

CIBC Dividend® Visa* Card

Your account at a glance

	_		
Previous balance			\$0.31
Payments	\$923.25		
Other credits	0.00		
Total credits		_	\$923.25
Purchases	438.00		
Cash advances	484.94		
Interest	0.00		
Fees	0.00		
Total charges		+	\$922.94
New balance		=	\$0.00

Your minimum payment due

Current month's minimum payment Please pay this amount by July 30, 2025

Pay for stuff with your phone

Make purchases with your phone using your CIBC credit card. Visit www.cibc.com/ways-to-pay to learn about the mobile payment solutions that CIBC offers.

ENOCH A-IYEH

Account number 4505 5300 3195 4066

June statement period June 14 to July 13, 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 [†]	Cash [†]
Limit	\$500.00	\$500.00
Available	\$500.00	\$500.00
Interest rates	Annual	
Regular purchases	19.99%	
Cash advances	22.99%	

Cash Back Summary				
As at last statement	+	83.94		
This statement				
Cash Back	+	4.38		
Total Cash Back	=	88.32		

Tear Off here

Please turn over - Transactions begin on page 2 ---

CIBC Dividend Visa Card

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.

Page 1 of 3 Account number 4505 5300 3195 4066

New balance \$0.00

Current month's minimum

payment due by

\$0.00

July 30, 2025 \$0.00

Total payment enclosed

\$

000000 ENOCH A-IYEH 45-2090 PEMBINA HWY WINNIPEG MB R3T 2G8 033373

CIBC PO BOX 4595 STN A TORONTO ON M5W 4X9

Transactions from June 14, 2025 to July 13, 2025

Your	ъ .					
Trans date	Post date	Description		Amount(\$		
Jun 13	Jun 16	PAYMENT THANK YOU/PAIEMENT MERCI				
Jun 17	Jun 19	PAYMENT THANK YOU/PAIEMENT MERCI				
Jun 21	Jun 23	PAYMENT THANK YOU/PAIEMENT MERCI		500.0		
Jun 28	Jun 30	PAYMENT THANK YOU/PAIEMENT MERCI		19.9		
Jun 30	Jul 02	PAYMENT THANK YOU/PAIEMENT MERCI		25.0		
Jul 03	Jul 06	PAYMENT THANK YOU/PAIEMENT MERCI		285.0		
Jul 04	Jul 06	PAYMENT THANK YOU/PAIEMENT MERCI		25.0		
Jul 06	Jul 08	PAYMENT THANK YOU/PAIEMENT MERCI		48.0		
Total pa	yments			\$923.2		
Your	new cha	arges and credits				
		•				
	Post date	Description	Spend Categories	Amount(\$		
Trans date	date	·	Spend Categories	Amount(\$		
date	date	Description 5 5300 3195 4066	Spend Categories	Amount(\$		
date	date	·	Spend Categories Personal and Household Expenses	Amount(\$ 20.0		
^{date} Card ու	date umber 450	5 5300 3195 4066	_	· ·		
date Card nu Jun 17	date Imber 4505 Jun 18	5 5300 3195 4066 UNITED WAY OF WINNIPEG WINNIPEG MB	Personal and Household Expenses	20.00		
date Card nu <mark>Jun 17</mark> Jun 28	date Imber 4505 Jun 18 Jun 30	5 5300 3195 4066 UNITED WAY OF WINNIPEG WINNIPEG MB Skype Luxembourg	Personal and Household Expenses Professional and Financial Services Professional and Financial Services	20.00 25.00		
date Card nu Jun 17 Jun 28 Jun 28	date Imber 4505 Jun 18 Jun 30 Jul 02	5 5300 3195 4066 UNITED WAY OF WINNIPEG WINNIPEG MB Skype Luxembourg SKYPE.COM/GO/BILL SKYPECOM	Personal and Household Expenses Professional and Financial Services Professional and Financial Services	20.00 25.00 10.00		
Card nu Jun 17 Jun 28 Jun 28 Jun 30	date Imber 4509 Jun 18 Jun 30 Jul 02 Jul 05	5 5300 3195 4066 UNITED WAY OF WINNIPEG WINNIPEG MB Skype Luxembourg SKYPE.COM/GO/BILL SKYPECOM GO.SKYPE.COM/BILL LUXEMBOURG	Personal and Household Expenses Professional and Financial Services Professional and Financial Services Professional and Financial Services Health and Education	20.00 25.00 10.00 25.00		
Card nu Jun 17 Jun 28 Jun 28 Jun 30 Jul 03	date Imber 4505 Jun 18 Jun 30 Jul 02 Jul 05 Jul 05	UNITED WAY OF WINNIPEG WINNIPEG MB Skype Luxembourg SKYPE.COM/GO/BILL SKYPECOM GO.SKYPE.COM/BILL LUXEMBOURG MEDCOUNCIL/CONSEILMED OTTAWA ON	Personal and Household Expenses Professional and Financial Services Professional and Financial Services Professional and Financial Services Health and Education	20.00 25.00 10.00 25.00 285.00		
Card nu Jun 17 Jun 28 Jun 28 Jun 30 Jul 03 Jul 04 Jul 07	date Imber 4509 Jun 18 Jun 30 Jul 02 Jul 05 Jul 05 Jul 08	UNITED WAY OF WINNIPEG WINNIPEG MB Skype Luxembourg SKYPE.COM/GO/BILL SKYPECOM GO.SKYPE.COM/BILL LUXEMBOURG MEDCOUNCIL/CONSEILMED OTTAWA ON GO.SKYPE.COM/BILL LUXEMBOURG DALHOUSIE SCHOOL LUNC WINNIPEG BC	Personal and Household Expenses Professional and Financial Services Professional and Financial Services Professional and Financial Services Health and Education Professional and Financial Services	20.00 25.00 10.00 25.00 285.00		
Card nu Jun 17 Jun 28 Jun 28 Jun 30 Jul 03 Jul 04 Jul 07 Total for	Jun 18 Jun 30 Jul 02 Jul 05 Jul 08 Jul 08 4505 5300	UNITED WAY OF WINNIPEG WINNIPEG MB Skype Luxembourg SKYPE.COM/GO/BILL SKYPECOM GO.SKYPE.COM/BILL LUXEMBOURG MEDCOUNCIL/CONSEILMED OTTAWA ON GO.SKYPE.COM/BILL LUXEMBOURG DALHOUSIE SCHOOL LUNC WINNIPEG BC	Personal and Household Expenses Professional and Financial Services Professional and Financial Services Professional and Financial Services Health and Education Professional and Financial Services	20.00 25.00 10.00 25.00 285.00 25.00 48.00		
Card nu Jun 17 Jun 28 Jun 28 Jun 30 Jul 03 Jul 04 Jul 07 Total for	Jun 18 Jun 30 Jul 02 Jul 05 Jul 08 Jul 08 4505 5300	UNITED WAY OF WINNIPEG WINNIPEG MB Skype Luxembourg SKYPE.COM/GO/BILL SKYPECOM GO.SKYPE.COM/BILL LUXEMBOURG MEDCOUNCIL/CONSEILMED OTTAWA ON GO.SKYPE.COM/BILL LUXEMBOURG DALHOUSIE SCHOOL LUNC WINNIPEG BC 3195 4066	Personal and Household Expenses Professional and Financial Services Professional and Financial Services Professional and Financial Services Health and Education Professional and Financial Services	20.00 25.00 10.00 25.00 285.00 25.00 48.00		

Total for 4505 5300 8775 4980

\$484.94

** Denotes transaction in foreign currency

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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

How we charge interest: a) On Purchases: I finterest 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

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

**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.

- Registered trademark of CIBC.
- Trademark of Visa International Service Association and used under license



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

CIBC CreditSmart[™] Spend Report

			This r	month		Year-to	o-date
Spen	d Categories	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
\uparrow	Personal and Household Expenses	1	20.00	-	-	14	277.36
	Professional and Financial Services	4	85.00		-	22	2,575.50
Û	Retail and Grocery	0	0.00	-	-	48	1,352.20
←	Transportation	0	0.00	-	-	3	1,046.98
11	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
(3)	Cash Advances and Balance Transfe	rs 0	0.00	-	-	1	100.00
(B)	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.