Account Number: #### #### 8067 Statement Period: Credit Limit: Available Credit:

Available Cash:

08/10/19 - 09/09/19 \$8,000.00 \$6,181.99 \$4,869.27

Minimum Payment



55.00

Account Inquiries



Customer Service: (877) 727-6883 Lost or Stolen Card: (877) 727-6883 Toronto or calling collect: (416) 775-5455



Mail Payments to: HOME TŘUST VISA 145 KING ST W SUITE 2300 TORONTO ON M5H 1J8

Account Sumn	narv	
Previous Balance	\$	0.00
Purchases	+	2,603.60
Cash	+	0.00
Special	+	0.00
Credits	-	0.00
Payments	-	785.59 -
Other Debits	+	0.00
Finance Charges	+	0.00
NEW BALANCE	\$	1,818.01

Payment Information



Total Minimum Payment Due \$55.00 **Payment Due Date**

Please note: Balance reflected on this statement cannot be used as a payout balance. If you require a payout statement to close this account, please call us at (877) 727-6883



CASHBACK CURRENT BALANCE \$37.17

CASHBACK PAYOUT DATE 01/15/2020

Should you only make your Minimum Payment by the due date each month, your balance, as of this statement, will

> be paid in full in: 13 Years and 10 Months

Please see back for more information on how you can make additional payments.

Important News

YOUR CREDIT CARD STATEMENT PACKAGE IS CHANGING EFFECTIVE SEPTEMBER. HOME TRUST IS ALWAYS LOOKING FOR WAYS TO BE GREENER. ONE WAY IS TO REDUCE THE AMOUNT OF PAPER INCLUDED WITH MONTHLY STATEMENTS. AS OF THIS SEPTEMBER, WE WILL STOP INCLUDING BUSINESS REPLY ENVELOPES WITH STATEMENTS. IF YOU DO REQUIRE ENVELOPES, CALL CUSTOMER SERVICE AT 1-888-281-7793 FOR ASSISTANCE. THANK YOU FOR BEING PART OF OUR NATIONWIDE EFFORTS TO REDUCE PAPER WASTE.

REDUCE PAYMENT PROCESSING TIME. MAKE YOUR PAYMENTS AT ANY CANADIAN FINANCIAL INSTITUTION DISPLAYING THE VISA LOGO, EITHER IN- BRANCH, BY TELEPHONE BANKING OR BY WEB BANKING.

Account A	Activity Since	e Your Last Statement				
Trans Date	Post Date	Reference Number		Description	Aı	mount
08/09	08/11	74245009222081043423543	Wizz Air 000000	99999999999999999999999999999999999999	\$	12.64
08/11	08/12	74008509223931347985974	PURCH: FLYUIA	8.50 EUR NPTK2B GATWICK AIRPO		555.36

PLEASE DETACH COUPON AND RETURN PAYMENT USING THE ENCLOSED ENVELOPE - ALLOW 5 DAYS FOR MAIL DELIVERY

HOME TRUST COMPANY 145 KING ST W SUITE 2300 TORONTO ON M5H 1J8



VISA

Account Number #### #### 8067

Check box to indicate name/address change on back of this coupon

Statement Date

New Balance

Total Minimum **Payment Due**

Payment Due Date

AMOUNT OF PAYMENT ENCLOSED

09/09/19

\$1,818.01

\$55.00

09/30/19

MAKE CHEQUE PAYABLE TO

HOME TRUST VISA 145 KING ST W SUITE 2300 TORONTO ON M5H 1J8



IMPORTANT INFORMATION ABOUT YOUR VISA ACCOUNT AND VISA CARD

Lost or Stolen Visa Card: If your VISA Card is lost or stolen or if you suspect it is lost or stolen or being used by someone else, you must tell us right away. You may contact us by calling the 24-hour toll-free number listed on the front of the VISA Statement. If you are outside North America, please call collect 727-577-2485. Operator assistance may be required.

Account Payments: You may make a payment on your **VISA** Account by mail or at any Canadian financial institution displaying the **VISA** logo either in branch, at an ATM, by telephone or over the Internet.

If you pay by mail, return the bottom portion of the Statement with your payment (payable to Home Trust **VISA**) to the Payment Centre at the mailing address indicated on the front of the **VISA** Statement.

Home Trust will post payments to your **VISA** Account on the day of their receipt. Payments do not affect the amount of available credit until such payment has cleared.

Sufficient time is required for payments to reach the Payment Centre by the Due Date shown on the **VISA** Statement. Non-guaranteed payments may be held up to a maximum of 10 business days.

Pay Ahead Feature: As an added benefit, any time an Overpayment is made and the Overpayment satisfies the next month's Minimum Payment, the Visa Statement will display "zero" as the next Minimum Payment, however, interest will continue to be charged on the unpaid balance.

Interest Rate: The Interest Rate appears on the front of the VISA Statement.

Automated Teller Machine (ATM): You may use your **VISA** Card together with your Personal Identification Number (PIN) to obtain cash advances on your **VISA** Account at any ATM displaying the distinctive **VISA** logo. Cash Advances will be authorized in accordance with your available credit and up to a maximum of 100% of your credit line.

Account Transactions: You are responsible for all transactions made to your *VISA* Account. For your protection, please make sure you are dealing with a reputable merchant before you authorize an Account transaction over the telephone or the Internet or provide information about your *VISA* Account and/or *VISA* Card (e.g. *VISA* Account/Card number and/or expiry date).

The **VISA** Statement shows all charges recorded on your **VISA** Account since the Statement Date of your last **VISA** Statement. If you notice a mistake on your **VISA** Statement or if you need more information about a transaction, please contact us right away at the Customer Service toll-free telephone number indicated on the front of the **VISA** Statement. If you do not tell us of a mistake within 30 days of the Statement Date, the **VISA** Statement and our records will be considered accurate.

Change of Address: You are responsible for notifying us of any change of address within 10 days of moving either in writing, or by contacting our Card Centre by telephone at 1-877-727-6883.

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NAME CHANGE	Last																							\perp			\perp	
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ADDRESS CHANGE	Street			l	ı	l	l	1	l	ı	ı	l	l		1						l		l	ı	l	1		
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Home Phone ()									Bu	sin	ess	Pho	ne	()		L		_	L		L		
SIGNATURE REQUIRED TO AUTHORIZE CHANGES Signat	ure																											

VASILE ZAVIZION



Account Number: #### #### 8067
Statement Period: 08/10/19 - 09/09/19
Credit Limit: \$8,000.00
Available Credit: \$6,181.99
Available Cash: \$4,869.27



		e Your Last Statement		
Trans Date	Post Date	Reference Number	Description	Amount
			Teslev Liuba Mrs 091319	
			KIV / KBP PS Q O	
			KBP / TBS PS Q X TBS / KBP PS M O	
			KBP / KIV PS M X	
00100	00,100	7.1007500000000170051510	PURCH: 10537.00 UAH	400.00
08/22	08/23	74987509233000178951548	Hotel on Booking.com Amsterdam PURCH: 135.00 EUR	199.36
08/28	08/29	74132209241004733448041	georgianbus.com Tbilisi	18.26
00/04	00/04	74004400040000400404040	PURCH: 40.00 GEL	E 04
08/31	09/01	74921199243662168416407	JODOFIELS MASOS FONTCLARA PURCH: 3.95 EUR	5.81
08/31	09/01	74921199243663196856408	JODOFI ELS MASOS FONTCLARA	24.86
08/31	09/01	74106269243008172056607	PURCH: 16.90 EUR ARNALL PALS MASOS DE PALS	32.23
00/31	09/01	74100209243006172030007	PURCH: 21.91 EUR	32.23
09/01	09/02	74921199244668008100407	SUPER ELS MASOS PALS	26.06
09/01	09/02	74509469244210022352024	PURCH: 17.72 EUR CARNISSERIA XARCUT. PALS PALS	17.03
09/01	03/02	74505405244210022552024	PURCH: 11.58 EUR	17.00
09/02	09/03	74509469245210087754824	BON PREUS A U LLAGOSTERA	16.64
09/02	09/03	74509469245210079006027	PURCH: 11.35 EUR ESCLATOIL LLAGOSTERA LLAGOSTERA	28.32
03/02	03/03	14303403240210013000021	PURCH: 19.32 EUR	20.32
09/02	09/03	74106269245008187759680	BONPREU ARRODONIMENT SOLI BARCELONA	0.22
09/03	09/04	74509469246210084816450	PURCH: 0.15 EUR BON PREU S A U LLAGOSTERA	32.22
03/03	00/04	7 4000 4002 402 1000 40 10 400	PURCH: 21.99 EUR	02.22
08/31	09/04	74509469243210090172487	PKZONARC GIRONA	1.90
09/04	09/05	74277919247687700151409	PURCH: 1.30 EUR GASOLINERA BALMES S.A. BARCELONA	23.51
00,01	00,00	7 1277 0 102 17 0077 0070 1 100	PURCH: 16.00 EUR	
09/04	09/05	74921199247687999527409	HOSTAL BARCELON BARCELONA	254.00
09/05	09/06	74509469248210083858899	PURCH: 172.88 EUR METRO BARCELONA BARCELONA	14.93
			PURCH: 10.20 EUR	
08/31	09/06	74509469243210092142264	A.C.E.S.A LA ROCA-LLORET BARCELONA	7.17
08/31	09/06	74509469243210094315124	PURCH: 4.90 EUR INVICAT BRA MOLLET N BARCELONA	2.43
			PURCH: 1.66 EUR	
09/05	09/06	74921199248693159259501	SPAR BALBARD30 BARCELONA PURCH: 5.00 EUR	7.32
09/04	09/06	74106269247008120346627	CERVECERIA CATALANA BARCELONA	92.82
00105	00.400	71010000010010000151011	PURCH: 63.40 EUR	00.50
09/05	09/06	74940009248018230454244	FAMIIA QUIMET I QUIMET SL BARCELONA PURCH: 22.90 EUR	33.53
09/05	09/06	74940009248018255636634	LA COVA FUMADA BARCELONA	33.38
00/05	00/06	74500460040040000445740	PURCH: 22.80 EUR	20.26
09/05	09/06	74509469248210003115719	PINCHO J BARCELONA PURCH: 19.30 EUR	28.26
09/06	09/08	74627649250000530714038	SIXT CAR 9420082909/00 PALMA DE MALL	166.58
09/06	09/08	74509469249210080922598	PURCH: 113.93 EUR METRO BARCELONA BARCELONA	6.43
09/00	09/06	74309409249210000922390	PURCH: 4.40 EUR	0.43
09/04	09/08	74509469247210094378094	INVICAT BRA MOLLET S BARCELONA	2.43
09/04	09/08	74509469247210090892452	PURCH: 1.66 EUR A.C.E.S.A LLORET-LA ROCA BARCELONA	7.16
03/04	03/00	14000400241210000002402	PURCH: 4.90 EUR	7.10
09/06	09/08	74921199249697874006500	EL CORTE INGLES PLAZA DE BARCELONA	3.66
09/06	09/08	74921199249697854609505	PURCH: 2.50 EUR EL CORTE INGLES PLAZA DE BARCELONA	4.39
00,00	00,00	, 1021 100210001001000000	PURCH: 3.00 EUR	∓.∪∪
09/06	09/08	74921199249700827940500	EL CORTE INGLES PLAZA DE BARCELONA	21.07
09/06	09/08	74463669249542500929541	PURCH: 14.41 EUR WDFG BARCELONA T2 BARCELONA	19.74
- 3, 00	- 3. 0 0			

Trans Date	Post Date	Reference Number	Description	Amount
			PURCH: 13.50 EUR	<u> </u>
09/07	09/08	74237999251006483574550	MAF HYPERMARKETS GEOLTD TBILISI	24.32
			PURCH: 54.02 GEL	
09/07	09/08	74237999251006483341299	JSC WENGEORGIA TBILISI	6.26
			PURCH: 13.90 GEL	
09/06	09/08	74106269249008125381486	BODEGA VASCONIA BARCELONA	46.80
			PURCH: 32.01 EUR	
09/06	09/08	74106269249008172043138	BETINA PEREZ BARCELONA	26.32
			PURCH: 18.00 EUR	
09/06	09/08	74509469249210013221563	LOCKER BARCELONA BARCELONA	20.47
			PURCH: 14.00 EUR	
09/07	09/09	74019499252000648449729	MAGTICOM LTD RUSTAVI	17.56
			PURCH: 39.00 GEL	
09/07	09/09	74132209251004781685046	AUTORENT 4 Tbilisi	762.15
			PURCH: 1693.00 GEL	
		Payments, A	djustments and Others	
08/29	09/01	74529009241900457193694	TD CANADA TRUST TORONTO 00	785 59

Charge Summary			
Category	Balace Subject to Interest Rate	Rate	Charges
PURCHASE	\$0.00	19.99%	\$0.00
CASH	\$0.00	19.99%	\$0.00

ScoreCard CashBack Earnings as of 09/08/2019											
Card	Beginning Balance	Current Earned	CashBack Adjusted	Ending Balance	CashBack Payout Date						
Cara	\$22.50	\$14.67	\$0.00	\$37.17	01/15/2020						