



Financing provided by **Fairstone™**

Monthly Account Statement

ALI IFTIKHAR ABDULZADA

Account Number: 6 030 491250550185

For the period: 03/21/22 - 04/21/22

Billing Days: 31

Next Plan Expiration Date:

06/07/22

Previous Balance

\$1,150.99

Overdue/Payable

\$0.00

New Balance

\$1,263.98

Monthly Payment

\$0.00

Payment due: 05/19/22

**Minimum
Payment Due:**

\$0.00

Credit Limit: \$10,000.00



- Credit Used: \$1,263.98
- Credit Available: \$8,736.02

Want to make an online
payment?

Simply search for 'Fairstone -
Credit Cards' as the payee.

Transaction Summary

Trans. Date (MM/DD/YY)	Post Date (MM/DD/YY)	Description	Plan Number	Amount
03/28/22	03/29/22	SALE Trans Code: 700 Refer #: 00000000	14125	\$112.99

For Customer Service:



Call: 888-638-2274

or



Mail: 630 René-Lévesque Blvd. W. , Suite 1400, Montreal QC H3B 4Z9

▲ PLEASE DETACH AND ENCLOSE THIS PORTION WITH YOUR PAYMENT ▲

Please allow 5 business days for mailing.

FAIRSTONE FINANCIAL INC
630 RENÉ-LÉVESQUE BLVD. W., SUITE 1400
MONTRÉAL, QC H3B 4Z9

Account Number: 6 030 491250550185
New Balance: \$1,263.98
Payment Due Date: 05/19/22
Minimum Payment Due: \$0.00

\$

Amount enclosed

Print address corrections or messages on page 2

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ALI IFTIKHAR ABDULZADA
23 MAFFEY CRES
RICHMOND HILL ON L4S 0A7

Make payments to Fairstone Credit Cards

FAIRSTONE FINANCIAL INC
630 RENÉ-LÉVESQUE BLVD. W., SUITE 1400
MONTRÉAL, QC H3B 4Z9

6030491250550185000000000000012639850404

For Customer Service:



Call: 888-638-2274 or



Mail: 630 René-Lévesque Blvd. W. , Suite 1400, Montreal QC H3B 4Z9

Important Information about your Account and Card

All defined terms shall have the same meaning as provided in the Retail Purchase and Credit Agreement and Disclosure Statement (collectively, the "Agreement").

Lost or Stolen Card: You must notify us **immediately** if your Card is lost or stolen or if you suspect that it is lost or stolen. You may do this by calling 1-888-638-2274.

Account Payments: You may pay the New Balance shown on the Account Statement in full or in part at any time but, in any event, you must pay the Minimum Payment shown on the Account Statement by the Payment Due Date. Payments are applied in the manner set out in the Agreement.

Minimum Payment: The Minimum Payment is calculated in accordance with the terms of the Agreement and any applicable special Credit Plan. The details of any applicable special Credit Plan are shown on the sales slip(s) and documentation provided to you by the Merchant.

When making payments by mail (cheque or money order only) please:

- indicate the payment amount on the return portion of the Account Statement,
- include the return portion of the Account Statement with your payment, and
- write your Account number on the front of your cheque or money order.

DO NOT SEND CASH BY MAIL.

Payment by credit card cannot be accepted.

Payments and other credits to the Account do not affect the amount of available credit you have under the Credit Limit until we update your Account. This update does not take effect until the business day following the day we receive the payments or other credits.

Account Transactions: You are responsible for all the transactions posted to your Account. If you notice an error or omission on your Account Statement or if you need more information about a transaction on your Account, please contact us within 30 days of the statement date shown on the Account Statement at the Customer Service toll-free telephone number indicated on the front of the Account Statement. As well, please refer to the Agreement which sets out your rights and obligations regarding the verification of information appearing on Account Statements

Interest Charges: Interest charges are calculated in the manner set out in accordance with the Agreement. Other information about interest charges is set out in the Disclosure Statement.

Grace Period: For the Regular Revolving Plan, the grace period during which you may pay the New Balance without being required to pay finance charges is 21 days. Special credit plans vary.

Plan Details:

Under the **Regular Revolving** Credit Plan, Finance Charges will be charged on the purchase from the date the Credit Plan begins, and minimum payments will be due each billing cycle.

Same as Cash - Finance Charges will accrue on the purchase from the beginning of the Promotional Period, and minimum payments will be due each billing cycle. However, if you pay the full amount due in respect of the purchase by the expiration date of the Promotional Period, all of the accrued Finance Charges will be waived and no Finance Charges will be assessed on the purchase. If you do not pay the full amount due by the expiration date of the Promotional Period, all of the accrued Finance Charges will be assessed to your account at the APR disclosed in the Retail Credit Agreement and Disclosure Statement.

No Pay/Same As Cash (Delayed payment/Same as Cash) (Not available in Quebec) - Finance Charges will accrue on the purchase from the beginning of the Promotional Period, but no minimum payments will be due during the Promotional Period. If you pay the full amount due in respect of the purchase by the expiration date of the Promotional Period, all of the accrued Finance Charges will be waived and no Finance Charges will be assessed on the purchase. If you do not pay the full amount due by the expiration date of the Promotional Period, all of the accrued Finance Charges will be assessed to your account at the APR disclosed in the Retail Credit Agreement and Disclosure Statement.

Free Financing (Waived Finance Charges/Payment Required) - Finance Charges will not accrue on the purchase during the Promotional Period if the required minimum payment is made each billing cycle during the Promotional Period when due. If the minimum payment is not made when due or if a balance remains after the Promotional Period expires, Finance Charges will be assessed at the APR as disclosed in the Retail Credit Agreement and Disclosure Statement.

No Interest/No Payment (Waived Finance Charges/Delayed Payment) - No Finance Charges will accrue on the purchase during the Promotional Period, and no minimum payments will be due on the purchase during the Promotional Period.

Equal Payments with Interest (Reduced Rate) - A reduced rate Finance Charge will be charged on the purchase. The amount of the purchase plus Finance Charges is divided by the term to arrive at equal monthly payments which will be due each billing cycle. Interest is precalculated and included in each monthly payment. If the minimum payment is not made when due or if a balance remains after the Promotional Period expires, Finance Charges will be assessed at the AIR as shown in the Retail Credit Agreement and Disclosure Statement.

Information about other plans and definitions are available in the Agreement.

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Some examples of the interest charges (cost of borrowing) on various balances are set out below.

Average Daily Interest-Bearing Balance for the period	Cost of Borrowing for the Period of an Interest Rate of:							
	13.99%	24.00%	25.99%	27.60%	28.75%	29.00%	29.99%	34.99%
\$100.00	\$1.15	\$1.97	\$2.13	\$2.27	\$2.36	\$2.46	\$2.46	\$2.88
\$800.00	\$9.20	\$15.78	\$17.06	\$18.15	\$19.66	\$19.72	\$19.72	\$23.01
\$1,400.00	\$16.10	\$27.62	\$29.86	\$31.76	\$34.41	\$34.51	\$34.51	\$40.26
\$2,000.00	\$23.00	\$39.45	\$42.66	\$45.37	\$47.26	\$49.15	\$49.30	\$57.52

Address corrections or messages:

When making payments:

- DO NOT SEND CASH BY MAIL
- Payments may also be made through your Financial Institution's Internet and Telephone Banking services.
- Write your Account number on the front of your cheque.
- Indicate the payment amount on the return portion of the Account Statement and include the return portion with your cheque.

Cashier's Stamp

HAVE YOU REGISTERED FOR AN ONLINE ACCOUNT?

With online account management you can access key account details.

To log in or create an account, visit:
[Fairstone.ca/OAM](https://fairstone.ca/OAM)

Questions about your account?
 Visit:
[Fairstone.ca/financing-faq](https://fairstone.ca/financing-faq)

Changes to Your Account This Month

Previous Balance:	\$1,150.99
New Charges:	\$112.99
Interest:	\$0.00
Insurance:	\$0.00
Payments and Credits:	\$0.00
New Balance:	\$1,263.98
Remaining Time to Pay*:	92 months

*The Remaining Time to Pay indicates how long it will take you to pay the account balance in full, assuming you make only the required minimum monthly payment.

Special Credit Plan Details

Type of Plan	Plan Expiration Date	Annual Interest Rate	Balance Owing	This Month's Accrued Interest	Total Accrued Interest	This Month's Minimum Payment*
NO PAYMENT/SAME AS CASH Plan#: 14030	06/07/22	31.99%	\$164.00	\$0.00	\$6.22	\$0.00
NO PAYMENT/SAME AS CASH Plan#: 14125	03/14/23	31.99%	\$986.99	\$0.00	\$33.74	\$0.00
NO PAYMENT/SAME AS CASH Plan#: 14125	03/28/23	31.99%	\$112.99	\$0.00	\$2.48	\$0.00

* See Customer Agreement for Plan Payments, Some Minimum Payments (such as \$10, \$15, etc.) may apply.

On your Same As Cash (SAC) plan, interest charges accrue during the SAC period, but will be waived if the original SAC plan amount financed is paid in full on or before the SAC Plan Expiration Date.

Account News

NOTICE This statement is for information purposes only. If you have a deferred payment plan, your payment will be due on the plan expiration date shown in the Payment Plan Summary on this statement.

Total Amount added to your balance this billing period : \$112.99

Total Amount subtracted from your balance this billing period : \$0.00

Fairstone offers secured and unsecured personal loans up to \$50,000. Applying is fast and simple with our no-obligation loan quote. You'll receive a response in minutes, with no impact to your credit score. Visit Fairstone.ca today.

PLEASE REVIEW YOUR BILLING STATEMENT CAREFULLY TO ENSURE THAT ALL PURCHASES, REFUNDS, CREDITS AND PAYMENTS MADE DURING THE PERIOD COVERED BY THIS BILLING STATEMENT ARE REFLECTED IN YOUR BILLING STATEMENT



Fairstone is hiring across Canada!

Looking to start or even advance your career?
Consider Fairstone. We offer:

- Extensive benefit programs that span health and wellness
- Professional development and career-growth opportunities
- A best-in-class workplace as recognized by Montreal's 2021 top employers

View positions at Fairstone.ca/Careers





Facing unexpected expenses?

There are some expenses you can plan for, and others you can't. If you're facing unexpected expenses, a personal loan may be the answer.



Manage home
improvements
or repairs



Consolidate
outstanding
bills and debts



Repair or
replace vehicles
or appliances

Get a quick loan quote at [Fairstone.ca](https://www.fairstone.ca) to find out how much money you could qualify for.

Visit **Fairstone.ca**





Borrow \$5,000

Make bi-weekly payments as low as \$77.28*

Get a quick personal loan from Fairstone. With affordable bi-weekly payments designed to fit your budget, you'll be able to manage unexpected expenses, pay off debt and get your finances back on track.

Start with a no-obligation loan quote to find out how much money you could qualify for and what your payments might be, without impacting your credit score.

Apply now at Fairstone.ca

*Payments as low as \$77.28 is based on a 60-month loan term at an annual interest rate of 31.99%. Important terms and conditions apply. On approved credit. Speak with one of our Lending Specialist or visit Fairstone.ca for more information.

