



CIBC Aeroplan® Visa Infinite* Card

MR REGINALD WEISER

Account number
4500 XXXX XXXX 5086

Statement Date
March 19, 2024

March statement period
February 20 to March 19, 2024

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

Your account at a glance

Previous balance		\$240.78
Payments	\$240.78	
Other credits	0.00	
Total credits	-	\$240.78
Purchases	363.95	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$363.95
Total balance	=	\$363.95

Summary	Credit
Limit	\$8,000.00
Available	\$7,636.05

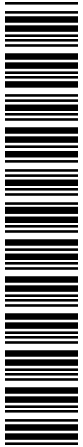
Interest rates	Annual
Regular purchases	20.99%
Cash advances	21.99%

Your payment due this month

Amount Due¹	\$363.95
Minimum Payment²	\$14.56
Please pay this amount by Apr 09, 2024	

Aeroplan® points summary

This statement		
Earned on net card purchases	+	363
Total Aeroplan points sent to =		363
Aeroplan acct 161 710 496		



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Please turn over - Transactions begin on page 2 →

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CIBC Aeroplan Visa Infinite 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 4500 XXXX XXXX 5086

Amount Due \$363.95

Minimum Payment due by
Apr 09, 2024 \$14.56

Total payment enclosed \$_____

003879

MR REGINALD WEISER
3219 AV CEDAR
WESTMOUNT QC H3Y 1Z4

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000450003015834508600000000363950000000014560




188-003879

Transactions from February 20 to March 19, 2024

Your payments

Trans date	Post date	Description	Amount(\$)
Mar 06	Mar 07	PAYMENT THANK YOU/PAIEMENT MERCI	240.78
Total payments			\$240.78

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 5086				
Feb 17	Feb 20	RESTAURANT SZECHUAN MONTREAL QC	 Restaurants	154.17
Mar 08	Mar 11	LAVE AUTO DECARIE MONTREAL QC	 Transportation	27.00
Mar 14	Mar 15	COGECO CONNEXION TROIS RIVIEREQC	 Professional and Financial Services	182.78
Total for 4500 XXXX XXXX 5086				\$363.95

Information about your CIBC Aeroplan Visa Infinite 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.

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Prepared for: MR REGINALD WEISER February 20 to March 19, 2024 Account number: 4500 XXXX XXXX 5086

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Professional and Financial Services	1	182.78	-	-	3	548.34
Transportation	1	27.00	-	-	4	89.50
Restaurants	1	154.17	-	-	2	498.10
Total	3	363.95			9	\$1,135.94

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	363.95	-	-

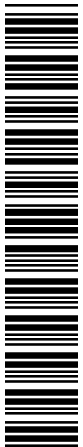
Reminder: If you only make the minimum payment every month, it will take approximately 4 year(s) and 2 month(s) to pay the total balance shown on this statement. This estimate assumes each statement period is 30 days and that you pay your minimum payment on time every month.

Your message centre

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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