

SUMMARY OF ACCOUNT ACTIVITY	
Previous Total Balance	\$55.23
- Payments	\$55.23
- Other Credits	\$0.00
+ Purchases/Debits	\$313.83
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$1.36
= New Total Balance	\$315.19
- Promotional Plan Balance	\$0.00
+ Promotional Plan Amount Due	\$0.00
= New Regular Balance	\$315.19
Credit Limit	\$1,000.00
Available Credit	\$684.81
Cash Advance Limit	\$200.00
Available Cash Advance	\$200.00

PAYMENT INFORMATION	
New Regular Balance	\$315.19
Minimum Payment Due	\$10.00
Payment Due Date	January 29, 2018
Minimum Payment Warning: If you make only the minimum payment each billing period at your current interest rates, we estimate that it will take you about 3 years and 10 months to pay off your new total balance shown on this statement.	

HUDSON'S BAY REWARDS	
Base points earned	627
25% bonus points earned	886
Additional points earned	0
The points above were earned on purchases outside of Hudson's Bay, thebay.com, Home Outfitters and affiliates.	
To view your total Hudson's Bay Rewards balance or redeem your points, please log in at www.hbc.com/rewards .	

Manage your account online at hbc.com/credit/myaccount

Customer Service 1-866-640-7858

IMPORTANT INFORMATION
Not enrolled in online servicing yet? Sign up today where you can choose to receive paperless statements. You'll also enjoy access to your account 24/7 to view and download statements, check your balance, and manage account alerts, including email reminders when a payment is due. Visit hbc.com/credit/myaccount to sign up.

Detach and return bottom portion with your payment

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STMTIH D 3 6166

See reverse side for important information.

HUDSON'S BAY

00031519000010000005243371807220117001929

Account Number: XXXX-XXXX-XXXX-0117

Visit hbc.com/credit/myaccount to easily update your contact information online!New Regular
Balance

\$315.19

Minimum Payment

\$10.00

Due Date

Jan 29 2018

Please pay at least
this amount.

Amount Enclosed

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Hudson's Bay Credit Services
P.O. Box 905, Stn. Agincourt
Scarborough ON M1S 0A3MICHAEL SAN-JUAN
2048 34TH AVE E
VANCOUVER BC V5P 1A8

THINGS YOU NEED TO KNOW ABOUT YOUR STATEMENT.

Refer to your 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. 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, including any purchases made under a special payment plan, 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 each month to keep your account from going past due. This includes any amount due under a special payment plan during that billing period and any amounts on your account that are already past due. The way we calculate your minimum payment is set out in the disclosure statement you received when you opened your account.

WHAT IS THE DIFFERENCE BETWEEN MY NEW TOTAL BALANCE AND NEW REGULAR BALANCE?

- (a) **New total balance.** The total amount you owe on your account as of the date your statement was prepared. It does not include the amount of any pending transactions that had not posted to your account by the date your statement was prepared.
- (b) **New regular balance.** The amount you must pay by the payment due date to avoid interest charges on new purchases. This is equal to the new total balance minus the portion of any special payment plan (SPP) balances and special balance transfer (BT) plan balances that are not yet due. If you do not have a special payment plan or a special balance transfer plan, your new regular balance will be equal to your new total balance. You cannot avoid interest charges on cash advances, balance transfers, or associated fees and interest.

WHAT ARE MY PROMOTIONAL PLAN BALANCES?

Promotional plans include special payment plans and special balance transfer plans.

- (a) **Promotional plan balance.** This is the total balance remaining on your

promotional plan(s), including any unpaid past and current payments.

- (b) **Promotional plan amount due.** This amount includes any promotional plan payments due in the current billing period and any unpaid payments from previous periods. It is included in your minimum payment.

HOW ARE FOREIGN CURRENCY TRANSACTIONS HANDLED?

We will bill you in Canadian dollars when you use your card to make a transaction in a foreign currency, as disclosed in your agreement. The Canadian dollar amount will be shown in the transaction total on your statement. When the converted transaction posts to your account, we will add a foreign currency conversion charge equal to 2.5% of the converted transaction amount. Item level details (if applicable) are shown in the original currency. 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.

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 as soon as possible at 1-866-640-7858, or you can write to us at Hudson's Bay Credit Services, P.O. Box 903, Stn. Agincourt, Scarborough, ON M1S 5M4. 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 1-866-640-7858 or write to us at Hudson's Bay Credit Services, P.O. Box 903, Stn. Agincourt, Scarborough, ON M1S 5M4. 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 at its office at 427 Laurier Avenue West, 6th Floor, Ottawa, ON K1R 1B9, or through its website at www.fcac-acfc.gc.ca. Please visit www.capitalone.ca/concerns for our most current complaint resolution process.

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SB036 (08/01/17)

You can easily make a payment through your financial institution online – simply add “Hudson's Bay Mastercard” as a payee on your account. You can also make payment arrangements with your financial institution by phone, or in store at any Hudson's Bay or Home Outfitters location. If you wish to mail in your payment, you can send a cheque to Hudson's Bay Credit Services, P.O. Box 905, Stn. Agincourt, Scarborough, ON M1S 0A3. Please do not send cash through the mail or staple a cheque to this payment slip. Allow several days for postal delivery. Please write your 16-digit account number on your cheque or money order.

ACCOUNT ACTIVITY				
PAYMENTS, RETURNS, CREDITS FOR SAN-JUAN,MICHAEL (ENDING IN 0117)				
Trans Date	Post Date	Description		Amount
12/26/17	12/27/17	PAYMENT - THANK YOU		-\$30.35
01/01/18	01/02/18	PAYMENT - THANK YOU		-\$24.88
TRANSACTIONS FOR SAN-JUAN,MICHAEL (ENDING IN 0117)				
Trans Date	Post Date	Description	Type	Amount
12/26/17	12/27/17	GO! CALENDARS,GAMES,BO FARMINGTON NM 18.82 USD,1 USD=01.303400638 CAD INCLUDES 2.5% CONVERSION CHARGE	Purchase	\$24.53
12/29/17	12/29/17	9000 QUARKS 204-925-6880 MB	Purchase	\$60.33
12/30/17	12/30/17	FREEDOM MOBILE INC 877-946-3184 ON	Purchase	\$137.46
12/31/17	01/01/18	CHIPOTLE 1684 PHOENIX AZ 7.44 USD,1 USD=01.286290323 CAD INCLUDES 2.5% CONVERSION CHARGE	Purchase	\$9.57
01/03/18	01/03/18	Amazon *Marketplce CA WWW.AMAZON.CA ON	Purchase	\$39.99
01/03/18	01/04/18	PHO GOODNESS VIETNAMES VANCOUVER BC	Purchase	\$13.28
01/03/18	01/04/18	Amazon *Marketplce CA WWW.AMAZON.CA ON	Purchase	\$28.67
INTEREST CHARGED				
Trans Date	Post Date	Description		Amount
01/04/18	01/04/18	INTEREST CHARGE ON PURCHASES		\$1.36
SUMMARY THIS PERIOD				
TOTAL PAYMENTS, RETURNS AND CREDITS				-\$55.23
TOTAL TRANSACTIONS				\$313.83
TOTAL FEES				\$0.00
TOTAL INTEREST				\$1.36

INTEREST CHARGE CALCULATION		
Type of Balance	Annual Interest Rate (AIR)	Interest Charge
Purchases	20.20%	\$1.36
Cash Advances	20.20%	\$0.00

HUDSON'S BAY

**BOOST
YOUR
HEALTH**



From blenders to bed linens,
Hudson's Bay has solutions
to help you eat and sleep
better this year.



OFFER EXPIRES FEBRUARY 15, 2018

CARDMEMBER EXCLUSIVE

SAVE \$15

when you spend \$100 or more before taxes on housewares, bedding and bath items
with your Hudson's Bay Mastercard® or Hudson's Bay Credit Card.

Includes regular and sale prices. Not to be combined with any other offer. Some exclusions apply; visit thebay.com/CREDIT-JAN.

OFFER VALID IN STORE AND ONLINE WITH PROMO CODE HOME.

Not redeemable on major appliances. Other exclusions apply, see in store and online for details. To redeem in store, please surrender this original coupon to the cashier. Cannot be exchanged for cash, used to buy gift cards, or put toward the payment of a Hudson's Bay credit card. **This coupon may be used only once and only one coupon may be used in a single transaction. Not to be combined with any other offer.** No price adjustments on purchases prior to January 1, 2018. All applicable taxes are payable on the full value of your purchase prior to the application of this coupon. Hudson's Bay may dishonor and confiscate any coupon that is not original, or was obtained through unauthorized sources. Any refund will be reduced by the value of this coupon, as indicated in sales receipt. Hudson's Bay, Hudson's Bay Credit, Hudson's Bay Rewards, hbc.com and their associated designs are trademarks of Hudson's Bay Company. **Credit is extended by Capital One Bank (Canada Branch).** Capital One is a registered trademark of Capital One Financial Corporation, used under license. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

SHOP THEBAY.COM

HUDSON'S BAY

IN STORE ONLY:

POS Procedures:

- Scan all eligible items; press SUB_TOTAL.
- If sub_total value is \$100 or greater (before taxes), press TOTAL.
- Scan/key \$15 coupon bar code.
- Tender transaction as per normal.

GLP Procedures:

- In GLP, choose line type "Coupons-Bay Bar-coded Coupons (4515)."



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