



CIBC Aventura® Visa™ Card for Business

Your account at a glance

Previous balance		\$18,178.35
Payments	\$20,000.00	
Other credits	936.96	
Total credits	-	\$20,936.96
Purchases	39,919.38	
Cash advances	0.00	
Interest	81.14	
Fees	0.00	
Total charges	+	\$40,000.52
Total balance	=	\$37,241.91

Your payment due this month

Amount Due	\$37,241.91
Minimum Payment	\$91.14
Please pay this amount by Apr 14, 2025	

MR SCOTT FRASER

Account number
4500 XXXX XXXX 3631

Statement Date
March 22, 2025

March statement period
February 23 to March 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	\$1,758.09

Interest rates	Annual
Regular purchases	19.99%
Cash advances	21.99%

Aventura Points summary

As at last statement + 74663

This statement

Earned on net card purchases	+	38961
Points Multiplier	+	5
Promotions	+	1278
Redeemed	-	108277

Total Aventura Points = 6630

Please refer to 'Your message centre' for important information about your Rewards

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 \$37,241.91

Minimum Payment due by
Apr 14, 2025 \$91.14

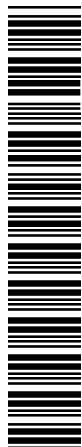
Total payment enclosed \$_____

003027

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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188-003027

Transactions from February 23 to March 22, 2025

Your payments

Trans date	Post date	Description	Amount(\$)
Mar 03	Mar 04	PAYMENT THANK YOU/PAIEMENT MERCI	5,000.00
Mar 04	Mar 05	PAYMENT THANK YOU/PAIEMENT MERCI	7,000.00
Mar 04	Mar 05	PAYMENT THANK YOU/PAIEMENT MERCI	5,000.00
Mar 15	Mar 18	PAYMENT THANK YOU/PAIEMENT MERCI	1,000.00
Mar 18	Mar 19	PAYMENT THANK YOU/PAIEMENT MERCI	2,000.00
Total payments			\$20,000.00

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Mar 22	Mar 22	REGULAR PURCHASES	19.99%	81.14
Total interest this period				\$81.14

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				
Feb 22	Feb 24	INTUIT *QBooks Online 888-829-8589 AB	 Home and Office Improvement	89.60
Feb 24	Feb 25	IN *LETTER ART NEON LTD 604-4613919 BC	 Home and Office Improvement	12,626.26
Feb 24	Feb 25	SP MISTERLAMP TORONTO LONDON	 Home and Office Improvement	189.95
Feb 24	Feb 25	SUTER BROOK DENTAL PORT MOODY BC	 Health and Education	247.00
Feb 25	Feb 26	PETRO-CANADA 92573 NORTH VANCOUVBC	 Transportation	200.00
Feb 25	Feb 27	WHITECAPSUPPLYCANADA#2850BURNABY BC	 Professional and Financial Services	765.41
Feb 26	Feb 26	WEST ELM ECOMM 662-892-5639 ON	 Home and Office Improvement	720.10
Feb 26	Feb 27	WINDSOR PLYWOOD BURNABY BC	 Home and Office Improvement	150.69
Feb 26	Feb 28	THE HOME DEPOT #7047 BURNABY BC	 Home and Office Improvement	60.46
Feb 27	Feb 28	WORKSAFEBC RICHMOND BC	 Professional and Financial Services	608.63
Feb 27	Feb 28	BELL MOBILITY VERDUN QC	 Personal and Household Expenses	446.72
Feb 27	Feb 28	THE COQUITLAM GRILL COQUITLAM BC	 Restaurants	31.43
Feb 28	Mar 03	APPLE.COM/BILL 866-712-7753 ON	 Retail and Grocery	14.55
Feb 28	Mar 03	Adobe Inc 800-8336687 CA	 Retail and Grocery	29.11

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 February 23 to March 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				
Feb 28	Mar 03	SQUIRREL LLC 8553597775 WA 2,734.20 USD @ 1.481329091**	Foreign Currency Transactions	4,050.25
Feb 28	Mar 03	MV RECYCLING AND WASTE CECOQUITLAM BC	Professional and Financial Services	80.00
Mar 01	Mar 03	WIX.COM 14156399034 CA 25.07 USD @ 1.483845233**	Foreign Currency Transactions	37.20
Mar 01	Mar 03	WWW.FIELDWIRE.COM FIELDWIRE.COM CA 2.28 USD @ 1.482456140**	Foreign Currency Transactions	3.38
Mar 01	Mar 03	Microsoft#G079998651 425-7038358 ON	Professional and Financial Services	36.32
Mar 03	Mar 04	BC GIBSONS BC	Professional and Financial Services	224.00
Mar 03	Mar 04	PETRO-CANADA 92573 NORTH VANCOUVBC	Transportation	75.02
Mar 04	Mar 05	CROWE MACKAY LLP VANCOUVER BC	Professional and Financial Services	5,948.25
Mar 04	Mar 05	SQ *WEST COAST CUSTOM GATParkville BC	Home and Office Improvement	4,699.29
Mar 04	Mar 06	IMPARK00010670U VANCOUVER BC	Transportation	4.00
Mar 04	Mar 06	THE HOME DEPOT #7045 COQUITLAM BC	Home and Office Improvement	392.45
Mar 04	Mar 06	YARD AT A TIME CONCRETE 604-9400191 BC	Professional and Financial Services	1,277.48
Mar 05	Mar 06	Amazon.ca Prime Member amazon.ca/priBC	Professional and Financial Services	11.19
Mar 06	Mar 06	Amazon Channels amazon.ca BC	Professional and Financial Services	12.31
Mar 06	Mar 07	PETRO-CANADA 92573 NORTH VANCOUVBC	Transportation	75.03
Mar 06	Mar 07	ACE COURIER BURNABY BC	Professional and Financial Services	236.42
Mar 09	Mar 10	PETRO-CANADA 68295 ABBOTSFORD BC	Transportation	186.16
Mar 10	Mar 10	MSFT * E0700VS7DZ HALIFAX NS	Professional and Financial Services	22.85
Mar 10	Mar 10	MSFT * E0700VS6E0 Mississauga ON	Professional and Financial Services	10.98
Mar 10	Mar 10	MSFT * E0700VS7E0 Mississauga ON	Professional and Financial Services	12.10
Mar 10	Mar 12	IMPARK00010670U VANCOUVER BC	Transportation	2.00
Mar 11	Mar 12	GOLBEY LEVINE PORT MOODY BC	Professional and Financial Services	1,881.60
Mar 11	Mar 12	BARGREEN ELLINGSON VANCOUVER BC	Professional and Financial Services	311.36
Mar 12	Mar 13	WEBFLOW.COM WEBFLOW.COM CA 29.00 USD @ 1.488620690**	Foreign Currency Transactions	43.17
Mar 12	Mar 13	EG*CIBC Rewards 855-350-4606 ON	Transportation	1,586.60
Mar 13	Mar 14	APPLE.COM/BILL 866-712-7753 ON	Retail and Grocery	27.99
Mar 17	Mar 19	PRETECS*FULLHOST VICTORIA BC	Personal and Household Expenses	24.92
Mar 18	Mar 20	PROMIX CONCRETE LTD 604-3800442 BC	Home and Office Improvement	939.40
Total for 4500 XXXX XXXX 3631				\$38,391.63

Card number 4500 XXXX XXXX 4431

Feb 21	Feb 24	DICKS LUMBER 67630 NORTH VANCOUVBC	Home and Office Improvement	88.43
Feb 24	Feb 25	WINDSOR PLYWOOD-COQUITLAMCOQUITLAM BC	Professional and Financial Services	9.59
Feb 24	Feb 25	ANDREW SHERET LIMITED VANCOUVER BC	Home and Office Improvement	483.46
Feb 24	Feb 25	ROBINSON SUPPLY #SURD SURREY BC	Home and Office Improvement	-703.21
Feb 24	Feb 25	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	Home and Office Improvement	17.83
Feb 24	Feb 26	THE HOME DEPOT #7035 WEST VANCOUVEBC	Home and Office Improvement	60.42
Feb 25	Feb 26	DSPS PARKING VANCOUVER BC	Transportation	10.00
Feb 28	Mar 03	TARGET HAND CAR WASH & DEPORT COQUITLABC	Transportation	73.50
Feb 28	Mar 03	PROSOL INC. COQUITLAM BC	Home and Office Improvement	-182.78
Feb 28	Mar 03	PROSOL INC. COQUITLAM BC	Home and Office Improvement	-50.97
Mar 04	Mar 05	DSPS PARKING VANCOUVER BC	Transportation	10.00
Mar 05	Mar 06	DYNAMIC RENTALS WEST VANCOUVEBC	Professional and Financial Services	63.70

Your new charges and credits (continued)

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 XXXX XXXX 4431				
Mar 05	Mar 06	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	 Home and Office Improvement	59.74
Mar 06	Mar 07	UBER CANADA/UBERTRIP TORONTO ON	 Transportation	29.64
Mar 07	Mar 10	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	 Home and Office Improvement	70.83
Mar 11	Mar 12	WINDSOR PLYWOOD BURNABY BC	 Home and Office Improvement	91.69
Mar 11	Mar 12	RONA N. VANCOUVER 6174 NORTH VANCOUVBC	 Home and Office Improvement	37.27
Mar 13	Mar 17	THE HOME DEPOT #7045 COQUITLAM BC	 Home and Office Improvement	411.65
Total for 4500 XXXX XXXX 4431				\$580.79

Card number 4500 XXXX XXXX 9207

Feb 21	Feb 24	 DSPTS PARKING VANCOUVER BC	 Transportation	10.00
Total for 4500 XXXX XXXX 9207				\$10.00

Card number 4500 XXXX XXXX 2369

Card Spending Limits: Purchases \$10,000.00

Cash \$0.00

** Denotes transaction in foreign currency



Prepared for: MR SCOTT FRASER February 23 to March 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	2	471.64	-	-	13	8,360.90
Professional and Financial Services	17	11,512.19	-	-	66	54,817.46
Retail and Grocery	3	71.65	-	-	10	375.23
Transportation	12	2,261.95	-	-	68	9,222.58
Hotel, Entertainment and Recreation	0	0.00	-	-	1	402.00
Restaurants	1	31.43	-	-	7	764.23
Home and Office Improvement	21	20,252.56	-	-	92	33,331.99
Health and Education	1	247.00	-	-	4	1,789.39
Foreign Currency Transactions	4	4,134.00	-	-	9	4,402.40
Total	61	38,982.42			270	\$113,466.18

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	38,982.42	-	-

Your message centre

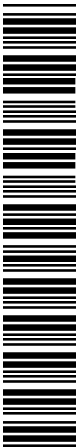
The Points Multiplier feature is available on the first \$80,000 in net annual card purchases on your account (meaning all purchases, made at any type of merchant). After that, purchases made on travel, gas and merchants classified as electric vehicle charging with a merchant category code of MCC 5552 earn Aventura Points at the regular rate. Your current net annual purchases have exceeded the annual cap.

Details of Promotional Awards

TRAVEL BONUS/BONIS VOYAGE 1,278

Your Aventura Points Redemption Summary

AT CIBC AVENTURA REWARDS CENTRE: 108,277



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