



# Transactions from June 14, 2025 to July 13, 2025

## Your payments

Trans date	Post date	Description	Amount(\$)
Jun 13	Jun 16	PAYMENT THANK YOU/PAIEMENT MERCI	0.31
Jun 17	Jun 19	PAYMENT THANK YOU/PAIEMENT MERCI	20.00
Jun 21	Jun 23	PAYMENT THANK YOU/PAIEMENT MERCI	500.00
Jun 28	Jun 30	PAYMENT THANK YOU/PAIEMENT MERCI	19.94
Jun 30	Jul 02	PAYMENT THANK YOU/PAIEMENT MERCI	25.00
Jul 03	Jul 06	PAYMENT THANK YOU/PAIEMENT MERCI	285.00
Jul 04	Jul 06	PAYMENT THANK YOU/PAIEMENT MERCI	25.00
Jul 06	Jul 08	PAYMENT THANK YOU/PAIEMENT MERCI	48.00
Total payments			\$923.25

## Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 5300 3195 4066				
Jun 17	Jun 18	UNITED WAY OF WINNIPEG WINNIPEG MB	Personal and Household Expenses	20.00
Jun 28	Jun 30	Skype Luxembourg	Professional and Financial Services	25.00
Jun 28	Jul 02	SKYPE.COM/GO/BILL SKYPECOM	Professional and Financial Services	10.00
Jun 30	Jul 05	GO.SKYPE.COM/BILL LUXEMBOURG	Professional and Financial Services	25.00
Jul 03	Jul 05	MEDCOUNCIL/CONSEILMED OTTAWA ON	Health and Education	285.00
Jul 04	Jul 08	GO.SKYPE.COM/BILL LUXEMBOURG	Professional and Financial Services	25.00
Jul 07	Jul 08	DALHOUSIE SCHOOL LUNC WINNIPEG BC	Health and Education	48.00
Total for 4505 5300 3195 4066				\$438.00
Card number 4505 5300 8775 4980				
Jun 24	Jun 25	CASH ADV/AVANCE DE FONDS-La Havana 360.50 USD @ 1.345187240**	Foreign Currency Transactions 	484.94
Total for 4505 5300 8775 4980				\$484.94

\*\* Denotes transaction in foreign currency

## Information about your CIBC Dividend Visa 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 the last day of the statement period shown on the front of this statement. If you do not, we may regard this statement as Final (except for credits which have been posted in error).

How we charge interest: a) On Purchases : If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the Purchase, as described in the Application of Payments section of the Cardholder Agreement.

b) On Cash Advances, Convenience Cheques or Balance Transfers: 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 the credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of the Cardholder Agreement.

Payment period extensions: If we did not receive a full payment of the Balance on your last monthly statement, your payment due date was automatically extended this month to give you extra time to make your payment. Interest will continue to accrue for the extended period. When we receive your full Balance, your payment due date will change back to your regular payment due date, which is at least 21 days after the statement date.

\*\*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. A foreign currency Convenience Cheque or payment is converted at CIBC's branch selling rate for Canadian dollars in effect at the time it is processed by CIBC.

†The cash limit forms part of the credit limit. They are not additive.  
For more information, please refer to the CIBC Cardholder Agreement.

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Prepared for: ENOCH A-IYEH June 14 to July 13, 2025 Account number: 4505 5300 3195 4066

## CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	1	20.00	-	-	14	277.36
Professional and Financial Services	4	85.00	-	-	22	2,575.50
Retail and Grocery	0	0.00	-	-	48	1,352.20
Transportation	0	0.00	-	-	3	1,046.98
Restaurants	0	0.00	-	-	55	673.45
Home and Office Improvement	0	0.00	-	-	1	39.55
Health and Education	2	333.00	-	-	5	522.33
Cash Advances and Balance Transfers	0	0.00	-	-	1	100.00
Foreign Currency Transactions	1	484.94	-	-	5	5,021.29
Total	8	922.94			154	\$11,608.66

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	922.94	-	-

## Your message centre

Did you know? CIBC's Fraud Alerts will notify you via text, phone or email to confirm suspicious activity. Update your mobile, email and other contact information on CIBC Mobile Banking so we can connect with you quickly.

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