 WWW.AMAZON.CAON	\$14.98
26/05	26/05	AMZN MKTP CA*1R2T16DV2 WWW.AMAZON.CAON	\$26.64
26/05	27/05	AMZN MKTP CA*1R2H268Q0 WWW.AMAZON.CAON	\$24.94
26/05	27/05	AMZN MKTP CA*1R31G6BV0 WWW.AMAZON.CAON	\$22.10
26/05	27/05	AMZN MKTP CA*1R6LV32W2 WWW.AMAZON.CAON	\$22.34
27/05	27/05	AMZN MKTP CA*1R6LJ2DN0 WWW.AMAZON.CAON	\$11.28
27/05	27/05	AMZN MKTP CA*1R9XJ2792 WWW.AMAZON.CAON	\$11.77
27/05	27/05	AMZN MKTP CA*6M93W2OK3 WWW.AMAZON.CAON	\$34.08
27/05	30/05	AMZN MKTP CA*1R2EC3992 WWW.AMAZON.CAON	\$21.95
27/05	30/05	AMZN MKTP CA*1R2IP3SY0 WWW.AMAZON.CAON	\$23.49
28/05	30/05	AMZN MKTP CA*HI5NY69I3 WWW.AMAZON.CAON	\$20.34
28/05	30/05	AMZN MKTP CA*1R5Y31RB2 WWW.AMAZON.CAON	\$72.46
28/05	30/05	AMZN MKTP CA*1R8GC69L0 WWW.AMAZON.CAON	\$42.91
28/05	30/05	AMZN MKTP CA*E73HB9MU3 WWW.AMAZON.CAON	\$34.64
28/05	30/05	AMZN MKTP CA*1R4DS1IG0 WWW.AMAZON.CAON	\$25.18
28/05	30/05	REBEL.CA 186-662-0711 ON	\$20.99
29/05	30/05	AMZN MKTP CA*W68JR6DG3 WWW.AMAZON.CAON	\$24.36

MR HONG YU JI - 5181 1622 3597 3631
Statement details continued

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Transaction date dd/mm	Posting date dd/mm	Account activity	Amount
29/05	30/05	AMZN MKTP CA*KK79L2XZ3 WWW.AMAZON.CAON	\$86.08
29/05	30/05	AMZN MKTP CA*U75XT5F13 WWW.AMAZON.CAON	\$60.87
29/05	30/05	AMZN MKTP CA*1X4BG5CV0 WWW.AMAZON.CAON	\$23.94
29/05	30/05	AMZN MKTP CA*1X8XS54E2 WWW.AMAZON.CAON	\$15.16
30/05	30/05	AMZN MKTP CA*G12QE4AB3 WWW.AMAZON.CAON	\$14.60
30/05	30/05	AMZN MKTP CA*QZ3TY8UY3 WWW.AMAZON.CAON	\$17.53
30/05	30/05	AMZN MKTP CA*0F0I64TR3 WWW.AMAZON.CAON	\$32.97
30/05	30/05	AMZN MKTP CA*1X7079OD0 WWW.AMAZON.CAON	\$12.92
30/05	30/05	AMZN MKTP CA*1X87B7F00 WWW.AMAZON.CAON	\$22.99
30/05	31/05	AMAZON.CA PRIME MEMBER AMAZON.CA/PRIBC	\$11.19
30/05	31/05	AMZN MKTP CA*NN9UN7HI3 WWW.AMAZON.CAON	\$19.10
31/05	31/05	AMZ*VASSINK WWW.AMAZON.CAON	-\$37.79
31/05	31/05	AMZN MKTP CA*1X60P13C0 WWW.AMAZON.CAON	\$17.82
31/05	31/05	AMZN MKTP CA*1X8T593R0 WWW.AMAZON.CAON	\$31.45
31/05	01/06	ADOBE ACROPRO SUBS SAN JOSE CA	\$22.39
01/06	01/06	AMZN MKTP CA*1X0M80072 WWW.AMAZON.CAON	\$33.53
01/06	01/06	AMZN MKTP CA*1X9NU30E2 WWW.AMAZON.CAON	\$99.24
01/06	02/06	AMZN MKTP CA*1X1US3GV2 WWW.AMAZON.CAON	\$57.58
01/06	02/06	AMZN MKTP CA*1X0FN2XN0 WWW.AMAZON.CAON	\$19.00
01/06	02/06	AMZN MKTP CA*1X8WF5X62 WWW.AMAZON.CAON	\$26.87
01/06	02/06	HOSTDIME GLOBAL CORP 4077561126 FL USD 125.00 USA 1.300640000	\$162.58
02/06	02/06	AMZN MKTP CA*U84W43AD3 WWW.AMAZON.CAON	\$25.07
02/06	03/06	AMZN MKTP CA*9U6PA9LQ3 WWW.AMAZON.CAON	\$27.29
03/06	03/06	AMZN MKTP CA*NG3SH4SH3 WWW.AMAZON.CAON	\$46.79
04/06	06/06	AMZN MKTP CA*LW9VA77W3 WWW.AMAZON.CAON	\$28.34
04/06	06/06	REAL CDN SUPERSTORE #1 RICHMOND BC	\$36.87
06/06	06/06	AMZN MKTP CA*VI7V98RW3 WWW.AMAZON.CAON	\$117.85
06/06	07/06	AMZN MKTP CA*OG7K90MG3 WWW.AMAZON.CAON	\$50.38
07/06	07/06	AMAZON.CA*I92TM0PR3 AMAZON.CA ON	\$45.18
07/06	07/06	AMAZON.CA*I97BC8JA3 AMAZON.CA ON	\$12.40
07/06	07/06	AMZN MKTP CA*FR0AX8DI3 WWW.AMAZON.CAON	\$29.99
07/06	07/06	AMZN MKTP CA*S39RZ4MK3 WWW.AMAZON.CAON	\$57.92
07/06	07/06	AMZN MKTP CA*2X5PV9V23 WWW.AMAZON.CAON	\$27.98

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MR HONG YU JI - 5181 1622 3597 3631

Statement details continued

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Transaction date dd/mm	Posting date dd/mm	Account activity	Amount
07/06	07/06	AMAZON.CA*1M2NL04H3 AMAZON.CA ON	\$14.93
07/06	07/06	AMZN MKTP CA*6C5M22WC3 WWW.AMAZON.CAON	\$34.64
07/06	08/06	AMZN MKTP CA*849MZ3NC3 WWW.AMAZON.CAON	\$65.09
08/06	09/06	WWW.1AND1.COM 6105601589 PA USD 41.17 USA 1.293417537	\$53.25
10/06	10/06	AMZN MKTP CA*AO7YK1IS3 WWW.AMAZON.CAON	\$40.09
10/06	10/06	AMZN MKTP CA*024AS3N73 WWW.AMAZON.CAON	\$52.21
10/06	13/06	AMZN MKTP CA*QU3683D43 WWW.AMAZON.CAON	\$18.89
10/06	13/06	AMZN MKTP CA*943L82TA3 WWW.AMAZON.CAON	\$37.79
11/06	13/06	TSI INTERNET CHATHAM ON	\$92.91
11/06	13/06	AMZN MKTP CA*M36K39I73 WWW.AMAZON.CAON	\$32.18
14/06	14/06	AMZN MKTP CA*ZD54H0U23 WWW.AMAZON.CAON	\$35.69
14/06	15/06	AMZ*BEST ONE CHA WWW.AMAZON.CAON	-\$3.71
15/06	16/06	AMZ*BALLOONCAT WWW.AMAZON.CAON	-\$35.69
16/06	17/06	AMZN MKTP CA*9N8TY5R43 WWW.AMAZON.CAON	\$20.99
16/06	17/06	AMAZON.CA WWW.AMAZON.CAON	\$52.40
17/06	17/06	AMZN MKTP CA*FX8V46N43 WWW.AMAZON.CAON	\$32.59
17/06	20/06	AMAZON.CA WWW.AMAZON.CAON	\$15.00
17/06	20/06	AMZN MKTP CA*PR9R95VX3 WWW.AMAZON.CAON	\$60.80
17/06	20/06	AMZN MKTP CA*8F9RN19I3 WWW.AMAZON.CAON	\$34.99
18/06	20/06	ITALK GLOBAL COMMUNICA AUSTIN TX	\$16.64
19/06	20/06	AMZN MKTP CA*376308I03 WWW.AMAZON.CAON	\$39.89
20/06	20/06	AMZN MKTP CA*1A8OP1BD3 WWW.AMAZON.CAON	\$11.80
		Sub total for MR HONG YU JI - 3631	\$5,029.67
25/05	30/05	SAFEWAY #4931 VANCOUVER BC	\$5.76
27/05	30/05	T&T SUPERMARKET #026 RICHMOND BC	\$24.89
27/05	30/05	REAL CDN SUPERSTORE #1 RICHMOND BC	\$41.98
27/05	30/05	WAL-MART # 5777 NEW WESTMINSTBC	\$12.02
28/05	30/05	WAL-MART #1192 NEW WESTMINSTBC	\$3.97
02/06	03/06	T&T SUPERMARKET #026 RICHMOND BC	\$56.47
02/06	06/06	WAL-MART #3652 RICHMOND BC	\$41.88
03/06	06/06	IMPARK00012221U VANCOUVER BC	\$2.00
03/06	06/06	REAL CDN SUPERSTORE #1 VANCOUVER BC	\$43.95
03/06	06/06	T&T SUPERMARKET #025 VANCOUVER BC	\$38.78
06/06	08/06	WAL-MART #1192 NEW WESTMINSTBC	\$9.97
09/06	10/06	T&T SUPERMARKET #025 VANCOUVER BC	\$11.99
09/06	10/06	IMPARK00012221U VANCOUVER BC	\$2.00
11/06	13/06	REAL CDN SUPERSTORE #1 RICHMOND BC	\$36.25
		Sub total for YINGXU RONG - 3291	\$331.91

MR HONG YU JI - 5181 1622 3597 3631

Statement details continued

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Interest rates

	Interest charges on this statement	Annual interest rate	Daily interest rate
Purchases	\$0.00	20.97 %	0.05745%
Cash Advances	\$0.00	22.97 %	0.06293%
Fees	\$0.00	20.97 %	0.05745%

Questions?

For more details, see the "Important information for you" section or to check your balance, visit pcfinancial.ca.

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Lost or stolen cards /unauthorized use of account

You must inform us immediately of any actual or suspected loss or theft or any actual or suspected unauthorized use of your account or any cards, convenience cheques, PIN or passwords for your account by calling one of the 24-hour numbers shown above.

Errors in your statement

If you notice any errors in your statement, you must notify us as soon as possible and no later than 30 days from your statement date (mailed notices must be received by us within 30 days of your statement date). If we do not receive notice from you within that 30 day time period, your statement will be considered by us complete and accurate except for any improper credits to your account or any transfers still being processed. The notice you give us must identify your account, the relevant transaction(s) and what you think the error is.

Payments

You may pay your account balance in full at any time. However, each billing period you must pay at least the amount shown as the "Minimum payment" on your statement by the "Payment due date" date shown on your statement. You are responsible for selecting a payment method which ensures that your payment is received and applied by us to your account by the payment due date. Payments must be made in Canadian currency.

Credits from merchants (refunds)

If you return a purchase and we receive a credit from the merchant, we will deduct the amount of the credit from the balance owing on your account. Credits will not be treated like a payment made by you, and do not count towards your "Minimum payment" amount on your statement or towards payment in full of your statement balance.

How we calculate interest

Different rates of interest may apply to different types of interest-bearing transactions. For each type of interest-bearing transaction, the applicable "Daily interest rate" is the rate of interest that applies to that type of transaction divided by the number of days in the year (365 days, except in a leap year, when it is 366 days). Your statement shows the annual rate of interest and the daily interest rate for each type of interest-bearing transaction made during the billing period covered by the statement, and any prior billing period to which interest applies. For each type of interest-bearing transaction, the "average daily balance" is the sum of all daily balances for that particular type of transaction during the applicable billing period divided by the number of days in that billing period. Interest is calculated at the end of each billing period for each type of interest-bearing transaction by multiplying together: (i) the average daily balance for that type of transaction, (ii) the applicable daily interest rate, and (iii) the number of days in the applicable billing period. The interest calculated for each type of interest-bearing transaction is then added together, and the total is added to your account balance at the end of your billing period.

Interest-free grace period on purchases

No interest will be charged on new purchases (meaning purchases which have not appeared on any previous statement), if you pay your current statement balance by the payment due date. If you do not pay your current statement balance in full by its payment due date, the interest-free grace period will not apply and interest will be charged on all billed purchases shown on your statement until you pay your current statement balance in full. There is no interest-free grace period on cash advances.

Interest on your statement

The interest shown covers the period up to the statement date. Interest for the period after the statement date will appear on your next statement.

Available credit as noted on your statement

This is the credit available to you as of the end of the period covered by your statement, provided your account is in good standing.

Transactions in a foreign currency

Any transaction (debit or credit) made in a foreign currency will be converted to Canadian dollars at exchange rates determined by Mastercard International Incorporated in effect on the date that we process the transaction, which may be different from the rates in effect on the transaction date. The Mastercard exchange rate and the Foreign Currency Conversion Markup percentage, which is a percentage of the amount of the transaction that is charged for purchases and cash advances and deducted from refunds and credits, are incorporated into the conversion rate and the Canadian dollar transaction amount shown on your statement. The amount of a purchase and any corresponding refund may differ as a result of the Foreign Currency Conversion Markup percentage and any differences in exchange rates from the date we process the purchase transaction and the date we process the refund transaction. If the amount of a refund or credit is less than the amount of the original transaction, you are responsible for the difference.

Cash Limit and Cash Available

Your Cash Limit and Cash Available is as of the date of this statement and may be changed without further notice. Your daily cash limit may be less than your credit limit and a daily withdrawal limit may also apply. We may limit the number and amount of cash advances and decline them for any reason.

For more information

To find out more about the features, rights and obligations of your *President's Choice Financial Mastercard* including how we apply payments and credit balances to your account and the items addressed above, please refer to your Cardholder Agreement or find it online by visiting our website at www.pcfincancial.ca.

† The cash limit is included in the credit limit. This is not an additional amount.

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