



SimplyCash Card from American Express  
Statement of Account

americanexpress.ca  
Customer Service:  
1-800-869-3016 (toll free)  
From outside of  
Canada/U.S  
(call collect):  
905-474-0870  
Amex Bank of Canada  
P.O. Box 3204, Stn F  
Toronto (ON), M1W 3W7

Prepared For MICHELLE FLANDIN Account Number XXXX XXXXX0 41004 Opening Date Jul 25, 2025 Closing Date Aug 24, 2025

ACCOUNT SUMMARY

Previous Balance	\$2,037.79	Credit Limit	\$7,500.00
Less Payments	\$2,037.79	Available Credit Limit	\$3,860.33
Less Other Credits	\$0.00	Available Cash Limit	\$1,500.00
Plus Interest	\$0.00		
Plus Purchases	\$3,639.67		
Plus Fees	\$0.00		
Plus Credit Advances	\$0.00		
Plus Other Charges	\$0.00		
Equals New Balance	\$3,639.67		

To request a credit line increase, please go to [americanexpress.com/canada/request-limit-increase](http://americanexpress.com/canada/request-limit-increase) or call the number on the back of your card.

Minimum Amount Due on Sep 14, 2025 \$10.00 Payment Period Remaining If each month you pay the Minimum Amount Due only 30 Year(s) 4 Month(s)

Statement includes payments and charges received by Aug 24, 2025

We value your membership. Please pay the minimum due by the payment due date. Thank you.

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AMERICAN EXPRESS  
PLEASE ALLOW 3 TO 5 BUSINESS DAYS FOR YOUR PAYMENT TO BE PROCESSED BY YOUR FINANCIAL INSTITUTION AND SENT TO US.  
Learn about all of your payment options, including how to enroll your bank account, make a one-time payment or enroll in our pre-authorized payment plan by visiting [amex.ca/paymentmethods](http://amex.ca/paymentmethods). Go paperless and get your future statements faster: [amex.ca/paperless](http://amex.ca/paperless). DETAILS ENCLOSED.

Account Number	XXXX XXXXX0 41004
New Balance	\$3,639.67
Minimum Due	\$10.00
Payment Due Date	Sep 14, 2025

Amount Paid (\$)

MICHELLE FLANDIN  
1135 Martin Street  
White Rock BC V4B3V9



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Your Transactions

Transaction Date	Posting Date	Details	Amount (\$)
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New Payments

Aug 3	Aug 5	PAYMENT RECEIVED - THANK YOU Reference AT252170003000010026942	-2,037.79
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Total of Payment Activity			-2,037.79
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New Transactions for MICHELLE FLANDIN

Jul 23	Jul 25	GLOBAL-E* REFORMATION VANCOUVER	654.09
Aug 1	Aug 2	GOOGLE *CHATGPT G.CO/HELPPAY#	30.23
Aug 4	Aug 5	SHOPPERS DRUG MART #226 ALDERGROVE	12.60
Aug 4	Aug 5	CHV43026 ALDERGROVE CH ALDERGROVE	4.02
Aug 5	Aug 6	AMZN MKTP CA*PS2PM13J3 WWW.AMAZON.CA	93.26
Aug 6	Aug 8	NESTERS MARKET 4548 BURNABY	34.43
Aug 7	Aug 8	CRUSH CLOTHING LTD 4039 SURREY	51.42
Aug 7	Aug 8	CRUSH CLOTHING LTD 4039 SURREY	28.00
Aug 7	Aug 8	INDIGO 410 SURREY	11.54
Aug 7	Aug 8	LULULEMON 00179 SURREY	288.96
Aug 7	Aug 8	LA VIE EN ROSE # 824 SU SURREY	52.42
Aug 8	Aug 8	DYNAMITE / GARAGE MONTREAL	216.94
Aug 8	Aug 8	LULULEMON 00179 SURREY	-183.68
Aug 8	Aug 9	LEVI STRAUSS & CO. (CAN MARKHAM	167.84



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Transaction Date	Posting Date	Details	Amount (\$)
Aug 8	Aug 9	BC LIQUOR #109 ALDERGRO ALDERGROVE	20.21
Aug 8	Aug 9	365 MARKET CA 2 365 MAR MISSISSAUGA	1.77
Aug 8	Aug 10	SAVE ON FOODS #902 ALDERGROVE	20.20
Aug 9	Aug 10	BC LIQUOR #239 SIMON F BURNABY	27.69
Aug 9	Aug 10	NETFLIX.COM 844-505-2993	8.95
Aug 9	Aug 10	NETFLIX.COM 844-505-2993	-8.95
Aug 9	Aug 10	AMAZON.CA PRIME MEMBER AMAZON.CA/PRI	5.59
Aug 9	Aug 10	GLOBAL-E* VUORI VANCOUVER	781.76
Aug 9	Aug 11	NESTERS MARKET 4548 BURNABY	18.46
Aug 10	Aug 10	ETSY CANADA LIMITED TORONTO	146.68
Aug 10	Aug 11	CATBIRD-ESW-CAD VANCOUVER	1,201.69
Aug 11	Aug 13	CATBIRD-ESW-CAD VANCOUVER	314.61
Aug 12	Aug 12	SEZANE PARIS	-705.60
Aug 13	Aug 14	AMAZON CHANNELS AMAZON.CA	8.39
Aug 14	Aug 14	CINEPLEX #8030 WEB QP TORONTO	51.99
Aug 14	Aug 15	CATBIRD-ESW-CAD VANCOUVER	520.85
Aug 16	Aug 16	UBER ONE MEMBERSHIP HTTPS://HELP.UB	10.49
Aug 18	Aug 20	NESTERS MARKET 4548 BURNABY	7.34
Aug 19	Aug 19	AD FREE FOR PRIMEVIDEO PRIME VIDEO	3.35
Aug 21	Aug 22	BIKINI VILLAGE # 569 BU BURNABY	61.55
Aug 21	Aug 22	VICTORIA'S SECRET STORE BURNABY	145.49
Aug 21	Aug 22	LS PLENTY VANCOUVER	89.58
Aug 22	Aug 22	GLOBAL-E* REFORMATION VANCOUVER	-234.16
Aug 22	Aug 22	GLOBAL-E* REFORMATION VANCOUVER	-244.16
Aug 22	Aug 22	GLOBAL-E* REFORMATION VANCOUVER	-165.76
Aug 22	Aug 22	EVER NEW MELBOURNE LTD MISSISSUAGA	89.59
Total of New Transactions for MICHELLE FLANDIN			3,639.67



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About Your Credit Limit

Please refer to page 1 of this statement for your Credit Limit.

About Your Interest Rates

Category	Daily Periodic Rate 31 Billing days this Period	Interest	Current Annual Interest Rate	Annual Interest Rates		
				Preferred	Standard	Basic
Purchases	0.0603%	0.00	21.99%	21.99%	25.99%	29.99%
Funds Advance	0.0603%	0.00	21.99%	21.99%	25.99%	29.99%
Amex Cheques/Balance Transfers	0.0603%	0.00	21.99%	21.99%	25.99%	29.99%
		\$0.00				



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Page 5 / 7

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### About Your Statement

**Payment Period Remaining** - This is an estimate of the time it will take for you to pay off the New Balance shown on this statement if you make no additional charges using this Card and each month you pay the Minimum Amount Due only. For additional information including the way we determine the estimate, please visit [americanexpress.ca/paymentperiod](https://americanexpress.ca/paymentperiod).

**Minimum Payment** - The Minimum Payment is the lesser of (1) or (2), calculated as follows:

(1) the total of: (a) any previously billed minimum payment that remains unpaid on the Closing Date of the statement + (b) if applicable, installment amounts (including installment fees) charged on the billing statement PLUS (for non-Quebec residents): (c) \$10 + (d) Interest, Overlimit fees and Dishonoured Payment fees; or (for Quebec residents whose accounts were opened on or after August 1, 2019): (c) 5% of the remaining balance owing that month. (for Quebec residents whose accounts were opened prior to August 1, 2019): (c) 2% for the statements dated on or after April 1, 2020, and the following percentages apply for statements dated on or after the following dates: August 1, 2020 - 2.5%; August 1, 2021 - 3%; August 1, 2022 - 3.5%; August 1, 2023 - 4%; August 1, 2024 - 4.5%; August 1, 2025 - 5%. OR  
(2) the entire new balance of the billing statement. If your primary address changes to or from Quebec, the applicable minimum due calculation will take effect on your next statement.

**Transaction / Posting Date** - If the transaction date is not available, the posting date will be used as the transaction date and will be shown with an asterisk (\*).

**Charges Made in Foreign Currencies** - All foreign currency charges and refunds have been converted into Canadian dollars by our affiliate on the date we processed the charge or refund. Unless your charge or refund was in U.S. dollars, it has been converted through U.S. dollars, by converting the charge or refund amount into U.S. dollars and then by converting that U.S. dollar amount into Canadian dollars. Unless required by law or used by custom, conversion rates are based on interbank rates selected from customary industry sources on the weekday prior to the processing date (except January 1 and December 25), which we increase by a single conversion commission of 2.5%. Any conversion commission we apply to the original charge will not be returned on a refund. Charges converted by third parties prior to being submitted to us have been at rates selected by them.

**Interest** - You may pay the entire New Balance of your account at any time. Interest is calculated daily and is charged to your account on the last day of the billing period. Interest on a purchase applies from and including the transaction date or from and including the first day of the billing period in which the purchase is first charged to your account, if that date is later, until the day we receive payment in FULL. However, there is a grace period of 21 days on new purchases (for residents of Quebec, this applies to all purchases) from the Closing Date on your statement if we receive payment in FULL by the Payment Due Date and if we do not, up to 25 days for new purchases on your next statement. Interest will be charged on any previous balances during this period, subject to any interest-free grace period that may still apply. There is no interest-free grace period for funds advances, Amex cheques and balance transfers if offered. Please refer to your Cardmember Agreement, Information Box and Disclosure Statement for a detailed explanation of the calculation and application of interest charges.

**Interest Rates** - Please see About Your Interest Rates for information on the rates that applied during this period.

**Credit Advances** - This subtotal includes funds advances, Amex cheques and balance transfers.

**Billing Errors** - If you have a complaint, problem or dispute with this statement or any charge on it, contact us immediately but in any event within 21 days of the Closing Date of this statement. Otherwise, this statement will be considered accurate except for any amount which has been improperly credited to the account and you may not later make a claim against us in respect of any item on this statement. Subject to the Cardmember Agreement, if you contact us as required, we will take all reasonable and appropriate steps to provide the information you request or attempt to resolve the dispute.

**Payments** - Payments may be made using the Electronic Payment Program from American Express by Pre-authorized Payment Plan, Pay by Phone, Pay by Online Services or Pay by Voice Response and is subject to the terms, conditions and restrictions in the Electronic Payment Program Agreement. The Pre-authorized Payment Plan is available for future statements only unless the front page of this statement indicates you are already enrolled. Subject to the Electronic Payment Program Agreement and availability of the services, you can request a same day payment prior to 8pm Eastern Time or schedule a future payment from your Canadian dollar deposit account. However, we may be unable to process any payments you intend to schedule immediately following enrolment, as we require sufficient processing time to register you into the Electronic Payment Program. To enroll, login to Online Services or call the customer service number on this statement for Pay by Phone or Pay by Voice Response. For details visit [americanexpress.ca/paymentmethods](https://americanexpress.ca/paymentmethods). We reserve the right without notice to restrict or cancel availability of the Electronic Payment Program, limit the number or frequency of payments or restrict scheduling a future payment within a certain time period or if the account is past due. Payments may be made using telephone or internet banking facilities through participating financial institutions, at a branch or ATM. Check with your institution for processing delays. Payments will be sent by your financial institution to us within 3 to 5 business days and your account will not be credited until we receive a payment. It is your responsibility to make payment arrangements and ensure that sufficient funds are available in the deposit account. We will reverse a payment if it is returned or dishonoured for any reason and a dishonoured payment fee will apply.

**Recurring Charges** - We update your card information with participating recurring billing merchants. Details at [americanexpress.ca/recurringcharges](https://americanexpress.ca/recurringcharges). Call us about your choices.



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Your CASH BACK Summary

CASH BACK Summary from 07/25/2025 to 08/24/2025

Previous Cash Back Balance	Cash Back Earned this Month	Bonus Cash Back this month	Adjustments	Cash Back Credit Issued	Total Cash Back Balance
\$ 193.45	\$ 46.12	\$ 0.01	\$ 0.00	\$ 0.00	\$239.58

Total Cash Back

Cash Back Balance

Cash Back Earned

\$46.12

Bonus Cash Back	Description	
	Cashback Adjustment	\$0.01
Total Cash Back Bonus		\$0.01

Total Cash Back Balance this Month

\$46.13

Summary of Cash Back Earned

Date	Description	Qualifying Purchases	Cash Back Earned
2% Eligible Gas Purchases			
08/05/2025	CHV43026 ALDERGROVE CH ALDERGROVE	\$4.02	\$0.08
		\$4.02	\$0.08
2% Eligible Grocery Purchases			
08/08/2025	NESTERS MARKET 4548 BURNABY	\$80.43	\$1.61
08/10/2025	SAVE ON FOODS #902 ALDERGROVE	\$34.43	\$0.69
08/11/2025	NESTERS MARKET 4548 BURNABY	\$20.20	\$0.40
08/20/2025	NESTERS MARKET 4548 BURNABY	\$18.46	\$0.37
		\$7.34	\$0.15
1.25% All Other Eligible Card Purchases			
07/25/2025	GLOBAL-E* REFORMATION VANCOUVER	\$3,555.22	\$44.43
08/02/2025	GOOGLE *CHATGPT G.CO/HELPPAY#	\$654.09	\$8.18
08/05/2025	SHOPPERS DRUG MART #226 ALDERGROVE	\$30.23	\$0.38
08/06/2025	AMZN MKTP CA*PS2PM13J3	\$12.60	\$0.16
	WWW.AMAZON.CA	\$93.26	\$1.17
08/08/2025	CRUSH CLOTHING LTD 4039 SURREY	\$51.42	\$0.64
08/08/2025	CRUSH CLOTHING LTD 4039 SURREY	\$28.00	\$0.35
08/08/2025	INDIGO 410 SURREY	\$11.54	\$0.14
08/08/2025	LULULEMON 00179 SURREY	\$288.96	\$3.61
08/08/2025	LA VIE EN ROSE # 824 SU SURREY	\$52.42	\$0.66
08/08/2025	DYNAMITE / GARAGE MONTREAL	\$216.94	\$2.71
08/08/2025	LULULEMON 00179 SURREY	-\$183.68	-\$2.30
08/09/2025	LEVI STRAUSS & CO. (CAN MARKHAM	\$167.84	\$2.10
08/09/2025	BC LIQUOR #109 ALDERGRO ALDERGROVE	\$20.21	\$0.25
08/09/2025	365 MARKET CA 2 365 MAR MISSISSAUGA	\$1.77	\$0.02
08/10/2025	BC LIQUOR #239 SIMON F BURNABY	\$27.69	\$0.35
08/10/2025	NETFLIX.COM 844-505-2993	\$8.95	\$0.11
08/10/2025	NETFLIX.COM 844-505-2993	-\$8.95	-\$0.11
08/10/2025	AMAZON.CA PRIME MEMBER AMAZON.CA/PRI	\$5.59	\$0.07
08/10/2025	GLOBAL-E* VUORI VANCOUVER	\$781.76	\$9.77
08/10/2025	ETSY CANADA LIMITED TORONTO	\$146.68	\$1.83
08/11/2025	CATBIRD-ESW-CAD VANCOUVER	\$1,201.69	\$15.02
08/12/2025	SEZANE PARIS	-\$705.60	-\$8.82
08/13/2025	CATBIRD-ESW-CAD VANCOUVER	\$314.61	\$3.93
08/14/2025	CINEPLEX #8030 WEB QP TORONTO	\$51.99	\$0.65
08/14/2025	AMAZON CHANNELS AMAZON.CA	\$8.39	\$0.10



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Page 7 / 7

Prepared For	Account Number	Opening Date	Closing Date
MICHELLE FLANDIN	XXXX XXXXX0 41004	Jul 25, 2025	Aug 24, 2025
08/15/2025	CATBIRD-ESW-CAD VANCOUVER	\$520.85	\$6.51
08/16/2025	UBER ONE MEMBERSHIP HTTPS://HELP.UB	\$10.49	\$0.13
08/19/2025	AD FREE FOR PRIMEVIDEO PRIME VIDEO	\$3.35	\$0.04
08/22/2025	BIKINI VILLAGE # 569 BU BURNABY	\$61.55	\$0.77
08/22/2025	VICTORIA'S SECRET STORE BURNABY	\$145.49	\$1.82
08/22/2025	LS PLENTY VANCOUVER	\$89.58	\$1.12
08/22/2025	GLOBAL-E* REFORMATION VANCOUVER	-\$234.16	-\$2.93
08/22/2025	GLOBAL-E* REFORMATION VANCOUVER	-\$244.16	-\$3.05
08/22/2025	GLOBAL-E* REFORMATION VANCOUVER	-\$165.76	-\$2.07
08/22/2025	EVER NEW MELBOURNE LTD MISSISSUAGA	\$89.59	\$1.12
Total Cash Back Earned on All Categories			\$46.12

Effective October 12, 2022, your earn rates are:

- 2% cash back on eligible gas station purchases in Canada
- 2% cash back on eligible grocery store purchases in Canada, up to a maximum of \$15,000 in purchases posted to your account on this category (equal to \$300 cash back) annually
- 1.25% cash back on all other eligible purchases

You can also visit American Express Online Services at [americanexpress.ca/profile](https://americanexpress.ca/profile), log-in and click on 'Your Cash Back' balance to view your current cash back balance and corresponding transactions.