



CIBC Aventura® Visa™ Card for Business

Your account at a glance

Previous balance		\$36,877.07
Payments	\$59,000.00	
Other credits	2,991.80	
Total credits	-	\$61,991.80
Purchases	59,727.41	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$59,727.41
Total balance	=	\$34,612.68

Your payment due this month

Amount Due	\$34,612.68
Minimum Payment	\$10.00
Please pay this amount by Feb 12, 2025	

MR SCOTT FRASER

Account number
4500 XXXX XXXX 3631

Statement Date
January 22, 2025

January statement period
December 23, 2024 to January 22, 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

Limit	\$39,000.00
Available	\$4,387.32

Interest rates Annual

Regular purchases	19.99%
Cash advances	21.99%

Aventura Points summary

As at last statement + 168193

This statement

Earned on net card purchases	+	56704
Points Multiplier	+	2047
Redeemed	-	101201

Total Aventura Points = 125743

Visit CIBC Rewards.com or call CIBC Rewards Centre at 1 888 232-5656 to book your travel.

Tear Off here

Please turn over - Transactions begin on page 2 →

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CIBC Aventura Visa Card for Business

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 3631

Amount Due \$34,612.68

Minimum Payment due by
Feb 12, 2025 \$10.00

Total payment enclosed \$_____

003995

MR SCOTT FRASER
SALTIRE CONTRACTING LTD.
2555 LEGGETT DR
ANMORE BC V3H 4W9

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

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188-003995

Transactions from December 23, 2024 to January 22, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Dec 21	Dec 24	PAYMENT THANK YOU/PAIEMENT MERCI	2,000.00
Dec 23	Dec 24	PAYMENT THANK YOU/PAIEMENT MERCI	3,000.00
Dec 31	Jan 02	PAYMENT THANK YOU/PAIEMENT MERCI	5,000.00
Jan 02	Jan 03	PAYMENT THANK YOU/PAIEMENT MERCI	30,000.00
Jan 03	Jan 06	PAYMENT THANK YOU/PAIEMENT MERCI	10,000.00
Jan 10	Jan 13	PAYMENT THANK YOU/PAIEMENT MERCI	3,000.00
Jan 19	Jan 21	PAYMENT THANK YOU/PAIEMENT MERCI	1,000.00
Jan 21	Jan 22	PAYMENT THANK YOU/PAIEMENT MERCI	5,000.00
Total payments			\$59,000.00

Your new charges and credits

➔ Identifies Points Multiplier™* transactions that have earned 1.5 Aventura Points for every dollar spent (a Bonus of 50% more). Any returns/credits are deducted at the same rate.

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 3631				
Dec 19	Dec 23	➔ SHELL C09942 PORT MOODY BC	Transportation	106.63
Dec 20	Dec 23	CITY OF VAN-BYLAW FINE PMVANCOUVER BC	Professional and Financial Services	46.00
Dec 20	Dec 23	MX GLASS MIRROR BURNABY BC	Professional and Financial Services	259.84
Dec 20	Dec 23	PACIFIC AUTO TRIM GLASS VANCOUVER BC	Transportation	1,600.00
Dec 20	Dec 23	SQ *ELYSIAN COFFEE Vancouver BC	Retail and Grocery	16.96
Dec 20	Dec 23	ROMER'S PORT MOODY PORT MOODY BC	Restaurants	242.32
Dec 21	Dec 23	RONA COQUITLAM 61260 COQUITLAM BC	Home and Office Improvement	130.97
Dec 22	Dec 23	INTUIT *QBooks Online 888-829-8589 AB	Home and Office Improvement	89.60
Dec 22	Dec 23	RONA COQUITLAM 61260 COQUITLAM BC	Home and Office Improvement	52.47
Dec 23	Dec 24	➔ SHELL C01032 NORTH VANCOUVBC	Transportation	1,032.10
Dec 23	Dec 24	WINDSOR PLYWOOD-COQUITLAMCOQUITLAM BC	Professional and Financial Services	82.59
Dec 23	Dec 24	➔ CHV43043 3 WAY ON THE NORTH VANCOUVBC	Transportation	508.91
Dec 23	Dec 24	➔ CHV43043 3 WAY ON THE NORTH VANCOUVBC	Transportation	508.91
Dec 23	Dec 24	➔ CHV43043 3 WAY ON THE NORTH VANCOUVBC	Transportation	-508.91
Dec 23	Dec 24	➔ CHV43043 3 WAY ON THE NORTH VANCOUVBC	Transportation	508.91
Dec 23	Dec 24	➔ DSPS PARKING VANCOUVER BC	Transportation	8.00

Information about your CIBC Aventura Visa Card for Business 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: a) On purchases: For non Quebec residents, no interest is charged on a New Purchase appearing on this statement if we receive payment for your full Balance by the payment due date and we have received payment for the full Balance shown on your previous monthly statement by the payment due date. For Quebec residents, no interest is charged on a New Purchase appearing on this statement if we receive payment for your full Balance on this statement by the payment due date. Regardless of residency, if interest is charged on a New Purchase it will be charged from the Transaction date until we receive a payment which covers the New 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 beginning on the day they are taken. For Balance Transfers and Convenience Cheques, interest is charged beginning on the day they are posted to your credit card account. We stop charging interest on Cash Advances, Balance Transfers and Convenience Cheques on the day we receive a payment which covers the amount of the Transaction in question in accordance with the Cardholder Agreement.

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.

For more information, please refer to the CIBC Cardholder Agreement.

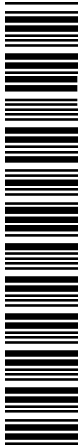
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Prepared for: MR SCOTT FRASER December 23 , 2024 to January 22, 2025 Account number: 4500 XXXX XXXX 3631

Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 3631				
Dec 27	Dec 30	→ PETRO-CANADA 92579 NORTH VANCOUVER BC	Transportation	113.05
Dec 28	Dec 30	TICKETMASTER CANADA TORONTO ON	Hotel, Entertainment and Recreation	402.00
Dec 28	Dec 30	→ UBER CANADA/UBERTIP TORONTO ON	Transportation	20.16
Dec 29	Dec 30	BC GIBSONS BC	Professional and Financial Services	224.00
Dec 29	Dec 30	APPLE.COM/BILL TORONTO ON	Retail and Grocery	14.55
Dec 30	Dec 31	BELL MOBILITY VERDUN QC	Personal and Household Expenses	269.46
Dec 31	Jan 02	ADOBE *ADOBE 4085366000 CA	Home and Office Improvement	29.11
Dec 31	Jan 02	MICROSOFT#G071626094 MSBILL.INFO ON	Professional and Financial Services	27.24
Jan 01	Jan 02	Microsoft-G071649715 Mississauga ON	Professional and Financial Services	9.08
Jan 02	Jan 02	Amazon.ca*ZD97M1072 AMAZON.CA ON	Personal and Household Expenses	156.79
Jan 02	Jan 03	CROWE MACKAY LLP 604-6874511 BC	Professional and Financial Services	14,671.37
Jan 02	Jan 03	CROWE MACKAY LLP 604-6874511 BC	Professional and Financial Services	11,707.50
Jan 02	Jan 06	GOLBEY LAW OP 604-800-1629 BC	Professional and Financial Services	5,443.20
Jan 03	Jan 06	BBS PRO SERVICES 604-5138888 BC	Personal and Household Expenses	6,720.00
Jan 04	Jan 06	Wix.Com, Inc. 1154427031 415-4499034 NY	Foreign Currency Transactions	37.03
		25.07 USD @ 1.477064220**		
Jan 04	Jan 06	WINDSOR PLYWOOD-COQUITLAMCOQUITLAM BC	Professional and Financial Services	258.68
Jan 04	Jan 06	CACTUS CLUB CAFE COQUI COQUITLAM BC	Restaurants	175.20
Jan 05	Jan 06	Microsoft*Microsoft 365 PMississauga ON	Retail and Grocery	88.48
Jan 05	Jan 06	Amazon.ca Prime Member amazon.ca/priBC	Professional and Financial Services	11.19
Jan 06	Jan 06	Amazon Channels amazon.ca BC	Professional and Financial Services	12.31
Jan 06	Jan 07	MV RECYCLING AND WASTE CECOQUITLAM BC	Professional and Financial Services	113.00
Jan 06	Jan 07	BARGREEN ELLINGSON VANCOUVER BC	Professional and Financial Services	1,803.20
Jan 06	Jan 07	BARGREEN ELLINGSON VANCOUVER BC	Professional and Financial Services	246.40
Jan 07	Jan 08	→ DSPS PARKING VANCOUVER BC	Transportation	5.00
Jan 07	Jan 08	→ DSPS PARKING VANCOUVER BC	Transportation	5.00
Jan 09	Jan 09	HILTI 6843 FALSE CREEK VANCOUVER BC	Home and Office Improvement	65.40
Jan 09	Jan 10	→ CHV43069 INLET ON THE BURNABY BC	Transportation	130.87
Jan 10	Jan 13	→ DSPS PARKING VANCOUVER BC	Transportation	8.00
Jan 10	Jan 13	PRETECS*FULLHOST VICTORIA BC	Personal and Household Expenses	34.53
Jan 12	Jan 13	WEBFLOW.COM WEBFLOW.COM CA	Foreign Currency Transactions	42.95
		29.00 USD @ 1.481034483**		
Jan 12	Jan 13	→ FRED M FUEL # 9025 Q76 BELLINGHAM WA	Foreign Currency Transactions	108.35
		73.17 USD @ 1.480798141**		
Jan 13	Jan 14	APPLE.COM/BILL TORONTO ON	Retail and Grocery	27.99
Jan 14	Jan 15	IKEA.CA ONLINE BURLINGTON ON	Home and Office Improvement	1,248.80
Jan 14	Jan 15	→ DSPS PARKING VANCOUVER BC	Transportation	8.00
Jan 16	Jan 17	DNHGODADDY *#29230663 GODADDY.COM BC	Personal and Household Expenses	33.59
Jan 17	Jan 20	PRETECS*FULLHOST VICTORIA BC	Personal and Household Expenses	24.92
Jan 19	Jan 20	RONA COQUITLAM 61260 COQUITLAM BC	Home and Office Improvement	211.83
Jan 19	Jan 22	→ IOCO ESSO 37872 PORT MOODY BC	Transportation	138.57
Jan 20	Jan 21	→ DSPS PARKING VANCOUVER BC	Transportation	5.00
Jan 20	Jan 21	→ DSPS PARKING VANCOUVER BC	Transportation	8.00
Jan 20	Jan 22	→ IMPARK00010670U VANCOUVER BC	Transportation	1.00
Jan 21	Jan 22	→ DSPS PARKING VANCOUVER BC	Transportation	8.00
Total for 4500 XXXX XXXX 3631				\$49,354.10



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Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 2369		Card Spending Limits:	Purchases \$10,000.00	Cash \$0.00
Jan 18	Jan 20	→ CHV43066 LONSDALE CHEV NORTH VANCOUVBC	Transportation	200.00
Jan 21	Jan 22	MV RECYCLING AND WASTE CENORTH VANCOUVBC	Professional and Financial Services	42.00
Total for 4500 XXXX XXXX 2369				\$242.00
Card number 4500 XXXX XXXX 4431				
Dec 23	Dec 24	ACCURATE DOOR & HARDWA BURNABY BC	Home and Office Improvement	-1,960.23
Dec 23	Dec 24	LONDON DRUGS 15 COQUITLAM BC	Health and Education	515.00
Dec 23	Dec 24	→ CHV43045 CENTENNIAL ON BURNABY BC	Transportation	200.00
Dec 23	Dec 27	SHOPPERS DRUG MART #21 NORTH VANCOUVBC	Health and Education	1,020.90
Dec 27	Dec 30	UNITED RENTALS CAN 508 ABBOTSFORD BC	Professional and Financial Services	329.69
Dec 30	Dec 31	LAIRD PLASTICS SERV CTRE LANGLEY BC	Professional and Financial Services	654.08
Dec 30	Dec 31	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	Home and Office Improvement	35.82
Jan 04	Jan 06	MARINER BREWING COMPANY COQUITLAM BC	Restaurants	119.62
Jan 07	Jan 08	IN *GO2GIRL PROMOTIONS IN604-3969462 BC	Professional and Financial Services	1,499.22
Jan 07	Jan 08	DICKS LUMBER 67630 NORTH VANCOUVBC	Home and Office Improvement	152.68
Jan 07	Jan 08	RONA HOME CENTRE 0814 NORTH VANCOUVBC	Home and Office Improvement	22.38
Jan 08	Jan 09	→ CHV43105 PORT MOODY ON PORT MOODY BC	Transportation	100.00
Jan 09	Jan 10	DICKS LUMBER 67630 NORTH VANCOUVBC	Home and Office Improvement	233.69
Jan 12	Jan 15	→ IOCO ESSO 37872 PORT MOODY BC	Transportation	200.00
Jan 15	Jan 16	DICKS LUMBER 67630 NORTH VANCOUVBC	Home and Office Improvement	268.70
Jan 17	Jan 20	PACIFIC WEST SYSTEMS SUPPBURNABY BC	Home and Office Improvement	652.97
Jan 17	Jan 20	PACIFIC WEST SYSTEMS SUPPBURNABY BC	Home and Office Improvement	584.82
Jan 17	Jan 20	PACIFIC WEST SYSTEMS SUPPBURNABY BC	Home and Office Improvement	-500.26
Jan 17	Jan 20	PACIFIC WEST SYSTEMS SUPPBURNABY BC	Home and Office Improvement	625.32
Jan 21	Jan 22	MV RECYCLING AND WASTE CECOQUITLAM BC	Professional and Financial Services	27.00
Total for 4500 XXXX XXXX 4431				\$4,781.40
Card number 4500 XXXX XXXX 9207				
Dec 20	Dec 23	MV RECYCLING AND WASTE CECOQUITLAM BC	Professional and Financial Services	86.00
Dec 20	Dec 23	→ PETRO-CANADA 92529 PORT MOODY BC	Transportation	117.32
Dec 27	Dec 30	→ PETRO-CANADA 92579 NORTH VANCOUVBC	Transportation	184.57
Dec 31	Jan 02	DICKS LUMBER 67630 NORTH VANCOUVBC	Home and Office Improvement	338.23
Jan 09	Jan 10	DICKS LUMBER 67630 NORTH VANCOUVBC	Home and Office Improvement	146.03
Jan 09	Jan 10	MV RECYCLING AND WASTE CENORTH VANCOUVBC	Professional and Financial Services	39.00
Jan 09	Jan 10	RONA HOME CENTRE 0814 NORTH VANCOUVBC	Home and Office Improvement	-22.40
Jan 09	Jan 10	RONA HOME CENTRE 0814 NORTH VANCOUVBC	Home and Office Improvement	341.58
Jan 09	Jan 15	→ CHV43119 COMO LAKE ON COQUITLAM BC	Transportation	200.03
Jan 10	Jan 13	THE HOME DEPOT #7047 BURNABY BC	Home and Office Improvement	433.61
Jan 20	Jan 21	RONA HOME CENTRE 0814 NORTH VANCOUVBC	Home and Office Improvement	325.99
Jan 21	Jan 22	→ CHV43105 PORT MOODY ON PORT MOODY BC	Transportation	168.15
Total for 4500 XXXX XXXX 9207				\$2,358.11

** Denotes transaction in foreign currency



Prepared for: MR SCOTT FRASER December 23 , 2024 to January 22, 2025 Account number: 4500 XXXX XXXX 3631

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	6	7,239.29	-	-	6	7,239.29
Professional and Financial Services	22	37,592.59	-	-	22	37,592.59
Retail and Grocery	4	147.98	-	-	4	147.98
Transportation	28	5,585.27	-	-	28	5,585.27
Hotel, Entertainment and Recreation	1	402.00	-	-	1	402.00
Restaurants	3	537.14	-	-	3	537.14
Home and Office Improvement	23	3,507.11	-	-	23	3,507.11
Health and Education	2	1,535.90	-	-	2	1,535.90
Foreign Currency Transactions	3	188.33	-	-	3	188.33
Total	92	56,735.61			92	\$56,735.61

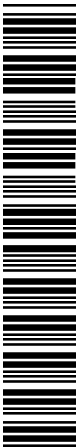
Transactions are assigned a spend category based on where the goods or services are purchased, not on what was purchased. For example, items purchased at a convenience store in a gas station will appear under Transportation, not Retail and Grocery.

A negative difference (–) means you spent more than you budgeted.

	Amount(\$)	Budget (\$)	Difference (\$)
Total Monthly Budget	56,735.61	-	-

Your Aventura Points Redemption Summary

AT CIBC AVENTURA REWARDS CENTRE: 101,201



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