



CIBC Aventura® Visa™ Card for Business

Your account at a glance

Previous balance		\$34,612.68
Payments	\$35,000.00	
Other credits	4,152.53	
Total credits		- \$39,152.53
Purchases	21,900.68	
Cash advances	0.00	
Interest	817.52	
Fees	0.00	
Total charges		+ \$22,718.20
Total balance		= \$18,178.35

Your payment due this month

Amount Due	\$18,178.35
Minimum Payment	\$827.52
Please pay this amount by Mar 19, 2025	

MR SCOTT FRASER

Account number
4500 XXXX XXXX 3631

Statement Date
February 22, 2025

February statement period
January 23 to February 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	\$20,821.65

Interest rates Annual

Regular purchases	19.99%
Cash advances	21.99%

Aventura Points summary

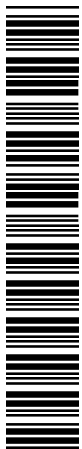
As at last statement + 125743

This statement

Earned on net card purchases	+	17706
Points Multiplier	+	591
Redeemed	-	69377

Total Aventura Points = 74663

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



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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 \$18,178.35

Minimum Payment due by
Mar 19, 2025 \$827.52

Total payment enclosed \$_____

002925

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

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004500040047823631000000181783500000000827524

188-002925

Transactions from January 23 to February 22, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Jan 22	Jan 23	PAYMENT THANK YOU/PAIEMENT MERCI	20,000.00
Feb 14	Feb 18	PAYMENT THANK YOU/PAIEMENT MERCI	15,000.00
Total payments			\$35,000.00

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Feb 22	Feb 22	REGULAR PURCHASES	19.99%	817.52
Total interest this period				\$817.52

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				
Jan 22	Jan 23	INTUIT *QBooks Online 888-829-8589 AB	Home and Office Improvement	89.60
Jan 22	Jan 23	WINDSOR PLYWOOD-COQUITLAMCOQUITLAM BC	Professional and Financial Services	1,401.85
Jan 25	Jan 27	➔ UBER CANADA/UBERTRIP TORONTO ON	Transportation	21.15
Jan 26	Jan 27	STAPLES STORE #68 COQUITLAM BC	Retail and Grocery	113.06
Jan 26	Jan 27	SHINE AUTO WASH COQUITLAMCOQUITLAM BC	Transportation	16.80
Jan 26	Jan 28	THE HOME DEPOT #7045 COQUITLAM BC	Home and Office Improvement	81.10
Jan 27	Jan 27	TST-John B Pub Coquitlam BC	Restaurants	63.43
Jan 27	Jan 28	WINDSOR PLYWOOD-COQUITLAMCOQUITLAM BC	Professional and Financial Services	1,511.95
Jan 27	Jan 28	WINDSOR PLYWOOD-COQUITLAMCOQUITLAM BC	Professional and Financial Services	17.12
Jan 27	Jan 28	LEE VALLEY - COQUITLAM COQUITLAM BC	Professional and Financial Services	392.00
Jan 27	Jan 28	KMS TOOLS - COQUITLAM COQUITLAM BC	Home and Office Improvement	325.62
Jan 28	Jan 28	ULINE 800-295-5510 ON	Professional and Financial Services	471.17
Jan 28	Jan 29	BELL MOBILITY VERDUN QC	Personal and Household Expenses	478.39
Jan 28	Jan 30	THE HOME DEPOT #7045 COQUITLAM BC	Home and Office Improvement	21.42
Jan 29	Jan 30	APPLE.COM/BILL 866-712-7753 ON	Retail and Grocery	14.55
Jan 29	Jan 30	MV RECYCLING AND WASTE CECOQUITLAM BC	Professional and Financial Services	76.00
Jan 29	Jan 30	BARGREEN ELLINGSON VANCOUVER BC	Professional and Financial Services	58.24
Jan 30	Jan 31	➔ PETRO-CANADA 92529 PORT MOODY BC	Transportation	200.00

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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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™ Trademark of CIBC.



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

Your new charges and credits (continued)

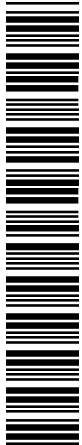
Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 3631				
Jan 31	Jan 31	Microsoft-G075688798 Mississauga ON	Professional and Financial Services	27.24
Jan 31	Feb 03	Adobe Inc San Jose CA	Personal and Household Expenses	29.11
Jan 31	Feb 03	UNITED RENTALS CAN 048 COQUITLAM BC	Professional and Financial Services	-2,859.78
Jan 31	Feb 03	UNITED RENTALS CAN 048 COQUITLAM BC	Professional and Financial Services	-1,234.91
Feb 01	Feb 03	WIX.COM 14156399034 CA	Foreign Currency Transactions	37.42
		25.07 USD @ 1.492620662**		
Feb 01	Feb 03	Microsoft-G075717647 Mississauga ON	Professional and Financial Services	9.08
Feb 01	Feb 03	MOBILE 1 LUBE EXPRESS PORT MOODY BC	Transportation	179.03
Feb 01	Feb 04	WINDSOR PLYWOOD-COQUITLAMCOQUITLAM BC	Professional and Financial Services	76.14
Feb 03	Feb 04	APPLE.COM/BILL 866-712-7753 ON	Retail and Grocery	27.99
Feb 03	Feb 04	IKEA.CA ONLINE BURLINGTON ON	Home and Office Improvement	148.95
Feb 04	Feb 04	ROBINSON 204-784-0150 BC	Home and Office Improvement	460.06
Feb 04	Feb 05	SP CA.EUFY.COM VANCOUVER BC	Home and Office Improvement	694.38
Feb 05	Feb 06	Amazon.ca Prime Member amazon.ca/priBC	Professional and Financial Services	11.19
Feb 05	Feb 06	AMZN Mktp CA*Z71EV0TX1 WWW.AMAZON.CAON	Personal and Household Expenses	83.96
Feb 05	Feb 06	BC GIBSONS BC	Professional and Financial Services	224.00
Feb 05	Feb 06	RONA COQUITLAM 61260 COQUITLAM BC	Home and Office Improvement	224.83
Feb 06	Feb 06	Amazon Channels amazon.ca BC	Professional and Financial Services	12.31
Feb 09	Feb 10	WAVE - *DYNAMIC ENTRIES 604-7006212 BC	Home and Office Improvement	225.75
Feb 10	Feb 11	WINDSOR PLYWOOD-COQUITLAMCOQUITLAM BC	Professional and Financial Services	867.97
Feb 11	Feb 12	→ CHV43069 INLET ON THE BURNABY BC	Transportation	200.00
Feb 12	Feb 13	WEBFLOW.COM WEBFLOW.COM CA	Foreign Currency Transactions	42.65
		29.00 USD @ 1.470689655**		
Feb 13	Feb 14	METAL SUPERMARKETS BUR BURNABY BC	Professional and Financial Services	450.24
Feb 16	Feb 18	DNHGODADDY *#90629986 GODADDY.COM BC	Personal and Household Expenses	33.59
Feb 17	Feb 19	PRETECS*FULLHOST VICTORIA BC	Personal and Household Expenses	24.92
Feb 18	Feb 19	→ DSPS PARKING VANCOUVER BC	Transportation	10.00
Feb 19	Feb 20	848 EMCO NORTH VANCOUVERNORTH VANCOUVBC	Professional and Financial Services	25.98
Feb 19	Feb 20	DICKS LUMBER 67630 NORTH VANCOUVBC	Home and Office Improvement	170.63
Feb 19	Feb 20	DION CUSTOM METAL FABRICACOQUITLAM BC	Home and Office Improvement	1,829.63
Feb 19	Feb 20	RONA HOME CENTRE 0814 NORTH VANCOUVBC	Home and Office Improvement	256.94
Total for 4500 XXXX XXXX 3631				\$7,642.75

Card number 4500 XXXX XXXX 2369 Card Spending Limits: Purchases \$10,000.00 Cash \$0.00

Jan 23	Jan 24	HEADWATER MANAGEMENT LTD NORTH VANCOUVBC	Home and Office Improvement	235.61
Jan 28	Jan 29	DICKS LUMBER 67630 NORTH VANCOUVBC	Home and Office Improvement	104.98
Jan 28	Jan 29	RONA HOME CENTRE 0814 NORTH VANCOUVBC	Home and Office Improvement	12.31
Jan 30	Jan 31	METAL SUPERMARKETS BUR BURNABY BC	Professional and Financial Services	932.10
Total for 4500 XXXX XXXX 2369				\$1,285.00

Card number 4500 XXXX XXXX 4431

Jan 21	Jan 23	THE HOME DEPOT #7045 COQUITLAM BC	Home and Office Improvement	145.46
Jan 22	Jan 23	MV RECYCLING AND WASTE CENORTH VANCOUVBC	Professional and Financial Services	87.00
Jan 22	Jan 24	THE HOME DEPOT #7042 VANCOUVER BC	Home and Office Improvement	62.50
Jan 23	Jan 24	HEADWATER MANAGEMENT LTD NORTH VANCOUVBC	Home and Office Improvement	43.00
Jan 23	Jan 24	PACIFIC WEST SYSTEMS SUPPBURNABY BC	Home and Office Improvement	356.64
Jan 24	Jan 24	HILTI 6843 FALSE CREEK VANCOUVER BC	Home and Office Improvement	177.81



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Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 4431				
Jan 24	Jan 27	DICKS LUMBER 67630 NORTH VANCOUVBC	Home and Office Improvement	302.90
Jan 24	Jan 27	PROSOL INC BURNABY BC	Home and Office Improvement	57.84
Jan 25	Jan 28	→ BARNETT / JOHNSON 37889 COQUITLAM BC	Transportation	233.87
Jan 27	Jan 28	PROSOL INC BURNABY BC	Home and Office Improvement	-57.84
Jan 27	Jan 28	PROSOL INC BURNABY BC	Home and Office Improvement	48.36
Jan 27	Jan 28	PROSOL INC BURNABY BC	Home and Office Improvement	129.28
Jan 28	Jan 29	→ DSPS PARKING VANCOUVER BC	Transportation	8.00
Jan 28	Jan 29	→ DSPS PARKING VANCOUVER BC	Transportation	8.00
Jan 29	Jan 30	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	Home and Office Improvement	35.83
Jan 30	Jan 31	ANDREW SHERET LIMITED VANCOUVER BC	Home and Office Improvement	470.04
Jan 30	Jan 31	→ DSPS PARKING VANCOUVER BC	Transportation	8.00
Jan 30	Jan 31	→ DSPS PARKING VANCOUVER BC	Transportation	8.00
Jan 31	Feb 03	→ DSPS PARKING VANCOUVER BC	Transportation	8.00
Jan 31	Feb 03	TIM HORTONS #3255 NORTH VANCOUVBC	Restaurants	42.46
Jan 31	Feb 03	BROWNS SOCIALHOUSE NEWPORPORT MOODY BC	Restaurants	89.77
Feb 03	Feb 04	PROSOL INC BURNABY BC	Home and Office Improvement	135.66
Feb 03	Feb 04	PROSOL INC. COQUITLAM BC	Home and Office Improvement	731.14
Feb 03	Feb 05	THE HOME DEPOT #7045 COQUITLAM BC	Home and Office Improvement	90.69
Feb 03	Feb 10	VECTOR REPRO GRAPHICS PORT COQUITLABC	Professional and Financial Services	62.85
Feb 04	Feb 06	SHOPPERS DRUG MART #22 PORT MOODY BC	Health and Education	6.49
Feb 05	Feb 06	RONA COQUITLAM 61260 COQUITLAM BC	Home and Office Improvement	67.67
Feb 05	Feb 06	RONA COQUITLAM 61260 COQUITLAM BC	Home and Office Improvement	324.59
Feb 07	Feb 10	→ ESSO 7-ELEVEN 37870 LANGLEY BC	Transportation	220.00
Feb 10	Feb 11	→ DSPS PARKING VANCOUVER BC	Transportation	10.00
Feb 10	Feb 11	METAL SUPERMARKETS BUR BURNABY BC	Professional and Financial Services	410.57
Feb 11	Feb 12	→ DSPS PARKING VANCOUVER BC	Transportation	10.00
Feb 11	Feb 12	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	Home and Office Improvement	75.99
Feb 11	Feb 12	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	Home and Office Improvement	40.27
Feb 11	Feb 12	METAL SUPERMARKETS BUR BURNABY BC	Professional and Financial Services	135.83
Feb 11	Feb 13	THE HOME DEPOT #7047 BURNABY BC	Home and Office Improvement	65.28
Feb 12	Feb 13	→ DSPS PARKING VANCOUVER BC	Transportation	10.00
Feb 12	Feb 13	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	Home and Office Improvement	83.13
Feb 13	Feb 13	ULINE 800-295-5510 ON	Professional and Financial Services	682.62
Feb 13	Feb 14	→ DSPS PARKING VANCOUVER BC	Transportation	10.00
Feb 13	Feb 14	IKEA COQUITLAM COQUITLAM BC	Home and Office Improvement	62.72
Feb 13	Feb 14	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	Home and Office Improvement	52.94
Feb 14	Feb 18	WINDSOR PLYWOOD-COQUITLAMCOQUITLAM BC	Professional and Financial Services	53.31
Feb 14	Feb 18	DICKS LUMBER 67630 NORTH VANCOUVBC	Home and Office Improvement	221.31
Feb 14	Feb 18	LUMENSTAR LED LIGHTING INCOQUITLAM BC	Home and Office Improvement	117.38
Feb 14	Feb 18	THE HOME DEPOT #7035 WEST VANCOUVEBC	Home and Office Improvement	256.46
Feb 18	Feb 19	→ DSPS PARKING VANCOUVER BC	Transportation	10.00
Feb 18	Feb 19	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	Home and Office Improvement	127.63
Feb 19	Feb 20	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	Home and Office Improvement	128.47
Total for 4500 XXXX XXXX 4431				\$6,467.92

Card number 4500 XXXX XXXX 9207

Jan 24	Jan 27	→ CHV43080 MAIN & MOUNTA NORTH VANCOUVBC	Transportation	115.01
Jan 26	Jan 27	→ EASYPARK CP195 778-909-7805 BC	Transportation	18.50
Jan 31	Feb 03	→ DSPS PARKING VANCOUVER BC	Transportation	10.00
Jan 31	Feb 03	→ DSPS PARKING VANCOUVER BC	Transportation	8.00
Jan 31	Feb 03	THE HOME DEPOT #7035 WEST VANCOUVEBC	Home and Office Improvement	98.63
Jan 31	Feb 03	DICKS LUMBER 67630 NORTH VANCOUVBC	Home and Office Improvement	74.11

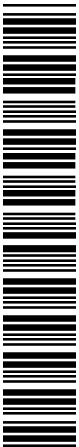


Prepared for: MR SCOTT FRASER January 23 to February 22, 2025 Account number: 4500 XXXX XXXX 3631

Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 9207				
Feb 10	Feb 11	CITY OF NORTH VANCOUVER NORTH VANCOUVBC	Professional and Financial Services	45.00
Feb 11	Feb 12	→ DSPS PARKING VANCOUVER BC	Transportation	10.00
Feb 11	Feb 12	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	Home and Office Improvement	80.59
Feb 12	Feb 13	→ DSPS PARKING VANCOUVER BC	Transportation	10.00
Feb 12	Feb 14	THE HOME DEPOT #7047 BURNABY BC	Home and Office Improvement	28.19
Feb 13	Feb 14	WINDSOR PLYWOOD-COQUITLAMCOQUITLAM BC	Professional and Financial Services	1,765.61
Feb 13	Feb 14	→ DSPS PARKING VANCOUVER BC	Transportation	8.00
Feb 13	Feb 14	→ DSPS PARKING VANCOUVER BC	Transportation	5.00
Feb 13	Feb 14	RONA COQUITLAM 61260 COQUITLAM BC	Home and Office Improvement	55.84
Feb 19	Feb 20	→ DSPS PARKING VANCOUVER BC	Transportation	10.00
Feb 20	Feb 21	→ DSPS PARKING VANCOUVER BC	Transportation	10.00
Total for 4500 XXXX XXXX 9207				\$2,352.48

** Denotes transaction in foreign currency



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CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
 Personal and Household Expenses	5	649.97	-	-	11	7,889.26
 Professional and Financial Services	27	5,712.68	-	-	49	43,305.27
 Retail and Grocery	3	155.60	-	-	7	303.58
 Transportation	28	1,375.36	-	-	56	6,960.63
 Hotel, Entertainment and Recreation	0	0.00	-	-	1	402.00
 Restaurants	3	195.66	-	-	6	732.80
 Home and Office Improvement	48	9,572.32	-	-	71	13,079.43
 Health and Education	1	6.49	-	-	3	1,542.39
 Foreign Currency Transactions	2	80.07	-	-	5	268.40
Total	117	17,748.15			209	\$74,483.76

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	17,748.15	-	-

Your Aventura Points Redemption Summary

AT CIBC AVENTURA REWARDS CENTRE:

69,377