



CIBC Dividend® Visa* Card

Your account at a glance

Previous balance			\$769.07
Payments	\$1,000.00		
Other credits	0.00		
Total credits		-	\$1,000.00
Purchases	593.82		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$593.82
Total balance		=	\$362.89

Your payment due this month

Amount Due¹	\$362.89
Minimum Payment²	\$10.00

Please pay this amount by **Apr 05, 2024**

Your pre-authorized payment will be withdrawn from your bank account on or shortly after the due date, and applied to your credit card account by the due date. The payment amount is based on the pre-authorized payment service option selected.

DEBORAH MADRINAN NIMUAN

Account number
4505 XXXX XXXX 1155

Statement Date
March 15, 2024

March statement period
February 16 to March 15, 2024

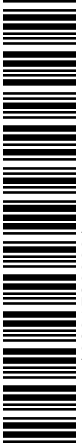
Contact us
Customer Service 1 800 465-4653
Lost/Stolen 1 800 663-4575
TTY 1 877 331-3338
Online www.cibc.com

Summary	Credit
Limit	\$2,000.00
Available	\$1,637.11

Interest rates	Annual
Regular purchases	20.99%
Cash advances	22.99%

Your Cash Back

As at last statement	+	23.55
This statement		
2% Cash Back	+	6.64
1% Cash Back	+	2.35
0.5% Cash Back	+	0.13
Total Cash Back	=	32.67



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Tear Off here

Please turn over - Transactions begin on page 2 →

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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.

Account number 4505 XXXX XXXX 1155

Amount Due \$362.89

Minimum Payment due by
Apr 05, 2024 \$10.00

Total payment enclosed \$_____

044057

DEBORAH MADRINAN NIMUAN
315 535 NIAGARA ST
VICTORIA BC V8V 1H3

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000450553021104115500000000362890000000010005


188-044057





































Transactions from February 16 to March 15, 2024

Your payments

Trans date	Post date	Description	Amount(\$)
Feb 15	Feb 20	PAYMENT THANK YOU/PAIEMENT MERCI	500.00
Mar 02	Mar 05	PAYMENT THANK YOU/PAIEMENT MERCI	500.00
Total payments			\$1,000.00

Your new charges and credits

 Identifies Cash Back Multiplier transactions that have earned enhanced cash back rewards. Any returns/credits are deducted at the same rate(s).

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4505 XXXX XXXX 1155				
Feb 14	Feb 20	 THRIFTY FOODS #9454 VICTORIA BC	 Retail and Grocery	10.80
Feb 16	Feb 20	 THRIFTY FOODS #9454 VICTORIA BC	 Retail and Grocery	26.12
Feb 18	Feb 20	 KFC # 1980 VICTORIA BC	 Restaurants	22.29
Feb 18	Feb 20	 PHO BOI RESTAURANT- MAYFAVICTORIA BC	 Restaurants	17.85
Feb 20	Feb 23	 THRIFTY FOODS #9454 VICTORIA BC	 Retail and Grocery	19.69
Feb 21	Feb 26	 THRIFTY FOODS #9454 VICTORIA BC	 Retail and Grocery	14.22
Feb 22	Feb 26	 THRIFTY FOODS #9454 VICTORIA BC	 Retail and Grocery	21.94
Feb 23	Feb 26	 THRIFTY FOODS #9454 VICTORIA BC	 Retail and Grocery	4.61
Feb 24	Feb 27	 THRIFTY FOODS #9454 VICTORIA BC	 Retail and Grocery	9.67
Feb 27	Feb 28	 FAIRWAY MARKET VICTORIA BC	 Retail and Grocery	162.45
Feb 29	Mar 01	 BELL MOBILITY VERDUN QC	 Personal and Household Expenses	51.52
Mar 02	Mar 05	 THRIFTY FOODS #9454 VICTORIA BC	 Retail and Grocery	15.36
Mar 07	Mar 11	 THRIFTY FOODS #9454 VICTORIA BC	 Retail and Grocery	10.04
Mar 08	Mar 11	 THRIFTY FOODS #9454 VICTORIA BC	 Retail and Grocery	13.08
Mar 09	Mar 12	 THRIFTY FOODS #9454 VICTORIA BC	 Retail and Grocery	24.51
Mar 10	Mar 11	 VICEXPRESS TERIYAKI & ROLVICTORIA BC	 Restaurants	40.85
Mar 10	Mar 11	 SHOPPERS DRUG MART #02 VICTORIA BC	 Health and Education	26.97
Mar 11	Mar 12	 VIRGIN PLUS VERDUN QC	 Personal and Household Expenses	101.85
Total for 4505 XXXX XXXX 1155				\$593.82

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 this Statement Date. If you do not, we may regard this statement as final (except for credits posted in error).

How we charge interest: If interest is charged on a Purchase, it is charged retroactively from the Transaction date. You have a minimum 21 day interest-free grace period for new Purchases. You can avoid interest on those new Purchases by paying your new balance in full by the payment due date.

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 your credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Purchase, Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of your CIBC Cardholder Agreement.

If you choose to convert an eligible Purchase into an Installment Plan, interest will be charged on that Installment Plan at the interest rate you agreed to at the time of conversion and in the manner set out in the Installment Plan Terms and Conditions.

Payment period extensions: If you didn't pay the Amount Due on your last monthly statement, we have extended your payment due date this month to give you extra time to make your payment. Interest will continue to accrue for the extended period. When we receive your

Amount Due, your payment due date will change back to your regular payment due date.

Your statement (including the Balance and Minimum Payment) only reflects Transactions that were posted as of the Statement Date. If you made a payment but it has not yet been posted, it will appear on your next monthly statement and any interest charges will be adjusted based on the transaction date and payment amount. The payment due date is determined under Eastern Standard Time (EST) meaning payments are considered received by us on the payment due date if made by 11:59pm EST. Payments made by mail or through another financial institution can take several days to be received by us. Please make your payments accordingly. Check CIBC Online Banking for the status of your payments and your most up to date Balance.

****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. We convert a foreign currency Convenience Cheque or payment at our branch selling rate for Canadian dollars in effect at the time we process it.**

¹ **Amount Due** is the amount you must pay if you want to avoid interest on your regular purchases shown on this statement.

² **Minimum Payment** is the minimum amount you must pay this month and it includes your monthly installment payments due (if applicable).

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: DEBORAH MADRINAN NIMUAN February 16 to March 15, 2024 Account number: 4505 XXXX XXXX 1155

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	2	153.37	-	-	8	370.77
Retail and Grocery	12	332.49	-	-	51	1,685.77
Restaurants	3	80.99	-	-	6	231.22
Home and Office Improvement	0	0.00	-	-	1	86.24
Health and Education	1	26.97	-	-	4	565.39
Other Transactions	0	0.00	-	-	1	-15.69
Total	18	593.82			71	\$2,923.70

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	593.82	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 3 year(s) and 1 month(s) to pay the total balance shown on this statement. This estimate assumes each statement period is 30 days and that you pay your minimum payment on time every month.

Your message centre

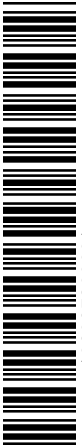
We are pleased to have received your consent to a Credit Limit increase.

No payment required. As you requested, your payment will be withdrawn from your bank account on (or shortly after) the due date. This payment will be applied to your Credit Card Account as of the due date based on the Auto Pay Service Option you selected.

Tips on how to avoid a romance scam

- Be wary of people who profess their love quickly online
- Set up a video call to verify the person's identity
- Don't send money to someone you met online claiming to be in an emergency
- Never share your personal financial information

Learn how to protect yourself from romance scams. Visit cibc.com/fraud.



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