



CIBC Aventura® Visa Infinite™ Card

Your account at a glance

Previous balance		\$89.95
Payments	\$700.00	
Other credits	28.22	
Total credits	-	\$728.22
Purchases	1,351.98	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+ \$1,351.98	
Total balance	= \$713.71	

Your payment due this month

Amount Due¹	\$713.71
Minimum Payment²	\$10.00

Please pay this amount by **Jan 12, 2026**



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Tear Off here

CIBC Aventura Visa Infinite Card

Please turn over - Transactions begin on page 2 →

Payment options

- Online Banking: www.cibc.com
- Telephone Banking: 1 800 465-CIBC (2422)
- CIBC bank machines and most financial institutions
- Mail: Return completed slip with your cheque or money order payable to CIBC.

For general inquiries call
1 800 465-4653

Do not staple or attach correspondence.

NAKULKUMAR DETROJA
40 DONLAMONT CIR
BRAMPTON ON L7A 4T5

025007

NAKULKUMAR DETROJA

Account number

4500 XXXX XXXX 6680

Statement Date

December 21, 2025

December statement period

November 22 to December 21, 2025

Contact us

Customer Service	1 800 465-4653
Lost/Stolen	1 800 663-4575
TTY	1 877 331-3338
Online	www.cibc.com

Summary Credit

Limit	\$12,500.00
Available	\$11,786.29

Interest rates Annual

Regular purchases	21.99%
Cash advances	22.99%

Aventura Points summary

As at last statement + 17334

This statement

Earned on net card purchases	+ 1310
Points Multiplier	+ 163
Promotions/Other	+ 20000
Total Aventura Points	= 38807

Visit CIBCRewards.com or call CIBC Rewards Centre at 1 888 232-5656 to book your travel.

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Account number	4500 XXXX XXXX 6680
Amount Due	\$713.71
Minimum Payment due by	
Jan 12, 2026	\$10.00
Total payment enclosed	\$ _____

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000450003366128668000000000713710000000010001

Transactions from November 22 to December 21, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Dec 03	Dec 04	PAYMENT THANK YOU/PAIEMENT MERCI	700.00
Total payments			\$700.00

Your new charges and credits

→ Identifies Points Multiplier™* transactions that have earned 1.5 Aventura Points for every dollar spent (a Bonus of 50% more). Any returns/credits are deducted at the same rate.

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 6680				
Nov 20	Nov 24	WAL-MART SUPERCENTER#1079BRAMPTON ON	Retail and Grocery	104.71
Nov 20	Nov 24	→ FRESHCO #9888 BRAMPTON ON	Retail and Grocery	23.87
Nov 21	Nov 24	→ INDIAN FROOTLAND Brampton ON	Retail and Grocery	9.99
Nov 22	Nov 24	→ INDIAN FROOTLAND Brampton ON	Retail and Grocery	6.00
Nov 22	Nov 25	WAL-MART SUPERCENTER#1079BRAMPTON ON	Retail and Grocery	10.34
Nov 25	Nov 25	WWW.BGDFRESHMILK.COM WOODSTOCK ON	Retail and Grocery	30.00
Nov 26	Nov 27	→ INDIAN FROOTLAND Brampton ON	Retail and Grocery	25.61
Nov 26	Dec 01	→ CIRCLE K BRAMPTON ON	Transportation	15.74
Nov 27	Nov 28	WWW COSTCO CA 800-955-2292 ON	Retail and Grocery	146.90
Nov 29	Dec 01	WWW.BGDFRESHMILK.COM WOODSTOCK ON	Retail and Grocery	30.00
Nov 29	Dec 01	FREEDOM MOBILE 877-946-3184 ON	Personal and Household Expenses	27.12
Nov 29	Dec 01	VALUE VILLAGE # 2030 BRAMPTON ON	Retail and Grocery	12.41
Nov 30	Dec 01	→ INDIAN FROOTLAND BRAMPTON ON	Retail and Grocery	2.55
Nov 30	Dec 03	→ FRESHCO #9888 BRAMPTON ON	Retail and Grocery	6.96
Dec 01	Dec 02	WANLESS DENTAL CLINIC BRAMPTON ON	Health and Education	25.20
Dec 02	Dec 03	BELL CANADA (OB) MONTREAL QC	Personal and Household Expenses	56.44
Dec 02	Dec 04	→ CIRCLE K BRAMPTON ON	Transportation	51.51
Dec 02	Dec 05	WAL-MART SUPERCENTER#3130BRAMPTON ON	Retail and Grocery	-28.22
Dec 04	Dec 05	PARAMOUNT UNION STATION TORONTO ON	Restaurants	11.29
Dec 06	Dec 08	WWW.BGDFRESHMILK.COM WOODSTOCK ON	Retail and Grocery	30.00
Dec 06	Dec 08	→ SUBZI MANDI CASH & CAR BRAMPTON ON	Retail and Grocery	83.81
Dec 08	Dec 09	SUSHI SHOP - 2306 TORONTO ON	Restaurants	20.20
Dec 09	Dec 10	→ GUJARATI FOODS BRAMPTON ON	Retail and Grocery	49.72

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Information about your CIBC Aventura Visa Infinite Card account

If you find an error or irregularity (including possible unauthorized or fraudulent Transactions) in this statement you must tell us within 30 days of this Statement Date. If you do not, we may regard this statement as final (except for credits posted in error).

How we charge interest: If interest is charged on a Purchase, it is charged retroactively from the Transaction date. You have a minimum 21 day interest-free grace period for new Purchases. You can avoid interest on those new Purchases by paying your new balance in full by the payment due date.

Interest is charged on Cash Advances from the date they are taken. Interest is charged on Convenience Cheques and Balance Transfers from the date they are posted to your credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Purchase, Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of your CIBC Cardholder Agreement.

If you choose to convert an eligible Purchase into an Installment Plan, interest will be charged on that Installment Plan at the interest rate you agreed to at the time of conversion and in the manner set out in the Installment Plan Terms and Conditions.

Payment period extensions: If you didn't pay the Amount Due on your last monthly statement, we have extended your payment due this month to give you extra time to make your payment. Interest will continue to accrue for the extended period. When we receive your

Amount Due, your payment due date will change back to your regular payment due date.

Your statement (including the Balance and Minimum Payment) only reflects Transactions that were posted as of the Statement Date. If you made a payment but it has not yet been posted, it will appear on your next monthly statement and any interest charges will be adjusted based on the transaction date and payment amount. The payment due date is determined under Eastern Standard Time (EST) meaning payments are considered received by us on the payment due date if made by 11:59pm EST. Payments made by mail or through another financial institution can take several days to be received by us. Please make your payments accordingly. Check CIBC Online Banking for the status of your payments and your most up to date Balance.

**Foreign currency Transactions, except Convenience Cheques, are converted to Canadian dollars on or after the Transaction date and no later than the Transaction posting date. At the time of currency conversion, you are charged the same conversion rate CIBC must pay, plus a fee of 2.5% of the converted amount, on both debits and credits. We convert a foreign currency Convenience Cheque or payment at our branch selling rate for Canadian dollars in effect at the time we process it.

¹Amount Due is the amount you must pay if you want to avoid interest on your regular purchases shown on this statement.

²Minimum Payment is the minimum amount you must pay this month and it includes your monthly installment payments due (if applicable).

For more information, please refer to the CIBC Cardholder Agreement.

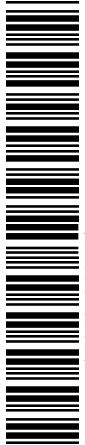
TM Trademark of CIBC.
® Registered trademark of CIBC.



Prepared for: NAKULKUMAR DETROJA November 22 to December 21, 2025 Account number: 4500 XXXX XXXX 6680

Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 6680				
Dec 09	Dec 11	MTO TSD BRAMPTON SOUTH BRAMPTON ON	Professional and Financial Services	35.00
Dec 10	Dec 10	WWW.BGDFRESHMILK.COM WOODSTOCK ON	Retail and Grocery	30.00
Dec 12	Dec 15	DINESH INDIAN CUISINE BRAMPTON ON	Restaurants	24.84
Dec 12	Dec 15	SQ *POPUPSHOPSCANADA Brampton ON	Retail and Grocery	54.24
Dec 13	Dec 15	SQ *SANKALP THE TASTE OF Mississauga ON	Restaurants	90.77
Dec 13	Dec 15	→ SHELL C07859 BRAMPTON ON	Transportation	39.12
Dec 14	Dec 15	HM CA0060 Brampton ON	Retail and Grocery	173.20
Dec 14	Dec 15	DOLLARAMA #1288 BRAMPTON ON	Retail and Grocery	34.30
Dec 14	Dec 16	RASHMI'S BAKERY BRAMPTON ON	Retail and Grocery	50.17
Dec 15	Dec 15	WWW.BGDFRESHMILK.COM WOODSTOCK ON	Retail and Grocery	30.00
Dec 18	Dec 19	→ INDIAN FROOTLAND Brampton ON	Retail and Grocery	9.97
Total for 4500 XXXX XXXX 6680				\$1,323.76



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CIBC CreditSmart™* Spend Report

Spend Categories	This month				Year-to-date
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	
Personal and Household Expenses	2	83.56	-	-	3 140.00
Professional and Financial Services	1	35.00	-	-	5 35.00
Retail and Grocery	23	926.53	-	-	52 1,859.49
Transportation	3	106.37	-	-	8 471.97
Hotel, Entertainment and Recreation	0	0.00	-	-	1 14.68
Restaurants	4	147.10	-	-	17 422.19
Home and Office Improvement	0	0.00	-	-	7 468.47
Health and Education	1	25.20	-	-	1 25.20
Total	34	1,323.76			94 \$3,437.00

Transactions are assigned a spend category based on where the goods or services are purchased, not on what was purchased. For example, items purchased at a convenience store in a gas station will appear under Transportation, not Retail and Grocery.

A negative difference (-) means you spent more than you budgeted.

	Amount(\$)	Budget (\$)	Difference (\$)
Total Monthly Budget	1,323.76		

Reminder: If you only make the minimum payment every month, it will take approximately 6 year(s) and 0 month(s) to pay the total balance shown on this statement. This estimate assumes each statement period is 30 days and that you pay your minimum payment on time every month.

Your message centre

Save up to 10 cents per litre on gas at participating Pioneer, Fas Gas, Ultramar and Chevron stations when you link and use your eligible CIBC card with Journie Rewards. You can link to Journie Rewards through your CIBC Mobile Banking app or Online Banking, or by visiting cibc.com/journie.

Select or change your credit card PIN digitally through your CIBC Online Banking or Mobile Banking app with four simple steps:

1. Sign on to CIBC Online Banking or the Mobile Banking app.
2. Select your CIBC credit card account.
3. Select the Manage My Card menu.
4. Click Choose PIN and follow the prompts.

Use your Aventura points to help pay down your credit card balance or contribute them to financial products, including your CIBC RRSP, TFSA, mortgage and more. To explore all the ways to use your points, simply sign on to your CIBC Online Banking or Mobile Banking app and click CIBC Rewards from the main menu, or from your credit card details page. Terms and conditions apply. Visit CIBC.com to learn more.

Need to send money abroad? Consider paying with an eligible CIBC credit card when you send a CIBC Global Money Transfer. There are no CIBC transfer fees and cash advance fees do not apply. Terms and conditions apply. Ask us for more details or visit CIBC.com/transfer.

Enjoy more travel perks with your CIBC Aventura Visa Infinite Card! Kick back in a comfortable lounge before boarding and enjoy your 4 complimentary visits with the Visa Airport Companion Program. To learn more, visit visaairportcompanion.ca.

CIBC's real-time fraud alerts monitor fraud trends and typical credit card activity to keep you protected. If we think a transaction may be fraudulent, we'll notify you right away so you can instantly verify your transaction or report it as fraud.

Details of Promotional/Other Awards

ACQUISITION PROMO BONUS

20,000