

SUMMARY OF ACCOUNT ACTIVITY	
Previous Total Balance	\$280.41
- Payments	\$280.41
- Other Credits	\$0.00
+ Purchases/Debits	\$867.28
+ Balance Transfers	\$0.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
<b>= New Total Balance</b>	<b>\$867.28</b>
- Promotional Plan Balance	\$0.00
+ Promotional Plan Amount Due	\$0.00
<b>= New Regular Balance</b>	<b>\$867.28</b>
Credit Limit	\$1,000.00
Available Credit	\$132.72
Cash Advance Limit	\$200.00
Available Cash Advance	\$132.72

PAYMENT INFORMATION	
New Regular Balance	\$867.28
<b>Minimum Payment Due</b>	<b>\$10.00</b>
<b>Payment Due Date</b>	<b>November 29, 2017</b>
<b>Minimum Payment Warning:</b> If you make only the minimum payment each billing period at your current interest rates, we estimate that it will take you about 11 years and 6 months to pay off your new total balance shown on this statement.	

HUDSON'S BAY REWARDS	
Base points earned	1,735
25% bonus points earned	0
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 <a href="http://www.hbc.com/rewards">www.hbc.com/rewards</a> .	

Manage your account online at [hbc.com/credit/myaccount](http://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 <a href="http://hbc.com/credit/myaccount">hbc.com/credit/myaccount</a> to sign up.

Detach and return bottom portion with your payment

192101 4 04 0000001092

STMTIH D 3 10194

See reverse side for important information.

HUDSON'S BAY

00086728000010000005243371807220117001921

Account Number: XXXX-XXXX-XXXX-0117

Visit [hbc.com/credit/myaccount](http://hbc.com/credit/myaccount) to easily update your contact information online!New Regular  
Balance

\$867.28

Minimum Payment

\$10.00

Due Date

Nov 29 2017

Please pay at least  
this amount.

Amount Enclosed

.

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](http://www.fcac-acfc.gc.ca). Please visit [www.capitalone.ca/concerns](http://www.capitalone.ca/concerns) for our most current complaint resolution process.

For Hudson's Bay associates: Your total associate discount includes a refund of GST, HST, QST and PST as applicable. GST/HST Reg. 102420296 and QST Reg. 1008011563. Hudson's Bay, Hudson's Bay Rewards, Hudson's Bay Credit, hbc.com and their associated designs are trademarks of Hudson's Bay Company. 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. © 2017 Capital One Bank (Canada Branch). All rights reserved.

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
10/05/17	10/06/17	PAYMENT - THANK YOU		-\$280.41
TRANSACTIONS FOR SAN-JUAN,MICHAEL (ENDING IN 0117)				
Trans Date	Post Date	Description	Type	Amount
10/17/17	10/18/17	PAYPAL *WHATTASERVE 4029357733 ON	Purchase	\$867.28
SUMMARY THIS PERIOD				
		TOTAL PAYMENTS, RETURNS AND CREDITS		-\$280.41
		TOTAL TRANSACTIONS		\$867.28
		TOTAL FEES		\$0.00
		TOTAL INTEREST		\$0.00

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

# HUDSON'S BAY

## Shake Up Your Holidays

From sweaters to stand mixers, Hudson's Bay has gifts to make everyone happy on Christmas morning.



OFFER EXPIRES DECEMBER 7, 2017

CARDMEMBER EXCLUSIVE

# SAVE \$15

when you spend \$75 or more before taxes on almost anything in store and online with your Hudson's Bay Mastercard® or Hudson's Bay Credit Card.

Includes regular sale and clearance prices. Must present this coupon in store. Not to be combined with any other coupons. Some exclusions apply, see a store associate for details. OFFER VALID IN STORE AND ONLINE WITH PROMO CODE GIFT.

Excludes cosmetics, fragrances, major appliance, One Day Sales, Scratch & Save and online purchases. Other exclusions apply; see in store for details or visit [thebay.com/GIFTS](http://thebay.com/GIFTS) for details. To redeem in store, please surrender this original coupon to the cashier; to redeem online, please enter the promo code. 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 November 1, 2017. All applicable taxes are payable on the full value of your purchase prior to the application of this coupon. Hudson's Bay may dishonour 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 on 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 \$75 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)."



4 51579 39015 1

SIIS0090