



Your Credit Card Account Statement

Payment information



New Balance	\$3,182.43
Your Minimum Payment	\$31.82
Your Minimum Payment Due Date	July 08, 2019

■ Estimated Time to Pay

The estimated time to pay your New Balance in full if you pay only the Minimum Payment each month is 19 year(s) and 6 month(s).

Statement Period:

May: 05/17/19 to 06/17/19

Account Number:

5199 59XX XXXX 6847

Primary Cardholder:

SARA MOSTAFAVI

Ways to Pay:

Online Banking
Telephone Banking
ATM
Pre-Authorized Payment
Most Financial Institutions

By Mail To:

MBNA
P.O. Box 4369 STN A
Toronto, ON M5W 3P2

Contact Information:

www.mbna.ca
Customer Service/Lost or Stolen
1-888-876-6262
TTY/TDD
1-800-872-5758

Summary of your account

Previous Statement Balance	\$513.75
Payments	-\$513.75
New Purchases	\$3,182.43
Balance Transfers and Access Cheques	\$0.00
Cash Advances	\$0.00
Interest	\$0.00
Fees	\$0.00
Subtotal	\$3,182.43
Your New Balance	\$3,182.43
Credit Limit	\$20,000.00
Cash Advance Limit	\$20,000.00
Credit Available	\$16,817.57
Cash Advance Available	\$16,817.57
Statement Closing Date	June 17, 2019
Days in Statement Period	32
Annual Interest Rate for Purchases	19.99%
Annual Interest Rate for Balance Transfers and Access Cheques	22.99%
Annual Interest Rate for Cash Advances	24.99%

Your Rewards Update as of 06/17/19
For more information visit www.mbna.ca

Previous Points Balance	11642
Base Points	6365
Bonus Points	0
Points Adjusted	0
Points Redeemed	0
Your Total Points	18007

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mbna Payment slip

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SARA MOSTAFAVI
2603-1028 BARCLAY ST
VANCOUVER BC V6E 0B1

Account Number	5199 59XX XXXX 6847
Your New Balance	\$3,182.43
Your Minimum Payment	\$31.82
Your Minimum Payment Due Date	July 08, 2019

See reverse for information on how to pay.

Amount you're paying:

\$

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STATEMENT ERRORS AND DISPUTED ITEMS

If you would like to dispute a transaction or suspected error on your account statement please visit our website at www.mbna.ca/disputes to find helpful information on how to submit your dispute, including a copy of the transaction dispute form. If you require further assistance, please call 1-888-876-6262. To dispute a transaction or suspected error on this statement, you must submit a transaction dispute form (or letter with the required information) to MBNA by Fax to 1-877-839-6262 or mail to MBNA P.O. Box 9614, Ottawa, ON K1G 6E6 within 60 days after the Statement Closing Date of the account statement on which the transaction or suspected error appears. Otherwise, the statement will be considered accurate (except for any amount which has been improperly credited to the account) and you may no longer make a claim against us in respect to any item on the statement. Subject to the Account Agreement, if you contact us as required by submitting a transaction dispute form in writing by mail to us, we will take reasonable and appropriate steps to provide the information you requested or attempt to resolve the dispute.

Understanding your account

This is a summary of certain terms applicable to your account and has been included for convenience only. Please see your Account Agreement for complete details.

LOST OR STOLEN CARDS AND UNAUTHORIZED USE

If you have lost your card or any other Credit Device, suspect that it has been stolen or suspect unauthorized use of your account, personal identification number (PIN) or other security code, you must call us immediately at 1-888-876-6262. Please refer to your Account Agreement for information on your liability for lost or stolen Credit Devices and unauthorized use.

CREDIT AVAILABLE, CASH ADVANCE LIMIT AND CASH ADVANCE AVAILABLE

Your Credit Available and Cash Advance Available shown in the "Summary of your account" section of your statement do not reflect transactions or payments made after your Statement Closing Date. Depending on how your payment is made, your account will generally reflect a payment within 1 to 5 business days following receipt of payment. Your Cash Advance Limit is the maximum advance of credit that you can obtain by way of a Cash Advance, including interest on such items.

MINIMUM PAYMENT DUE DATE

The Minimum Payment Due Date is always at least 21 days from the last day of the previous Statement Period (the "Statement Period End Date"). This time period may extend depending on your payment activity. For example, if we do not receive payment in full of the New Balance shown on your statement on or before the Minimum Payment Due Date, your next Minimum Payment Due Date will be 24 days from the Statement Period End Date. Applicable interest continues to apply during this period. When we receive payment of your New Balance in full on or before the Minimum Payment Due Date, this time period will revert back to 21 days. If the Minimum Payment Due Date falls on a Saturday, Sunday or holiday in Canada, we will extend the Minimum Payment Due Date to the following business day and applicable interest will continue to apply during this period.

PAYMENTS ON YOUR ACCOUNT

Payments by cheque or money order must be made payable to "MBNA". It is your responsibility to pay at least the Minimum Payment by the Minimum Payment Due Date as shown on the front of your account statement. Failure to do so will result in an increase to your interest rates through the loss of any promotional interest rates and/or a change to your standard rates. We will generally credit payments to your account as of the date received by us or our agent as long as the information required to process the payment is included. Payments may take several days to reach us. Please ensure you choose a payment method that results in your payment being received by us by the Minimum Payment Due Date.

ESTIMATED TIME TO PAY

In calculating the "Estimated Time to Pay" on the front of this statement, we have made certain assumptions. For complete details on these assumptions please see your Account Agreement. Paying more than the Minimum Payment will decrease the amount of interest you pay and reduce the time it takes to repay your balance.

INTEREST ON CASH ADVANCES, BALANCE TRANSFERS AND ACCESS CHEQUES

You will always be charged interest on cash advances, balance transfers and access cheques from the date such transactions occur.

INTEREST ON PURCHASES

You will not be charged interest on each new purchase (those appearing on your account statement for the first time) for a minimum of 21 days ("grace period") if you pay the New Balance in full by the Minimum Payment Due Date for the account statement on which such new purchase first appears. If you do not pay the New Balance in full by its applicable Minimum Payment Due Date, you will lose your grace period and will be charged interest on each such new purchase. Applicable interest on new purchases will appear on your next account statement and will be charged retroactively to the transaction date of such new purchases until we receive payment in full for the total amount that you owe on your account.

INTEREST CHARGES

If interest is charged on any portion of your New Balance, it is determined by multiplying the total interest-bearing portions of your New Balance at the end of each day by the interest rate for the period in question (or, if different interest-bearing portions of your New Balance have different interest rates, by the daily interest rate applicable to each portion). The daily interest rate is the annual interest rate divided by 365 or in the case of a leap year 366. If any daily balance is less than zero, we treat it as zero. Interest is calculated daily and added to your account balance at the end of each Statement Period to form your New Balance.

Note that the "Balance Subject to Interest Rates" column set out in the "Interest information" section on page 3 of this account statement may include purchase transaction amounts subject to an interest-free grace period. In calculating your "Interest Charges by Transaction Type", all purchase balances (and their applicable interest rates or grace period, if any) have been factored into the calculation.

HOW WE APPLY PAYMENTS

We will apply payments received on your account first towards your Minimum Payment in the following order:

- 1) to any interest that appears on your account statement;
- 2) to any fees that appear on your account statement;
- 3) to any transactions that appear on your account statement or any past due amounts; and
- 4) to any fees and other transactions which do not yet appear on your account statement.

In any of the above categories, those amounts with the lowest rate(s) of interest will be paid first before those amounts with the higher rate(s) of interest. We will then apply any payment received in excess of your Minimum Payment to each different interest rate category in the same proportion as each amount represents to your remaining New Balance. If you have paid more than your New Balance, then we will apply any payment received in excess of your New Balance to amounts that have not yet appeared on your account statement in the same manner.

The Toronto-Dominion Bank is the issuer of this credit card.

MBNA is a division of The Toronto-Dominion Bank.

All trade-marks are the property of their respective owners.

®/ MBNA and other trade-marks are the property of

The Toronto-Dominion Bank.



Only payments can be sent to this address. Please do not send any other correspondence with your payment. Do not send cash through the mail.

Ways to pay:

- Online Banking
- Telephone Banking
- ATM
- Pre-Authorized Payment
- Most Financial Institutions
- By Mail

Please mail payment to:

MBNA
P.O. BOX 4369 STN A
TORONTO, ON M5W 3P2

To set up a Pre-Authorized Payment from your Account, please call us at 1-888-876-6262 or visit www.mbna.ca

SARA MOSTAFAVI
5199 59XX XXXX 6847

Your Credit Card Account Statement
Statement Period: 05/17/19 to 06/17/19

Interest information



	Annual Interest Rate (AIR)	Promotional Offer ID	Promotional Start Date	Projected Promotional End Date	Balance Subject to Interest Rates	Interest Charges by Transaction Type
Balance Transfers (BT) and Access Cheques (AC)						
Standard AIR	22.99%				\$0.00	\$0.00
Purchases						
Standard AIR	19.99%				\$1,619.36	\$0.00
Cash Advances						
Standard AIR	24.99%				\$0.00	\$0.00

Projected Promotional End Date reflects the anticipated end of the corresponding promotional AIR. This date does not reflect any time period in which eligible transactions must be completed by, if any, to be subject to this promotional AIR. Projected Promotional End Dates are subject to change (for example, if you elect to change a billing cycle or if you are late making any Minimum Payment). See your Account Agreement for further details.

Details of your transactions

Trans Date	Posting Date	Description	Promotional AIR	Reference Number	Amount (\$)
Previous statement balance					\$513.75
PAYMENTS					
06/06/19	06/06/19	PAYMENT		8003	-\$513.75
Total					-\$513.75
PURCHASES					
05/27/19	05/28/19	SPARKLE NAILS VANCOUVER BC		4078	\$33.81
05/27/19	05/28/19	DELTA 000623733503374 VANCOUVER QC MOSTAFAVI/SARA 05292019 YVR/SEA RND TRP SEA/YVR		1617	\$691.01
05/28/19	05/29/19	HONOLULU COFFEE - NELS Vancouver BC		7114	\$5.04
05/28/19	05/29/19	BOOKSTORE STARBUCKS VANCOUVER BC		5375	\$2.89
05/28/19	05/29/19	BOOKSTORE STARBUCKS VANCOUVER BC		6738	\$9.45
05/28/19	05/29/19	SQ *SQ *LEELAWADEE THA VANCOUVER BC		1830	\$126.00
05/28/19	05/30/19	UBC BOOKSTORE VANCOUVER BC		5908	\$3.35
05/28/19	05/30/19	UBC BOOKSTORE VANCOUVER BC		6005	\$6.59
05/29/19	05/30/19	EUROCAFE ST1078 RICHMOND BC		4671	\$11.48
05/29/19	05/30/19	HONOLULU COFFEE - NELS Vancouver BC		4560	\$4.22
05/29/19	05/30/19	HONOLULU COFFEE - NELS Vancouver BC		4552	\$6.94
05/29/19	05/30/19	YELLOW CAB #34 VANCOUVER BC		7047	\$37.85
05/29/19	05/30/19	STARBUCKS US RICHMOND BC		9575	\$14.47
05/29/19	05/31/19	IGA # 011 VANCOUVER BC		7047	\$4.50
05/29/19	06/03/19	BE FRESH - YMCA VANCOUVER BC		5603	\$3.02
05/29/19	06/03/19	BE FRESH - YMCA VANCOUVER BC		5702	\$15.07
05/31/19	05/31/19	AEROCAR SERVICE RICHMOND BC		5196	\$66.78
05/31/19	06/03/19	BEAN AROUND THE WORLD VANCOUVER BC		7607	\$5.65
06/04/19	06/05/19	EXPEDIA 7440729730899 EXPEDIA.CA ON		2287	\$1,956.17
06/06/19	06/07/19	LOTUS EYE WEAR INC VANCOUVER BC		0512	\$95.00
06/07/19	06/10/19	BEAN AROUND THE WORLD VANCOUVER BC		1693	\$3.00
06/08/19	06/10/19	BE FRESH - YMCA VANCOUVER BC		4205	\$7.23
06/08/19	06/10/19	IGA # 011 VANCOUVER BC		9734	\$11.77
06/09/19	06/10/19	STARBUCKS 04471 VANCOUVER BC		0327	\$5.25
06/09/19	06/10/19	STARBUCKS 04471 VANCOUVER BC		0384	\$10.08
06/09/19	06/10/19	STARBUCKS 04471 VANCOUVER BC		0509	\$13.66
06/13/19	06/14/19	ADOBE *IL CREATIVE CLD 8008336687 CA 23.51 USD		5860	\$32.15
Total					\$3,182.43

continued on next page



Your Credit Card Account Statement
Statement Period: 05/17/19 to 06/17/19

Details of your transactions [continued](#)

Trans Date	Posting Date	Description	Promotional AIR	Reference Number	Amount (\$)
Subtotal of Activity					\$2,668.68
New Balance					\$3,182.43

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