



Customer Relations 1-800-723-3500
www.capitalone.ca/mycard

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Statement Period: Nov 23 - Dec 22, 2017

Costco Platinum MasterCard® Account ending in 7893

New Balance	Minimum Payment	Due Date
\$3,686.03	\$36.00	Jan 12, 2018



Credit Limit: \$16,500.00	Cash Advance Credit Limit: \$3,300.00
Available Credit: \$12,813.97	Available Credit for Cash Advances: \$3,300.00

MINIMUM PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 25 years and 1 month to pay off your balance.

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$12,832.06	- \$14,638.15	+ \$5,463.12	+ \$29.00	+ \$0.00	= \$3,686.03

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for JONGKU CHOI #7893

26 NOV/27 NOV	COSTCO WHOLESALE W547VAUGHANON	-\$202.28
09 DEC/09 DEC	Amazon *Marketplce CAWWW.AMAZON.CAON	-\$20.97
09 DEC/09 DEC	Amazon *Marketplce CAWWW.AMAZON.CAON	-\$6.69
18 DEC/19 DEC	SPORTING LIFE INCRICHMOND HILLON	-\$126.55
18 DEC/19 DEC	SPORTING LIFE INCRICHMOND HILLON	-\$54.24
20 DEC/22 DEC	MICHAELS #3949RICHMOND HILLON	-\$41.80

Payments, Credits and Adjustments for JUNGYEON SIM #2899

22 NOV/24 NOV	ANOVA FERTILITY & REPRNORTH YORKON	-\$340.00
11 DEC/13 DEC	WAL-MART #3195RICHMOND HILLON	-\$13.56

Payments, Credits and Adjustments for JONGKU CHOI #5899

12 DEC/13 DEC	PAYMENT	-\$8,832.06
13 DEC/14 DEC	PAYMENT	-\$5,000.00

Transactions for JONGKU CHOI #7893

21 NOV/24 NOV	ESSOVAUGHANON	\$51.80
23 NOV/24 NOV	PRESTOTORONTOON	\$20.00
23 NOV/24 NOV	SPORTING LIFE INCRICHMOND HILLON	\$533.33
23 NOV/24 NOV	TIM HORTONS 3333 QPSTORONTOON	\$2.61

Continued on page 2.

Rewards Information

Your cash back balance will appear in this box on all future statements. In the meantime, you can visit capitalone.ca/mycard to see your latest cash back balance anytime, anywhere.

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.64583%	19.75%	\$0.00
Cash Advances	1.64583%	19.75%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 5160750002407893 22 3686035000000036009



New Balance	Minimum Payment	Due Date
\$3,686.03	\$36.00	Jan 12, 2018

Please pay at least this amount.

Amount Enclosed

Capital One Card Services
P.O. Box 4566 Stn A
Toronto, ON M5W 0H9

Visit capitalone.ca/mycard to easily update your contact information online!

JONGKU CHOI
19 SPRINGER DR
RICHMOND HILL, ON L4C 0E9

Things you need to know about your statement.

Refer to your Cardholder Agreement for more details, including a glossary of defined terms.

What is a credit limit?

Your credit limit is the maximum amount you (together with your authorized users) can charge to your account. Your current credit limit appears on each monthly statement. Each monthly statement also shows the current cash advance limit. The cash advance limit is part of your total credit limit - it's not additional credit over and above the credit limit for your account.

What does available credit mean?

Your available credit is the amount of credit that you are able to use for purchases, cash advances and balance transfers. It's usually your total credit limit minus the present balance of your account, minus the amount of any pending transactions that had not yet posted to your account by the date your statement was prepared.

What is a minimum payment?

Your minimum payment is the lowest amount of money that you're required to pay by the payment due date each month to keep your account from going past due. The way we calculate your minimum payment is set out in your disclosure statement.

How can I avoid interest charges?

- (a) **Purchases.** We don't charge interest on purchases appearing on your monthly statement for the first time (new purchases) if you pay your new balance in full within the grace period. For each new purchase, the grace period is the period between the transaction date and the payment due date shown on the monthly statement on which the purchase first appears. If we don't receive payment of your entire new balance by the payment due date, interest will be charged retroactively on the purchase from the transaction date until the purchase is paid off.
- (b) **Cash advances, balance transfers and interest charges** We will always charge interest on cash advances, balance transfers and interest charges. Interest on a cash advance, balance transfer or interest charge is charged from the transaction date until it's paid off. There is no grace period on cash advances, balance transfers and interest charges.

For the purpose of interest calculation, fees for cash advances are treated as cash advances, and fees for balance transfers are treated as balance transfers. All other fees are treated as purchases.

What does foreign exchange mean?

We bill you in Canadian dollars when you use your card to make a transaction in a foreign currency. The transaction amount will be converted to Canadian dollars using the Mastercard® rate of exchange applicable at the time the transaction is processed. When the converted transaction posts to your account, we will add a foreign currency conversion charge.

If a foreign currency transaction is refunded to your account, the exchange rate for the refund may not be the same as the rate used when the original purchase was processed. As a result, the amount of the purchase and the refund may differ. If the amount of the refund is less than the amount of the purchase, you will be responsible for the difference.

*Exchange rate includes a 2.5% foreign currency conversion charge and is truncated to nine decimal places. On your monthly statement, item level details (if applicable) are shown in the foreign currency and the transaction total is shown in Canadian dollars.

How do I dispute a statement error?

You are responsible for all transactions posted to your account. Please notify us in case of billing errors or questions about your monthly statement. If you think your statement has an error, or if you need more information about a transaction on your monthly statement, call us within 30 days of receiving your statement at 1-800-723-3500 or you can write to us at Capital One, P.O. Box 845, Stn. Agincourt, Scarborough, ON M1S 0M9. Please include in the letter your name and account number, the dollar amount of the suspected error and **explain why you believe this is an error**. If you need more information about a transaction, describe the item you are unsure about.

How do I submit a complaint?

If you have a customer service complaint or any other concern, you can call us at 1-800-723-3500 or write to us at Capital One Customer Service, P.O. Box 500, Stn. D, Scarborough, ON M1R 0C2. If your concerns are regarding our compliance with federal consumer protection law, public commitments or industry codes of conduct, you can contact the Financial Consumer Agency of Canada through its website at www.fcac-acfc.gc.ca or at its office at 427 Laurier Avenue West, 6th Floor, Ottawa, ON K1R 1B9. Please visit www.capitalone.ca/concerns for our most current complaint resolution process.

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ETC-53
05/31/17

Payable through online and telephone banking of most financial institutions, including CIBC, RBC Royal Bank, BMO Bank of Montreal, HSBC, Scotiabank, National Bank and TD Canada Trust. If paying online, search "Capital One Mastercard". You can also mail your payment to Capital One, P.O. Box 4566, Stn. A, Toronto, ON M5W 0H9. Please do not send cash through the mail or staple a cheque to the payment slip. Please allow several days for postal delivery. Please write your 16-digit account number on your cheque or money order.



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Statement Period: Nov 23 - Dec 22, 2017

Costco Platinum MasterCard®

Account ending in 7893

New Balance	Minimum Payment	Due Date
\$3,686.03	\$36.00	Jan 12, 2018

Credit Limit:	\$16,500.00
Available Credit:	\$12,813.97
Cash Advance Credit Limit:	\$3,300.00
Available Credit for Cash Advances:	\$3,300.00

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$12,832.06	-	\$14,638.15	+	\$5,463.12	+	\$29.00	+	\$0.00	=	\$3,686.03

Account Activity (continued)**Transactions for JONGKU CHOI #7893**

24 NOV/25 NOV	PRESTOTORONTOON	\$20.00
24 NOV/25 NOV	MR SOUVLAKI FRONT STTORONTOON	\$9.03
24 NOV/25 NOV	TIM HORTONS 3389 QPSTORONTOON	\$4.18
25 NOV/25 NOV	GOOGLE *Google Storeg.co/helppay#NS	\$39.55
25 NOV/27 NOV	NOFRILLS JIM'S #3937RICHMOND HILLON	\$18.53
25 NOV/27 NOV	SHOPPERSDRUGMART0964RICHMOND HILLON	\$5.00
25 NOV/27 NOV	TIM HORTONS 4282 QHTTORONTOON	\$4.18
25 NOV/27 NOV	LCBO/RAO #554RICHMOND HILLON	\$89.20
25 NOV/27 NOV	PIZZA NOVA 037RICHMOND HILLON	\$18.07
26 NOV/27 NOV	Amazon *Marketplce CAWWW.AMAZON.CAON	\$14.68
26 NOV/27 NOV	Amazon *Marketplce CAWWW.AMAZON.CAON	\$20.97
26 NOV/27 NOV	COSTCO WHOLESALE W547VAUGHANON	\$102.58
26 NOV/27 NOV	COSTCO WHOLESALE W547VAUGHANON	\$8.23
26 NOV/27 NOV	COSTCO GAS W547VAUGHANON	\$59.29
26 NOV/27 NOV	IKEA VAUGHANCONCORDON	\$25.68
27 NOV/29 NOV	THE HOME DEPOT CANADANORTH YORKON	\$164.10
27 NOV/29 NOV	PRESTOTORONTOON	\$20.00
28 NOV/29 NOV	SQ *DIAMOND DUCT CLEANWHITBYON	\$98.07
28 NOV/29 NOV	XE LUA RESTAURANTRICHMOND HILLON	\$21.13
28 NOV/29 NOV	TIM HORTON'S #1474RICHMOND HILLON	\$2.61
29 NOV/30 NOV	TIM HORTONS 2387 QHTTORONTOON	\$4.18
30 NOV/01 DEC	PRESTOTORONTOON	\$20.00
30 NOV/01 DEC	THE GREEN CURRYTORONTOON	\$8.46
30 NOV/01 DEC	TORONTO PARKING AUTHORTORONTOON	\$12.00
30 NOV/01 DEC	TIM HORTONS 2387 QHTTORONTOON	\$2.61
30 NOV/02 DEC	TIM HORTONS 2185 QHTTORONTOON	\$6.64
01 DEC/02 DEC	TORONTO PARKING AUTHORTORONTOON	\$12.00
01 DEC/04 DEC	TIM HORTONS 3074 QHTHORNHILLON	\$2.61
02 DEC/04 DEC	ULTRAMAR #26313VAUGHANON	\$20.03
02 DEC/04 DEC	TORONTO PARKING AUTHORTORONTOON	\$0.50
02 DEC/04 DEC	SQ *DIAMOND DUCT CLEANWHITBYON	\$131.97
02 DEC/04 DEC	TIM HORTONS 2360 QTHWOODBRIDGEON	\$1.77
03 DEC/05 DEC	RAINBOW CINEMA ELGIN MRICHMOND HILLON	\$35.00
03 DEC/05 DEC	ESSORICHMOND HILLON	\$30.14
15 DEC/16 DEC	TERIYAKI EXP J033 QFFTORONTOON	\$10.17
15 DEC/16 DEC	TIM HORTONS 3389 QPSTORONTOON	\$4.18
15 DEC/19 DEC	SHELLRICHMOND HILLON	\$61.73
16 DEC/18 DEC	SNOW VALLEY SKI RESORTMINESINGON	\$209.05
16 DEC/18 DEC	PHO MEKONGBARRIEON	\$33.52
16 DEC/18 DEC	WHAT A BAGELRICHMOND HILLON	\$10.31
16 DEC/18 DEC	TIM HORTONS 4282 QHTTORONTOON	\$2.61
16 DEC/19 DEC	SHELLRICHMOND HILLON	\$30.00
17 DEC/19 DEC	TIM HORTONS 4282 QHTTORONTOON	\$2.61
18 DEC/19 DEC	TIM HORTONS 2387 QHTTORONTOON	\$2.61
18 DEC/20 DEC	H-MART RICHMOND HILLRICHMOND HILLON	\$13.71
18 DEC/20 DEC	#395 SPORT CHEKRICHMOND HILLON	\$225.99
20 DEC/21 DEC	COSTCO WHOLESALE W592RICHMOND HILLON	\$300.96
20 DEC/21 DEC	XE LUA RESTAURANTRICHMOND HILLON	\$20.52
20 DEC/21 DEC	TIM HORTON'S #1474RICHMOND HILLON	\$4.18

Transactions for JONGKU CHOI #7893

21 DEC/21 DEC	Amazon.caAMAZON.CAON	\$192.87
21 DEC/22 DEC	TIM HORTONS 2387 QHTTORONTOON	\$2.61

Total for JONGKU CHOI #7893 **\$2,768.36****Transactions for JUNGYEON SIM #2899**

21 NOV/24 NOV	PETROCANRICHMOND HILLON	\$35.00
22 NOV/24 NOV	ANOVA FERTILITY & REPRNORTH YORKON	\$520.00
22 NOV/24 NOV	MCDONALD'S #21834RICHMOND HILLON	\$14.43
23 NOV/24 NOV	LOBLAWS #208RICHMOND HILLON	\$5.99
23 NOV/24 NOV	COSTCO WHOLESALE W592RICHMOND HILLON	\$46.85
24 NOV/25 NOV	TIM HORTON'S #1474RICHMOND HILLON	\$9.71
26 NOV/28 NOV	MASTERMIND -RICHMOND HRICHMOND HILLON	\$40.24
27 NOV/28 NOV	LOBLAWS #1010NORTH YORKON	\$10.64
28 NOV/30 NOV	SHOPPERSDRUGMART0897RICHMOND HILLON	\$45.23
29 NOV/30 NOV	GALLERIA SUPERMARKETTHORNHILLON	\$39.99
29 NOV/30 NOV	ANOVA FERTILITY & REPRNORTH YORKON	\$810.00
29 NOV/30 NOV	DR ROBERT YOUNGTORONTOON	\$240.00
30 NOV/01 DEC	LOBLAWS #208RICHMOND HILLON	\$5.20
30 NOV/02 DEC	ENDODONTIC SPECIALISTSTORONTOON	\$150.00
30 NOV/02 DEC	M2M ASIAN FOOD INCNORTH YORKON	\$20.05
02 DEC/04 DEC	LOBLAWS #208RICHMOND HILLON	\$16.15
02 DEC/04 DEC	HARVEYS 0002569RICHMOND HILLON	\$15.27
03 DEC/04 DEC	LOBLAWS #208RICHMOND HILLON	\$31.14
03 DEC/04 DEC	TIM HORTON'S #2699RICHMOND HILLON	\$4.18
04 DEC/05 DEC	ANOVA FERTILITY & REPRNORTH YORKON	\$520.00
20 DEC/21 DEC	COSTCO WHOLESALE W592RICHMOND HILLON	\$14.69
20 DEC/21 DEC	STARBUCKS #29443RICHMOND HILLON	\$60.00
20 DEC/21 DEC	TIM HORTON'S #1474RICHMOND HILLON	\$40.00

Total for JUNGYEON SIM #2899 **\$2,694.76****Other Charges**

22 DEC/22 DEC	OVERLIMIT FEE DEC 05, 2017	\$29.00
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► Summary this Period

Total Purchases	\$5,492.12
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Your cash back coupon (eligibility conditions apply) is included with your January statement! Watch your mail for it.