



BL ACCT 00005594-10000000
PHYPHA HEALTH CONSULTANCY
Account Number: ####-####-####-1744

Statement Period:
06/01/2020 - 06/30/2020

Summary of Account Activity

Days In Billing Cycle		30
Previous Balance		\$275.51
Purchases	+	\$1,231.14
Cash	+	\$0.00
Special	+	\$0.00
Credits	-	\$2.00
Payments	-	\$1,380.39
Other Charges	+	\$0.00
Interest Charges	+	\$0.00

NEW BALANCE **\$124.26**

Credit Summary

Total Credit Limit	\$2,000.00
Available Credit Limit	\$1,875.74
Available Cash	\$1,875.74
Amount Over Credit Limit	\$0.00
Amount Past Due	\$0.00
Disputed Amount	\$0.00

CIRCLE
REWARDS

Points
Available
0

TUSHAR PATEL
1769

Cardholder Account Detail

Trans Date	Post Date	Description	Amount
05/29	06/01	ALBERTA COLLEGE OF PHA EDMONTON AB	\$883.05
06/03	06/04	SHEPPARD INSURANCE SER EDMONTON AB	\$195.00
06/12	06/14	UBER TRIP HELP.UBER.CO help.uber.com NLD	\$12.83

PLEASE DETACH THE REMITTANCE SECTION AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW UP TO 5 DAYS FOR RECEIPT

- *



151 Karl Clark Road NW
Edmonton, AB T6N1H5

Account Number

1744

Do not send cash
through the mail.

Statement
Period End

06/30/20

New Balance

\$124.26

Total Minimum
Payment Due

\$10.00

Payment Due Date

07/21/20

AMOUNT OF PAYMENT ENCLOSED

\$



BL ACCT 00005594-10000000
PHYPHA HEALTH CONSULTANCY
5635 ALLBRIGHT BAY SW
EDMONTON AB T6W3H6

MAKE CHEQUE PAYABLE TO:

SERVUS CREDIT UNION
151 KARL CLARK ROAD NW
EDMONTON AB T6N1H5

21 5102 2020 0015 1744 00001000 00012426 3

ACCOUNT STATEMENT DISCLOSURE

Grace Period: In order to take advantage of your **21** day interest-free grace period, you must pay the new balance amount noted on the front of this statement (the "New Balance") by the Minimum Payment Due Date.

Disputes: Any disputes relating to goods or services obtained through the use of your card must be settled by you with the merchant. Any dispute that you have with a merchant does not affect your obligation to pay us the full amount that has been charged to your account. If a merchant gives you a refund and we receive a credit voucher from the merchant, we will credit the account with the amount that has been refunded. However, if interest has been charged in the meantime as a result of the transaction, we will not refund the interest charged.

Minimum Payment Calculation:

1% of the New Balance + Other Fees + Interest Charges + Any Amount Past Due, or \$15.00

Your minimum payment is the greater of (i) **1%** of the New Balance **plus** any of the applicable "Other Fees" noted in the Cost of Borrowing Disclosure Statement that has previously been delivered to you, **plus** interest charges **plus** any amount past due, or (ii) **\$15.00**. If the New Balance is less than **\$15.00**, the minimum payment will be the New Balance.

The minimum payment for Business Mastercard is the greater of (i) **3%** of the New Balance, or (ii) **\$10.00 plus** any amount past due. If your New Balance is less than **\$10.00**, the minimum payment will be the New Balance.

Credit Limit: Your credit limit is the maximum amount that can be charged to your credit card account, including by way of purchase, cash advances, or balance transfers made by you or your authorised user(s). Your credit limit appears on each monthly statement for your credit card account.

How to Make a Payment: You can make payments on your credit card account by (a) telephone or Internet banking with most financial institutions (which you must set up directly with your financial institution), (b) authorizing us to withdraw an amount from your bank account each month (you must establish a pre-authorized payment plan by contacting us), (c) paying at a local branch or ATM of most financial institutions, or (d) mailing to the "payments" address listed on the front of this statement.

Account Agreement: Please refer to your account agreement for further details.

Cardholder Account Detail Continued							
Trans Date	Post Date	Description	Amount				
06/12	06/14	UBER TRIP HELP.UBER.CO help.uber.com NLD	\$16.00				
06/12	06/14	CREDIT VOUCHER	\$2.00-				
		UBER TRIP HELP.UBER.CO help.uber.com NLD					
06/25	06/26	KODOO MOBILE PAC EDMONTON AB	\$124.26				
06/17	06/18	PAYMENT - THANK YOU	\$1,380.39-				
Interest Charge Calculation/Plan Level Information							
Plan Name	Plan Description	Periodic Rate *	Corresponding APR	Interest Charges	Effective APR Fees **	Effective APR	
Purchases							
PBUS01001	PURCHASE	0.04642%(D)	16.9900%	\$0.00	\$0.00	0.0000%	
Cash							
CBUS01001	CASH	0.04642%(D)	16.9900%	\$0.00	\$0.00	0.0000%	
* Periodic Rate (M)=Monthly (D)=Daily					Days In Billing Cycle: 30		
** includes cash advance and foreign currency fees					APR = Annual Percentage Rate		