



CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance		\$ 207.41
Payments	\$ 207.41	
Other credits	0.00	
Total credits	-	\$ 207.41
Purchases	0.00	
Cash advances	200.00	
Interest	4.69	
Fees	3.50	
Total charges	+	\$ 208.19
New balance	=	\$ 208.19

Your minimum payment due

Current month's minimum payment **\$ 10.00**
Please pay this amount by **May 13, 2013**

Introducing a new feature on all credit cards:

Now you can manage Authorized User(s) spending by assigning specific Spending Limits for Purchases and Cash on their cards. Visit www.cibc.com/spendinglimits or call 1 800 465-4653 for details.

**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

April statement period
March 23 to April 22, 2013

Contact us

Inquiries 1-800-465-4653
Lost/Stolen 1-800-663-4575
Fax 1-800-897-0551
TTY 1-877-331-3338
Write PO BOX 4058, STN A
Toronto ON M5W 1L8

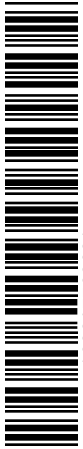
Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 23,791.81	\$ 23,791.00

Interest rates	Annual	Daily
Regular purchases	19.99%	0.05476%
Cash advances	21.99%	0.06024%

Aeroplan® Miles summary

This statement

Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0
Aeroplan acct 941 072 092		



0201770300

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Please turn over - Transactions begin on page 2 →

Page 1 of 3

**CIBC Aerogold
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 0301 0044 5687
New balance **\$ 208.19**
Current month's minimum
payment due by
May 13, 2013 **\$ 10.00**
Total payment enclosed \$ _____

000330 xx18(A)
DR JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

051102

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004500030100445687000000002081900000000010008

Transactions from March 23 to April 22, 2013

Your payments

Trans date	Post date	Description	Amount(\$)
Apr 09	Apr 11	TD CANADA TRUST TORONTO	207.41

Total payments **\$ 207.41**

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Apr 22	Apr 22	CASH ADVANCES	21.99%	4.69

Total interest this period **\$ 4.69**

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
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Card number 4500 0301 0044 5687

Apr 01	Apr 02	TELBANK CASH ADVANCE/AVANCE DE FONDS- SB	Cash Advances and Balance Transfers	200.00
Apr 02	Apr 02	CASH ADV/BT/CONV CHQ FEE	Professional and Financial Services	3.50

Total for 4500 0301 0044 5687 **\$ 203.50**

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	0	0.00	-	-	2	276.78
Professional and Financial Services	1	3.50	-	-	4	14.00
Cash Advances and Balance Transfers	1	200.00	-	-	4	800.00
Total	2	203.50			10	\$ 1,090.78

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	203.50	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 2 year(s) and 3 month(s) to pay the entire new balance shown on this statement.

Information about your CIBC Aerogold 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 the last day of the statement period shown on the front of this statement. If you do not, we may regard this statement as Final (except for credits which have been posted in error).

How we charge interest: a) On Purchases : If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the 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 from the date they are taken. Interest is charged on Convenience Cheques and Balance Transfers from the date they are posted to the credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of the Cardholder Agreement.

Payment period extensions: If we did not receive a full payment of the Balance on your last monthly statement, your payment due date was automatically extended this month to give you extra time to make your payment. Interest will continue to accrue for the extended period. When we receive your full Balance, your payment due date will change back to your regular payment due date, which is at least 21 days after the statement date.

**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. A foreign currency Convenience Cheque or payment is converted at CIBC's branch selling rate for Canadian dollars in effect at the time it is processed by CIBC.

†The cash limit forms part of the credit limit. They are not additive.

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

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 ® Aerogold and Aeroplan are registered trademarks of Aeroplan, Limited Partnership. CIBC is an authorized licensee of the marks.



Prepared for: DR JOHN ROBERT MADRONICH March 23 to April 22, 2013 Account number: 4500 0301 0044 5687

Your message centre

Since your credit card has been replaced, please notify any merchants processing pre-authorized payments to your account of your new credit card number and/or expiry date. This will avoid interruption in delivery of products or services.

Planning your next trip? Earn 50% more Aeroplan Miles at Fairmont Hotels & Resorts worldwide when you pay with your CIBC Aerogold Visa Infinite Card – that's 1.5 miles for each dollar spent. Also, at participating locations, present your Aeroplan Card upon booking and earn an additional 500 miles for each qualifying stay - helping you get to your dream reward even faster! Please visit www.fairmont.com/promo/cibc/ for details.

Your complementary CIBC Travel Concierge & Visa Infinite Concierge services are here to help make your concierge needs a reality. For travel related inquiries call 1 866 748-5205, and for all other inquiries call 1 888 853-4458 or visit visainfinite.ca

With your CIBC Credit Card you can access the CIBC CreditSmart customized tools to help you better organize and manage your monthly spending and borrowing. All at no additional cost! For more information visit cibccreditsmart.com and set up these features today.



0202780300



CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance		\$ 208.19
Payments	\$ 208.19	
Other credits	0.00	
Total credits	-	\$ 208.19
Purchases	0.00	
Cash advances	200.00	
Interest	3.85	
Fees	3.50	
Total charges	+	\$ 207.35
New balance	=	\$ 207.35

Your minimum payment due

Current month's minimum payment **\$ 10.00**
 Please pay this amount by **Jun 12, 2013**

CIBC CreditSmart

CIBC CreditSmart Identity Theft Assistance provides information on identity theft at no additional cost to you. If you suspect that you are the victim of identity theft call 1-800-465-4653 for guidance. Visit cibccreditsmart.com to learn more about our CIBC CreditSmart features.

**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

May statement period
April 23 to May 22, 2013

Contact us

Inquiries 1-800-465-4653
 Lost/Stolen 1-800-663-4575
 Fax 1-800-897-0551
 TTY 1-877-331-3338
 Write PO BOX 4058, STN A
 Toronto ON M5W 1L8

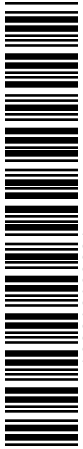
Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 23,792.65	\$ 23,792.00

Interest rates	Annual	Daily
Regular purchases	19.99%	0.05476%
Cash advances	21.99%	0.06024%

Aeroplan® Miles summary

This statement

Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0
Aeroplan acct 941 072 092		



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Please turn over - Transactions begin on page 2 →

Page 1 of 3

CIBC Aerogold Visa Infinite Card

Payment options

- Online Banking: www.cibc.com
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- Mail: Return completed slip with your cheque or money order payable to CIBC.

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Account number 4500 0301 0044 5687

New balance \$ 207.35

Current month's minimum
payment due by
Jun 12, 2013 **\$ 10.00**

Total payment enclosed \$ _____

000298 xx18(T)
 DR JOHN ROBERT MADRONICH
 5-2200 RUTHERFORD RD
 CONCORD ON L4K 5V2

054721

CIBC
 PO BOX 4595 STN A
 TORONTO ON M5W 4X9

0000450003010044568700000000207350000000010009

Transactions from April 23 to May 22, 2013

Your payments

Trans date	Post date	Description	Amount(\$)
May 03	May 07	TD CANADA TRUST TORONTO	208.19

Total payments **\$ 208.19**

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
May 22	May 22	CASH ADVANCES	21.99%	3.85

Total interest this period **\$ 3.85**

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
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Card number 4500 0301 0044 5687

May 01	May 02	TELBANK CASH ADVANCE/AVANCE DE FONDS- SB	Cash Advances and Balance Transfers	200.00
May 02	May 02	CASH ADV/BT/CONV CHQ FEE	Professional and Financial Services	3.50

Total for 4500 0301 0044 5687 **\$ 203.50**

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	0	0.00	-	-	2	276.78
Professional and Financial Services	1	3.50	-	-	5	17.50
Cash Advances and Balance Transfers	1	200.00	-	-	5	1,000.00
Total	2	203.50			12	\$ 1,294.28

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	203.50	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 2 year(s) and 3 month(s) to pay the entire new balance shown on this statement.

Information about your CIBC Aerogold Visa Infinite Card account

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Prepared for: DR JOHN ROBERT MADRONICH April 23 to May 22, 2013 Account number: 4500 0301 0044 5687

Your message centre

Since your credit card has been replaced, please notify any merchants processing pre-authorized payments to your account of your new credit card number and/or expiry date. This will avoid interruption in delivery of products or services.



020262000

Transactions from November 23 to December 22, 2013

Your payments

Trans date	Post date	Description	Amount(\$)
Dec 03	Dec 05	TD CANADA TRUST TORONTO	88.14
Total payments			\$ 88.14

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	0	0.00	-	-	2	276.78
Professional and Financial Services	0	0.00	-	-	6	137.50
Retail and Grocery	0	0.00	-	-	3	412.14
Cash Advances and Balance Transfers	0	0.00	-	-	5	1,000.00
Total	0	0.00			16	\$ 1,826.42

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	0.00	-	-

Your message centre

Since your credit card has been replaced, please notify any merchants processing pre-authorized payments to your account of your new credit card number and/or expiry date. This will avoid interruption in delivery of products or services.

Your CIBC Credit Card comes with a revolutionary approach to credit card management. One that gives you information and tools to make confident credit decisions that are right for your life. Visit cibccreditsmart.com to set up these features today.

Information about your CIBC Aerogold Visa Infinite Card account

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Information about your CIBC Aerogold Visa Infinite Card account

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● Aerogold and Aeroplan are registered trademarks of Aimia Canada Inc. CIBC is an authorized licensee of the marks.



CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	0	0.00	-	-	2	276.78
Professional and Financial Services	0	0.00	-	-	6	137.50
Retail and Grocery	0	0.00	-	-	3	412.14
Cash Advances and Balance Transfers	0	0.00	-	-	5	1,000.00
Total	0	0.00			16	\$ 1,826.42

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	0.00	-	-

Your message centre

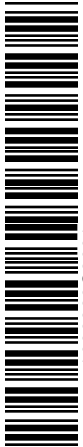
If you have any travel plans, remember to use our Travel Notification feature which can help minimize the chance of interrupted service during your travel. For more information, visit CIBC Online Banking or call 1 800 465-4653.

CIBC's promise to you - We have ensured your Aeroplan Account does not expire for the next 12 months due to Aeroplan's 12-month inactivity expiry policy introduced late 2006. We are sending 1 Aeroplan Mile to Aeroplan as no Aeroplan Miles were earned on this Credit Card Account for the last few months. See www.aeroplan.com

CIBC CreditSmart Identity Theft Assistance provides information on identity theft at no additional cost to you. If you suspect that you are the victim of identity theft call 1-800-465-4653 for guidance. Visit www.cibccreditsmart.com to learn more about our CIBC CreditSmart features.

Summary of Awards earned via Promotions:

CIBC INACTIVITY PROMISE



020223G200



CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance		\$ 0.00
Payments	\$ 0.00	
Other credits	0.00	
Total credits	+	\$ 0.00
Purchases	77.61	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$ 77.61
New balance	=	\$ 77.61

Your minimum payment due

Current month's minimum payment **\$ 10.00**
Please pay this amount by **Apr 14, 2014**

CIBC CreditSmart

Protect yourself from potential fraudulent activities on your CIBC Credit Card at no additional cost! You can set up your CIBC CreditSmart Fraud Alert and be notified via e-mail or online message, as soon as there are any signs of unusual activity on your credit card. Visit www.cibccreditsmart.com to set up these features.

**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

March statement period
February 23 to March 22, 2014

Contact us

Inquiries 1-800-465-4653
Lost/Stolen 1-800-663-4575
Fax 1-800-897-0551
TTY 1-877-331-3338
Write PO BOX 4058, STN A
Toronto ON M5W 1L8

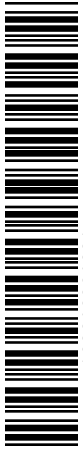
Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 23,922.39	\$ 23,922.00

Interest rates	Annual	Daily
Regular purchases	19.99%	0.05476%
Cash advances	21.99%	0.06024%

Aeroplan® Miles summary

This statement

Earned on net card purchases	+	78
Mileage Multiplier	+	39
Total Aeroplan Miles sent to	=	117
Aeroplan acct 941 072 092		



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Please turn over - Transactions begin on page 2 →

Page 1 of 3

**CIBC Aerogold
Visa Infinite Card**

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For general inquiries call 1-800-465-4653.

Do not staple or attach correspondence.

Account number 4500 0301 0044 5687
New balance \$ 77.61
Current month's minimum
payment due by **Apr 14, 2014** \$ 10.00
Total payment enclosed \$ _____

000266 xx18(J)
DR JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

053928


CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004500030100445687000000000776100000000010003

Transactions from February 23 to March 22, 2014

Your new charges and credits

→ Identifies Mileage Multiplier™ transactions that have earned 1.5 Aeroplan Miles 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 0301 0044 5687				
Mar 08	Mar 10	→ PETROCAN-8727 DUFFERIN STTHORNHILL ON	 Transportation	77.61
Total for 4500 0301 0044 5687				\$ 77.61

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Prepared for: DR JOHN ROBERT MADRONICH February 23 to March 22, 2014 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	0	0.00	-	-	2	276.78
Professional and Financial Services	0	0.00	-	-	6	137.50
Retail and Grocery	0	0.00	-	-	3	412.14
Transportation	1	77.61	-	-	1	77.61
Cash Advances and Balance Transfers	0	0.00	-	-	5	1,000.00
Total	1	77.61			17	\$ 1,904.03

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	77.61	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 0 year(s) and 9 month(s) to pay the entire new balance shown on this statement.



0202810100



CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

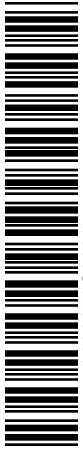
Previous balance			\$ 0.00
Payments	\$ 0.00		
Other credits	0.00		
Total credits		+	\$ 0.00
Purchases	4.75		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$ 4.75
New balance		=	\$ 4.75

Your minimum payment due

Current month's minimum payment **\$ 4.75**
Please pay this amount by **Jul 13, 2015**

Talk to us before you travel.

Inform us of your travel plans using the CIBC Travel Notification service. We'll monitor your account for any unusual or fraudulent credit card activity while you are travelling abroad. Call 1 800 465-4653 or sign in to CIBC Online Banking to add Travel Notifications.



020172G00

**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

June statement period
May 23 to June 22, 2015

Contact us

Inquiries	1 800 465-4653
Lost/Stolen	1 800 663-4575
Fax	1 800 897-0551
TTY	1 877 331-3338
Write	PO BOX 4058, STN A Toronto ON M5W 1L8

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 23,995.25	\$ 23,995.00

Interest rates	Annual	Daily
Regular purchases	19.99%	0.05476%
Cash advances	22.99%	0.06298%

Aeroplan® Miles summary

This statement

Earned on net card purchases	+	5
Total Aeroplan Miles sent to	=	5

Aeroplan acct 941 072 092

Tear Off here

Please turn over - Transactions begin on page 2 →

Page 1 of 3

**CIBC Aerogold
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 0301 0044 5687

New balance **\$ 4.75**

Current month's minimum
payment due by **Jul 13, 2015** **\$ 4.75**

Total payment enclosed \$ _____

000094 xx110(X)
DR JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

028863


CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000450003010044568700000000004750000000004750

120-028863

Transactions from May 23 to June 22, 2015

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 0301 0044 5687				
Jun 13	Jun 15	TORONTO PARKING AUTHORITYTORONTO ON	 Transportation	4.75
Total for 4500 0301 0044 5687				\$ 4.75

Information about your CIBC Aerogold Visa Infinite Card account

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How we charge interest: a) On Purchases : If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the 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 from the date they are taken. Interest is charged on Convenience Cheques and Balance Transfers from the date they are posted to the credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of the Cardholder Agreement.

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**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. A foreign currency Convenience Cheque or payment is converted at CIBC's branch selling rate for Canadian dollars in effect at the time it is processed by CIBC.

†The cash limit forms part of the credit limit. They are not additive.

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

™ Trademark of CIBC

• Aerogold and Aeroplan are registered trademarks of Aimia Canada Inc. CIBC is an authorized licensee of the marks.



Prepared for: DR JOHN ROBERT MADRONICH May 23 to June 22, 2015 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Transportation	1	4.75	-	-	1	4.75
Total	1	4.75			1	\$ 4.75

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	4.75	-	-

Your message centre

If you are between the ages of 40 and 74, CIBC Guaranteed Acceptance Life Insurance can help protect your family's financial future and provide peace of mind that your final expenses are covered. With no medical or health questions to apply, your acceptance is guaranteed. Visit www.cibcinsurance.com/guaranteed or call 1 844 284-2273 to learn more. Coverage is issued by CIBC Life Insurance Company Limited.

As Lead Partner of the TORONTO 2015 Pan Am/ Para Pan Am Games, we invite you to join us in welcoming the Games to Canada. Get into the Games, tickets on sale now: Toronto2015.org/tickets

CIBC CreditSmart

Smart management. Easy organization. Increased security. Your CIBC Credit Card is enhanced with CIBC CreditSmart features - security measures and tools to help you manage and organize your card spending. Visit www.cibccreditsmart.com to set up these features today.



020273G00



CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance		\$ 0.01 CR
Payments	\$ 0.00	
Other credits	0.00	
Total credits	+	\$ 0.00
Purchases	0.00	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$ 0.00
New balance	=	\$ 0.01 CR

Your minimum payment due

Current month's minimum payment **\$ 0.00**
Please pay this amount by **Sep 14, 2015**

Authorized User(s) Spending Limits

Add authorized users to your account and decide who spends by assigning specific spending limits. Plus, enjoy the flexibility to increase or decrease authorized spend limits as often as you like at no cost to you. To get started call 1 800 465-4653 or visit www.cibc.com/spendinglimits for details.

**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

August statement period
July 23 to August 22, 2015

Contact us

Inquiries 1 800 465-4653
Lost/Stolen 1 800 663-4575
Fax 1 800 897-0551
TTY 1 877 331-3338
Write PO BOX 4058, STN A
Toronto ON M5W 1L8

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 24,000.01	\$ 24,000.01

Interest rates	Annual	Daily
Regular purchases	19.99%	0.05476%
Cash advances	22.99%	0.06298%

Aeroplan® Miles summary

This statement

Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0

Aeroplan acct 941 072 092



020113G200

Tear Off here

**CIBC Aerogold
Visa Infinite Card**

Please turn over - Transactions begin on page 2 →

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 0301 0044 5687

New balance **\$ 0.01 CR**

Current month's minimum
payment due by
Sep 14, 2015 **\$ 0.00**

Total payment enclosed \$ _____

Page 1 of 3

000137 xx110(T)
DR JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

026478

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000450003010044568700000000000010000000000009

Information about your CIBC Aerogold 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 the last day of the statement period shown on the front of this statement. If you do not, we may regard this statement as Final (except for credits which have been posted in error).

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TM Trademark of CIBC
● Aerogold and Aeroplan are registered trademarks of Aimia Canada Inc. CIBC is an authorized licensee of the marks.



Prepared for: DR JOHN ROBERT MADRONICH July 23 to August 22, 2015 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Transportation	0	0.00	-	-	1	4.75
Total	0	0.00			1	\$ 4.75

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	0.00	-	-

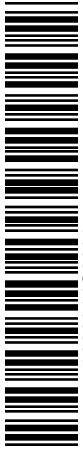
Your message centre

At the time of printing this statement your account had a credit balance. No payment is required.

CIBC CreditSmart

You can easily track and manage your monthly budgets on the CIBC CreditSmart Spend Report. Set a personal budget through CIBC Online Banking for any spend category or for your total monthly spending. You can also set a spend alert to be notified when you exceed your budget. Visit www.cibccreditsmart.com to set up these features today.

Join friends, family, and thousands of CIBC employees on Sunday October 4, 2015, for the Canadian Breast Cancer Foundation CIBC Run for the Cure. We're all in this together. Register today at cibcrunfortheure.com.



020214G200



CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance			\$ 0.01 CR
Payments	\$ 0.00		
Other credits	0.00		
Total credits		+	\$ 0.00
Purchases	0.00		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$ 0.00
New balance		=	\$ 0.01 CR

Your minimum payment due

Current month's minimum payment **\$ 0.00**
Please pay this amount by **Nov 12, 2015**

Authorized User(s) Spending Limits

Add authorized users to your account and decide who spends by assigning specific spending limits. Plus, enjoy the flexibility to increase or decrease authorized spend limits as often as you like at no cost to you. To get started call 1 800 465-4653 or visit www.cibc.com/spendinglimits for details.

**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

October statement period
September 23 to October 22, 2015

Contact us

Inquiries 1 800 465-4653
Lost/Stolen 1 800 663-4575
Fax 1 800 897-0551
TTY 1 877 331-3338
Write PO BOX 4058, STN A
Toronto ON M5W 1L8

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 24,000.01	\$ 24,000.01

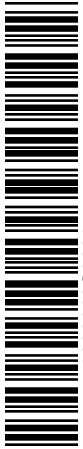
Interest rates	Annual	Daily
Regular purchases	19.99%	0.05476%
Cash advances	22.99%	0.06298%

Aeroplan® Miles summary

This statement

Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0

Aeroplan acct 941 072 092



020110G820

Tear Off here

**CIBC Aerogold
Visa Infinite Card**

Please turn over - Transactions begin on page 2 →

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 0301 0044 5687

New balance **\$ 0.01 CR**

Current month's minimum
payment due by
Nov 12, 2015 **\$ 0.00**

Total payment enclosed \$ _____

Page 1 of 3

000132 xx110(S)
DR JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

025825

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000450003010044568700000000000010000000000009

Information about your CIBC Aerogold Visa Infinite Card account

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

TM Trademark of CIBC
● Aerogold and Aeroplan are registered trademarks of Aimia Canada Inc. CIBC is an authorized licensee of the marks.



Prepared for: DR JOHN ROBERT MADRONICH September 23 to October 22, 2015 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Transportation	0	0.00	-	-	1	4.75
Total	0	0.00			1	\$ 4.75

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.

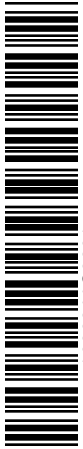
A negative difference (-) means you spent more than you budgeted.

	Amount(\$)	Budget (\$)	Difference (\$)
Total Monthly Budget	0.00	-	-

Your message centre

At the time of printing this statement your account had a credit balance. No payment is required.

Access your credit card eStatements online anytime securely through CIBC Online Banking. Keeping track of your accounts is easier when you can view and save an electronic file of your statements to your computer. And, your statement history is maintained in CIBC Online Banking for up to seven years! For more information, and to make the switch, please visit CIBC.com/estatemnts.



020211G820



CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance			\$ 0.01 CR
Payments	\$ 0.00		
Other credits	0.00		
Total credits		+	\$ 0.00
Purchases	0.00		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$ 0.00
New balance		=	\$ 0.01 CR

Your minimum payment due

Current month's minimum payment **\$ 0.00**
Please pay this amount by **Nov 12, 2015**

Authorized User(s) Spending Limits

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**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

October statement period
September 23 to October 22, 2015

Contact us

Inquiries 1 800 465-4653
Lost/Stolen 1 800 663-4575
Fax 1 800 897-0551
TTY 1 877 331-3338
Write PO BOX 4058, STN A
Toronto ON M5W 1L8

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 24,000.01	\$ 24,000.01

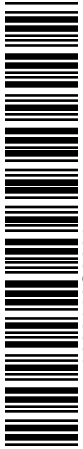
Interest rates	Annual	Daily
Regular purchases	19.99%	0.05476%
Cash advances	22.99%	0.06298%

Aeroplan® Miles summary

This statement

Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0

Aeroplan acct 941 072 092



020110G820

Tear Off here

**CIBC Aerogold
Visa Infinite Card**

Please turn over - Transactions begin on page 2 →

Payment options

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**For general inquiries call
1 800 465-4653.**

Do not staple or attach correspondence.

Account number 4500 0301 0044 5687
New balance **\$ 0.01 CR**
Current month's minimum
payment due by
Nov 12, 2015 **\$ 0.00**
Total payment enclosed \$ _____

Page 1 of 3

000132 xx110(S)
DR JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

025825

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000450003010044568700000000000010000000000009

120-025825

Information about your CIBC Aerogold Visa Infinite Card account

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TM Trademark of CIBC
● Aerogold and Aeroplan are registered trademarks of Aimia Canada Inc. CIBC is an authorized licensee of the marks.



Prepared for: DR JOHN ROBERT MADRONICH September 23 to October 22, 2015 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Transportation	0	0.00	-	-	1	4.75
Total	0	0.00			1	\$ 4.75

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.

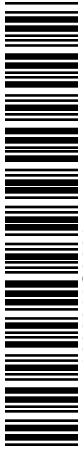
A negative difference (-) means you spent more than you budgeted.

	Amount(\$)	Budget (\$)	Difference (\$)
Total Monthly Budget	0.00	-	-

Your message centre

At the time of printing this statement your account had a credit balance. No payment is required.

Access your credit card eStatements online anytime securely through CIBC Online Banking. Keeping track of your accounts is easier when you can view and save an electronic file of your statements to your computer. And, your statement history is maintained in CIBC Online Banking for up to seven years! For more information, and to make the switch, please visit CIBC.com/estatemnts.



020211G820



CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance		\$ 119.99
Payments	\$ 120.00	
Other credits	0.00	
Total credits	-	\$ 120.00
Purchases	0.00	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$ 0.00
New balance	=	\$ 0.01 CR

Your minimum payment due

Current month's minimum payment **\$ 0.00**
Please pay this amount by **Jan 12, 2016**

Happy Holidays!

We here at CIBC thank you for your business and wish you a safe and happy holiday season.

**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

December statement period
November 23 to December 22, 2015

Contact us

Inquiries 1 800 465-4653
Lost/Stolen 1 800 663-4575
Fax 1 800 897-0551
TTY 1 877 331-3338
Write PO BOX 4058, STN A
Toronto ON M5W 1L8

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 24,000.01	\$ 24,000.01

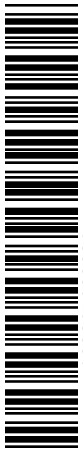
Interest rates	Annual	Daily
Regular purchases	19.99%	0.05476%
Cash advances	22.99%	0.06298%

Aeroplan® Miles summary

This statement

Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0

Aeroplan acct 941 072 092



020151000

Tear Off here

Please turn over - Transactions begin on page 2 →

Page 1 of 3

**CIBC Aerogold
Visa Infinite Card**

Payment options

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- 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 0301 0044 5687

New balance **\$ 0.01 CR**

Current month's minimum
payment due by
Jan 12, 2016 **\$ 0.00**

Total payment enclosed \$ _____

002585

DR JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000450003010044568700000000000010000000000009

Transactions from November 23 to December 22, 2015

Your payments

Trans date	Post date	Description	Amount(\$)
Nov 25	Nov 27	TD CANADA TRUST TORONTO	120.00
Total payments			\$ 120.00

Information about your CIBC Aerogold Visa Infinite Card account

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How we charge interest: a) On Purchases : If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the 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 from the date they are taken. Interest is charged on Convenience Cheques and Balance Transfers from the date they are posted to the credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of the Cardholder Agreement.

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†The cash limit forms part of the credit limit. They are not additive.

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

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® Aerogold and Aeroplan are registered trademarks of Aimia Canada Inc. CIBC is an authorized licensee of the marks.



CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Professional and Financial Services	0	0.00	-	-	1	120.00
Transportation	0	0.00	-	-	1	4.75
Total	0	0.00			2	\$ 124.75

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	0.00	-	-

Your message centre

At the time of printing this statement your account had a credit balance. No payment is required.

Since your credit card has been replaced, please notify any merchants processing pre-authorized payments to your account of your new credit card number and/or expiry date. This will avoid interruption in delivery of products or services.

Taking a trip outside your home province or territory or even abroad? CIBC Travel Medical Insurance, underwritten by Co-operators Life Insurance Company, can help protect you from travel emergencies and unexpected medical costs. Speak with a CIBC travel representative today about our range of plans and get the right coverage for your travel needs. Call 1 888 205-5050 or visit cibc.com/travel.

Taking the UP Express to get to Toronto Pearson International Airport? While you wait for your train, show your CIBC credit or debit card to get 20% off* food and non-alcoholic beverages at the CIBC UPSTAIRS Lounge located on the 2nd floor of the UP Union Station terminal. *This offer may be withdrawn or changed without prior notice at any time. Discount is before tax. Valid until March 31, 2016.

Your CIBC Credit Card comes with a revolutionary approach to credit card management. One that gives you information and tools to make confident credit decisions that are right for your life. Visit www.cibccreditsmart.com to set up these features today.

Visa Infinite Concierge Service Exclusive to Visa Infinite, cardholders can enjoy our complimentary Concierge Service. From finding the right gift, to catering your holiday event, to booking your next adventure, Concierge is at your service. Great stories start with Visa Infinite. Visit www.visainfinite.ca.



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CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance		\$ 0.01 CR
Payments	\$ 1.00	
Other credits	0.00	
Total credits	-	\$ 1.00
Purchases	75.91	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$ 75.91
New balance	=	\$ 74.90

Your minimum payment due

Current month's minimum payment \$ 10.00
Please pay this amount by **Feb 12, 2016**

CIBC CreditSmart

Add authorized users to your account and decide who spends by assigning specific spending limits. Plus, enjoy the flexibility to increase or decrease authorized spend limits as often as you like at no cost to you. To get started call 1 800 465-4653 or visit www.cibc.com/spendinglimits for details.

**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

January statement period
December 23, 2015 to January 22, 2016

Contact us

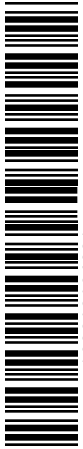
Inquiries 1 800 465-4653
Lost/Stolen 1 800 663-4575
Fax 1 800 897-0551
TTY 1 877 331-3338
Write PO BOX 4058, STN A
Toronto ON M5W 1L8

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 23,925.10	\$ 23,925.00

Interest rates	Annual	Daily
Regular purchases	19.99%	0.05461%
Cash advances	22.99%	0.06281%

Aeroplan® Miles summary

This statement		
Earned on net card purchases	+	76
Mileage Multiplier	+	24
Total Aeroplan Miles sent to	=	100
Aeroplan acct 941 072 092		



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Tear Off here

Please turn over - Transactions begin on page 2 →

Page 1 of 4

CIBC Aerogold Visa Infinite Card

Payment options

- Online Banking: www.cibc.com
- Telephone Banking: 1 800 465-CIBC (2422)
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- 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 0301 0044 5687
New balance \$ 74.90
Current month's minimum
payment due by
Feb 12, 2016 \$ 10.00
Total payment enclosed \$ _____

005216

DR JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000450003010044568700000000074900000000010001



Transactions from December 23, 2015 to January 22, 2016

Your payments

Trans date	Post date	Description	Amount(\$)
Jan 19	Jan 20	PAYMENT THANK YOU/PAIEMENT MERCI	1.00
Total payments			\$ 1.00

Your new charges and credits

→ Identifies Mileage Multiplier™ transactions that have earned 1.5 Aeroplan Miles 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 0301 0044 5687				
Jan 10	Jan 12	→ FOOD BASICS #843 RICHMOND HILLON	 Retail and Grocery	47.60
Jan 21	Jan 22	BOTICA EAGLE ARUBA 18.99 USD @ 1.490784623**	 Foreign Currency Transactions	28.31
Total for 4500 0301 0044 5687				\$ 75.91

** Denotes transaction in foreign currency

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Prepared for: DR JOHN ROBERT MADRONICH December 23 , 2015 to January 22, 2016
 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Retail and Grocery	1	47.60	-	-	1	47.60
Foreign Currency Transactions	1	28.31	-	-	1	28.31
Total	2	75.91			2	\$ 75.91

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	75.91	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 0 year(s) and 8 month(s) to pay the entire new balance shown on this statement.



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Your message centre

At CIBC, we understand that sometimes, the unexpected happens and you may find yourself over your Credit Limit. We wanted to update you on how fees are charged if this happens, and how we can help you avoid these fees with the right products and services that fit your life.

What happens today?

Currently, the overlimit fee is \$29 and is posted to your Credit Card Account on the date your monthly statement is prepared, if on that date the Balance exceeds the Credit Limit. The overlimit fee does not currently apply to Visa Infinite Privilege, Visa Infinite or World Elite MasterCard accounts.

What is changing?

As of April 1, 2016, your Summary of Rates and Fees will change. The amount of the overlimit fee is not increasing. However this fee will now be applied to your account on the date your Balance goes over your Credit Limit. For example, if your Balance is over your Credit Limit on April 1, 2016, you will be charged the overlimit fee of \$29 on that date. This fee will also be applied on the first day of each following statement period if your Balance remains over your Credit Limit. You will only pay this fee once per statement period. The fee applies to all accounts except Visa Infinite Privilege. The fee will now apply to Visa Infinite and World/World Elite MasterCard accounts.

Here is how the overlimit fee section of your Summary of Rates and Fees will read as of April 1, 2016:

“The overlimit fee is \$29 if your Balance goes over your Credit Limit. You will be charged this overlimit fee on the day your Balance goes over your Credit Limit (or April 1, 2016 if your Balance is over your Credit Limit on that day); and, also if, on the first day of each following statement period your Balance remains over your Credit Limit. You will only be charged this fee once per statement period. This fee applies to all accounts except Visa Infinite Privilege.”

All other fees and rates remain unchanged. By continuing to use your card after the change takes effect, you are accepting this change to your account. Of course, you have the option to cancel your card without cost within 30 days of the change taking effect by contacting us at the numbers below. You remain liable and must repay all amounts outstanding on your account on the date of cancellation.

What are my other options?

Here are some ways you can manage your Balance:

- You can request a higher Credit Limit which will give you additional available credit.
- You can avoid this overlimit fee by staying within your Credit Limit.
- You can set up an alert on your account to notify you when your Balance reaches a specific dollar amount within your Credit Limit. Knowing your Balance can help you manage your spending.
- Other options such as a Personal Line of Credit might help you better manage your borrowing while paying less interest.

If you have questions or want to talk about your account or about this change, contact us at 1-800-465-4653 in Canada & the U.S., or from elsewhere collect 514-861-4653.

Taking the UP Express to get to Toronto Pearson International Airport? While you wait for your train, show your CIBC credit or debit card to get 20% off* food and non-alcoholic beverages at the CIBC UPSTAIRS Lounge located on the 2nd floor of the UP Union Station terminal. *This offer may be withdrawn or changed without prior notice at any time. Discount is before tax. Valid until March 31, 2016.

Choose the convenience of receiving your credit card statement electronically. If you have not already done so, sign up for your new eStatement through CIBC Online Banking. For more information, please visit cibc.com/creditcardstatement or call 1 800 465-4653.

Visa Infinite Winter Dining Series CIBC Visa Infinite cardholders can beat the winter blues with access to exclusive Visa Infinite Winter Dining Series events. Choose from a variety of events across Canada, including brunches, dinners and chef experiences. Visit www.visainfinite.ca.

Details of Mileage Multiplier

Gas/Grocery/Drug Store

24



CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance			\$ 74.90
Payments	\$ 0.00		
Other credits	0.00		
Total credits		+	\$ 0.00
Purchases	758.56		
Cash advances	0.00		
Interest	1.63		
Fees	0.00		
Total charges		+	\$ 760.19
New balance		=	\$ 835.09

Your minimum payment due

▼ Your account is past due. As a result, your minimum payment consists of the following two amounts that are due at different times.

1. Amount past due			\$ 10.00
Please pay this amount immediately			
2. Remainder of minimum payment		+	\$ 11.00
Please pay this amount by Mar 18, 2016			
Total minimum payment due		=	\$ 21.00

**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

February statement period
January 23 to February 22, 2016

Contact us

Inquiries 1 800 465-4653
 Lost/Stolen 1 800 663-4575
 Fax 1 800 897-0551
 TTY 1 877 331-3338
 Write PO BOX 4058, STN A
 Toronto ON M5W 1L8

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 23,164.91	\$ 23,164.00

Interest rates	Annual	Daily
Regular purchases	19.99%	0.05461%
Cash advances	22.99%	0.06281%

Aeroplan® Miles summary

This statement

Earned on net card purchases	+	759
Total Aeroplan Miles sent to	=	759

Aeroplan acct 941 072 092



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Tear Off here

Please turn over - Transactions begin on page 2 →

Page 1 of 3

CIBC Aerogold Visa Infinite Card

Payment options

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**For general inquiries call
1 800 465-4653.**

Do not staple or attach correspondence.

Account number 4500 0301 0044 5687

New balance \$ 835.09

▼ Amount due immediately \$ 10.00

Remainder of minimum
payment due by
Mar 18, 2016 \$ 11.00

Total minimum payment due \$ 21.00

Total payment enclosed \$ _____

002008

DR JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004500030100445687000000008350900000000011009





Transactions from January 23 to February 22, 2016

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Feb 22	Feb 22	REGULAR PURCHASES	19.99%	1.63

Total interest this period **\$ 1.63**

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 0301 0044 5687				
Jan 22	Jan 25	AQUA WINDIES ORANJESTAD 265.00 USD @ 1.466113208**	 Foreign Currency Transactions	388.52
Jan 22	Jan 25	WACKY WAHOO RESTAURANT ORANJESTAD WE 129.71 USD @ 1.466116722**	 Foreign Currency Transactions	190.17
Jan 23	Jan 25	WINDSURFING ARUBA N.V. ORANJESTAD WE 50.00 USD @ 1.466200000**	 Foreign Currency Transactions	73.31
Jan 24	Jan 26	DUFRY ARUBA (AIRPORT 3) ORANJESTAD 72.75 USD @ 1.464742268**	 Foreign Currency Transactions	106.56

Total for 4500 0301 0044 5687 **\$ 758.56**

** Denotes transaction in foreign currency

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Prepared for: DR JOHN ROBERT MADRONICH January 23 to February 22, 2016 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Retail and Grocery	0	0.00	-	-	1	47.60
Foreign Currency Transactions	4	758.56	-	-	5	786.87
Total	4	758.56			6	\$ 834.47

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	758.56	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 7 year(s) and 3 month(s) to pay the entire new balance shown on this statement.

Your message centre

Our records indicate that we had not received your payment by the time this statement was prepared. Kindly remit your payment today to ensure you have continued access to credit.

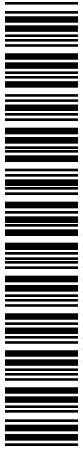
If you had a promotional Balance Transfer (BT) on your account, then your promotional BT interest rate has expired, and any remaining balance(s) which were subject to a promotional BT interest rate are now subject to the regular Cash Advances interest rate applicable to your account. If you had a reduced Purchase rate, that rate has expired and any remaining Purchase balance(s) are now subject to the regular Purchase rate.

Taking the UP Express to get to Toronto Pearson International Airport? While you wait for your train, show your CIBC credit or debit card to get 20% off* food and non-alcoholic beverages at the CIBC UPSTAIRS Lounge located on the 2nd floor of the UP Union Station terminal. *This offer may be withdrawn or changed without prior notice at any time. Discount is before tax. Valid until March 31, 2016.

Take advantage of Visa Infinite's* complimentary Concierge service for booking your March Break activities. Exclusive to Visa Infinite*, the Concierge can help you find the right hotel, arrange car rentals, plan special events and more. Learn more at visainfinite.ca. Let Visa Infinite* Concierge Service help with your March Break plans. For details, visit www.visainfinite.ca

CIBC CreditSmart Identity Theft Assistance provides information on identity theft at no additional cost to you. If you suspect that you are the victim of identity theft call 1 800 465-4653 for guidance. Visit www.cibccreditsmart.com to learn more about our CIBC CreditSmart features.

Are your credit card payments protected should the unexpected happen? Optional CIBC Payment Protector™ Insurance helps make your CIBC credit card payments in the event of a covered disability, critical illness or involuntary unemployment. Optional spousal disability, critical illness and life insurance is also available. Eligibility conditions, limitations and exclusions apply. This insurance is underwritten by Canadian Premier Life Insurance Company. If you're Canadian residents aged 18-64, our coverage helps maintain your credit rating and applying is easy and convenient. Give us a call today at 1 800 293-5008 to learn more.



0202460400



CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance			\$ 74.90
Payments	\$ 0.00		
Other credits	0.00		
Total credits		+	\$ 0.00
Purchases	758.56		
Cash advances	0.00		
Interest	1.63		
Fees	0.00		
Total charges		+	\$ 760.19
New balance		=	\$ 835.09

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Please pay this amount by Mar 18, 2016			
Total minimum payment due		=	\$ 21.00

**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

February statement period
January 23 to February 22, 2016

Contact us

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Account number 4500 0301 0044 5687

New balance \$ 835.09

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Mar 18, 2016 \$ 11.00

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Total payment enclosed \$ _____

002008

DR JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004500030100445687000000008350900000000011009

188-002008





Transactions from January 23 to February 22, 2016

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Feb 22	Feb 22	REGULAR PURCHASES	19.99%	1.63

Total interest this period **\$ 1.63**

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 0301 0044 5687				
Jan 22	Jan 25	AQUA WINDIES ORANJESTAD 265.00 USD @ 1.466113208**	 Foreign Currency Transactions	388.52
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Prepared for: DR JOHN ROBERT MADRONICH January 23 to February 22, 2016 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
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Foreign Currency Transactions	4	758.56	-	-	5	786.87
Total	4	758.56			6	\$ 834.47

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	758.56	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 7 year(s) and 3 month(s) to pay the entire new balance shown on this statement.

Your message centre

Our records indicate that we had not received your payment by the time this statement was prepared. Kindly remit your payment today to ensure you have continued access to credit.

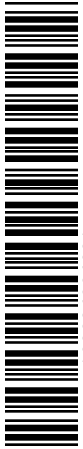
If you had a promotional Balance Transfer (BT) on your account, then your promotional BT interest rate has expired, and any remaining balance(s) which were subject to a promotional BT interest rate are now subject to the regular Cash Advances interest rate applicable to your account. If you had a reduced Purchase rate, that rate has expired and any remaining Purchase balance(s) are now subject to the regular Purchase rate.

Taking the UP Express to get to Toronto Pearson International Airport? While you wait for your train, show your CIBC credit or debit card to get 20% off* food and non-alcoholic beverages at the CIBC UPSTAIRS Lounge located on the 2nd floor of the UP Union Station terminal. *This offer may be withdrawn or changed without prior notice at any time. Discount is before tax. Valid until March 31, 2016.

Take advantage of Visa Infinite's* complimentary Concierge service for booking your March Break activities. Exclusive to Visa Infinite*, the Concierge can help you find the right hotel, arrange car rentals, plan special events and more. Learn more at visainfinite.ca. Let Visa Infinite* Concierge Service help with your March Break plans. For details, visit www.visainfinite.ca

CIBC CreditSmart Identity Theft Assistance provides information on identity theft at no additional cost to you. If you suspect that you are the victim of identity theft call 1 800 465-4653 for guidance. Visit www.cibccreditsmart.com to learn more about our CIBC CreditSmart features.

Are your credit card payments protected should the unexpected happen? Optional CIBC Payment Protector™ Insurance helps make your CIBC credit card payments in the event of a covered disability, critical illness or involuntary unemployment. Optional spousal disability, critical illness and life insurance is also available. Eligibility conditions, limitations and exclusions apply. This insurance is underwritten by Canadian Premier Life Insurance Company. If you're Canadian residents aged 18-64, our coverage helps maintain your credit rating and applying is easy and convenient. Give us a call today at 1 800 293-5008 to learn more.



0202460400



CIBC Aerogold® Visa Infinite™ Card

JOHN ROBERT MADRONICH

Account number
4500 0301 0044 5687

April statement period
March 23 to April 22, 2016

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		\$ 861.37
Payments	\$ 900.00	
Other credits	0.00	
Total credits	-	\$ 900.00
Purchases	0.00	
Cash advances	0.00	
Interest	3.18	
Fees	0.00	
Total charges	+	\$ 3.18
New balance	=	\$ 35.45 CR

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 24,035.45	\$ 24,035.45

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

Your minimum payment due

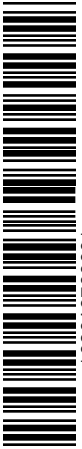
Current month's minimum payment **\$ 0.00**
Please pay this amount by **May 13, 2016**

Aeroplan® Miles summary

This statement		
Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0
Aeroplan acct 941 072 092		

Authorized User(s) Spending Limits

Add authorized users to your account and decide who spends by assigning specific spending limits. Plus, enjoy the flexibility to increase or decrease authorized spend limits as often as you like at no cost to you. To get started call 1 800 465-4653 or visit www.cibc.com/spendinglimits for details.



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Please turn over - Transactions begin on page 2 →

Page 1 of 3

CIBC Aerogold 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 0301 0044 5687

New balance **\$ 35.45 CR**

Current month's minimum
payment due by
May 13, 2016 **\$ 0.00**

Total payment enclosed \$ _____

001560

JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

000045000301004456870000000003545000000000000006

188-001560

Transactions from March 23 to April 22, 2016

Your payments

Trans date	Post date	Description	Amount(\$)
Mar 30	Apr 01	TD CANADA TRUST TORONTO	900.00

Total payments **\$ 900.00**

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Apr 22	Apr 22	REGULAR PURCHASES	19.99%	3.18

Total interest this period **\$ 3.18**

Information about your CIBC Aerogold 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 the last day of the statement period shown on the front of this statement. If you do not, we may regard this statement as Final (except for credits which have been posted in error).

How we charge interest: a) On Purchases : If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the 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 from the date they are taken. Interest is charged on Convenience Cheques and Balance Transfers from the date they are posted to the credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of the Cardholder Agreement.

Payment period extensions: If we did not receive a full payment of the Balance on your last monthly statement, your payment due date was automatically extended this month to give you extra time to make your payment. Interest will continue to accrue for the extended period. When we receive your full Balance, your payment due date will change back to your regular payment due date, which is at least 21 days after the statement date.

**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. A foreign currency Convenience Cheque or payment is converted at CIBC's branch selling rate for Canadian dollars in effect at the time it is processed by CIBC.

†The cash limit forms part of the credit limit. They are not additive.

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

™ Trademark of CIBC

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Prepared for: JOHN ROBERT MADRONICH March 23 to April 22, 2016 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Retail and Grocery	0	0.00	-	-	1	47.60
Foreign Currency Transactions	0	0.00	-	-	5	786.87
Total	0	0.00			6	\$ 834.47

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	0.00	-	-

Your message centre

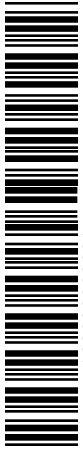
At the time of printing this statement your account had a credit balance. No payment is required.

CIBC CreditSmart

Manage your credit card spending in the ways that are right for you! With the CIBC CreditSmart Spend Report, you can set budgets and Spend Alerts for up to 10 spend categories or for the total amount you want to spend on your CIBC Credit Card each month. To learn more visit www.cibccreditsmart.com to set up these features today.

The Visa Infinite Dining Series features unique culinary events curated exclusively for cardholders. It's your entrée to elegant brunches and multi-course dinners at Canada's hottest restaurants, including legendary chef matchups and interactive cooking demos. Explore events at visainfinite.ca Explore the Visa Infinite Dining Series, featuring Canada's top restaurants and legendary chef matchups. visainfinite.ca

Do you want to earn 2,500 bonus Aeroplan Miles Points? Simply add an authorized user before April 30, 2016 and share the convenience and benefits of your CIBC credit card. Help manage finances, consolidate spend and set specific spending limits. Conditions apply. For more information or to get started call 1 800 465-4653



020238000



CIBC Aerogold® Visa Infinite™ Card

JOHN ROBERT MADRONICH

Account number
4500 0301 0044 5687

May statement period
April 23 to May 22, 2016

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			\$ 35.45 CR
Payments	\$ 0.00		
Other credits	0.00		
Total credits		+	\$ 0.00
Purchases	0.00		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$ 0.00
New balance		=	\$ 35.45 CR

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 24,035.45	\$ 24,035.45

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

Your minimum payment due

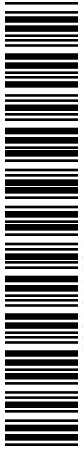
Current month's minimum payment **\$ 0.00**
Please pay this amount by **Jun 13, 2016**

Aeroplan® Miles summary

This statement		
Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0
Aeroplan acct 941 072 092		

CIBC CreditSmart

With your CIBC Credit Card you can access the CIBC CreditSmart customized tools to help you better organize and manage your monthly spending and borrowing. All at no additional cost! For more information visit www.cibccreditsmart.com and set up these features today.



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Please turn over - Transactions begin on page 2 →

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CIBC Aerogold 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 0301 0044 5687

New balance **\$ 35.45 CR**

Current month's minimum
payment due by
Jun 13, 2016 **\$ 0.00**

Total payment enclosed \$ _____

010582

JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

000045000301004456870000000003545000000000000006

Information about your CIBC Aerogold 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 the last day of the statement period shown on the front of this statement. If you do not, we may regard this statement as Final (except for credits which have been posted in error).

How we charge interest: a) **On Purchases :** If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the 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 from the date they are taken. Interest is charged on Convenience Cheques and Balance Transfers from the date they are posted to the credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of the Cardholder Agreement.

Payment period extensions: If we did not receive a full payment of the Balance on your last monthly statement, your payment due date was automatically extended this month to give you extra time to make your payment. Interest will continue to accrue for the extended period. When we receive your full Balance, your payment due date will change back to your regular payment due date, which is at least 21 days after the statement date.

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†The cash limit forms part of the credit limit. They are not additive.

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

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● Aerogold and Aeroplan are registered trademarks of Aimia Canada Inc. CIBC is an authorized licensee of the marks.



Prepared for: JOHN ROBERT MADRONICH April 23 to May 22, 2016 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Retail and Grocery	0	0.00	-	-	1	47.60
Foreign Currency Transactions	0	0.00	-	-	5	786.87
Total	0	0.00			6	\$ 834.47

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	0.00	-	-

Your message centre

At the time of printing this statement your account had a credit balance. No payment is required.

Choose the convenience of receiving your credit card statement electronically. If you have not already done so, sign up for your new eStatement through CIBC Online Banking. For more information, please visit cibc.com/creditcardstatement or call 1 800 465-4653.

Luxury Hotels with Visa Infinite*

Planning a vacation? Exclusive to Visa Infinite, cardholders can enjoy our Luxury Hotel Collection. Choose from over 900 of the world's most prestigious properties. Great stories start with Visa Infinite. Visit visainfinite.ca to learn more.



020282001



CIBC Aerogold® Visa Infinite™ Card

JOHN ROBERT MADRONICH

Account number
4500 0301 0044 5687

June statement period
May 23 to June 22, 2016

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			\$ 35.45 CR
Payments	\$ 0.00		
Other credits	0.00		
Total credits		+	\$ 0.00
Purchases	0.00		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$ 0.00
New balance		=	\$ 35.45 CR

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 24,035.45	\$ 24,035.45

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

Your minimum payment due

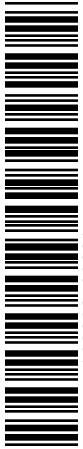
Current month's minimum payment **\$ 0.00**
Please pay this amount by **Jul 13, 2016**

Aeroplan® Miles summary

This statement		
Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0

Aeroplan acct 941 072 092

Choose the convenience of receiving your credit card statement electronically. If you have not already done so, sign up for your new eStatement through CIBC Online Banking. For more information, please visit cibc.com/creditcardstatement or call 1 800 465-4653.



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Please turn over - Transactions begin on page 2 →

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CIBC Aerogold 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 0301 0044 5687

New balance **\$ 35.45 CR**

Current month's minimum
payment due by **Jul 13, 2016** **\$ 0.00**

Total payment enclosed \$ _____

004617

JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

000045000301004456870000000003545000000000000006

Information about your CIBC Aerogold 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 the last day of the statement period shown on the front of this statement. If you do not, we may regard this statement as Final (except for credits which have been posted in error).

How we charge interest: a) **On Purchases :** If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the Purchase, as described in the Application of Payments section of the Cardholder Agreement.

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Payment period extensions: If we did not receive a full payment of the Balance on your last monthly statement, your payment due date was automatically extended this month to give you extra time to make your payment. Interest will continue to accrue for the extended period. When we receive your full Balance, your payment due date will change back to your regular payment due date, which is at least 21 days after the statement date.

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†The cash limit forms part of the credit limit. They are not additive.

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

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Prepared for: JOHN ROBERT MADRONICH May 23 to June 22, 2016 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Retail and Grocery	0	0.00	-	-	1	47.60
Foreign Currency Transactions	0	0.00	-	-	5	786.87
Total	0	0.00			6	\$ 834.47

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	0.00	-	-

Your message centre

At the time of printing this statement your account had a credit balance. No payment is required.

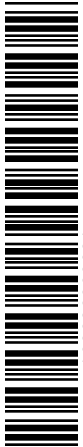
Important Notice: In the event of a Canada Post labour disruption, mail you normally receive from CIBC may be delayed. To avoid any inconvenience, sign-up to receive statements electronically and pay your accounts online; or you can choose to call CIBC Telephone Banking at 1 800 465-2422 or make payments in person at a CIBC Banking Centre or ATM.

CIBC CreditSmart

Smart management. Easy organization. Increased security. Your CIBC Credit Card is enhanced with CIBC CreditSmart features -- security measures and tools to help you manage and organize your card spending. Visit www.cibccreditsmart.com to set up these features today.

Visa Infinite* Dining Series

Let Visa Infinite* enchant your taste buds with the exclusive Dining Series. Cardholders can experience elegant brunches and multi-course dinners at Canada's finest restaurants, indulge in award-winning wines, luxurious chef matchups and cooking demos, and much more. To learn more, visit visainfinite.ca



020268000



CIBC Aerogold® Visa Infinite™ Card

JOHN ROBERT MADRONICH

Account number
4500 0301 0044 5687

July statement period
June 23 to July 22, 2016

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			\$ 35.45 CR
Payments	\$ 0.00		
Other credits	0.00		
Total credits		+	\$ 0.00
Purchases	0.00		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$ 0.00
New balance		=	\$ 35.45 CR

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 24,035.45	\$ 24,035.45

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

Your minimum payment due

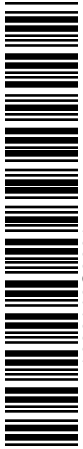
Current month's minimum payment **\$ 0.00**
Please pay this amount by **Aug 12, 2016**

Aeroplan® Miles summary

This statement		
Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0
Aeroplan acct 941 072 092		

CIBC CreditSmart

CIBC CreditSmart Identity Theft Assistance provides information on identity theft at no additional cost to you. If you suspect that you are the victim of identity theft call 1-800-465-4653 for guidance. Visit www.cibccreditsmart.com to learn more about our CIBC CreditSmart features.



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Please turn over - Transactions begin on page 2 →

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CIBC Aerogold 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 0301 0044 5687

New balance **\$ 35.45 CR**

Current month's minimum
payment due by
Aug 12, 2016 **\$ 0.00**

Total payment enclosed \$ _____

013778

JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

000045000301004456870000000003545000000000000006

188-013778

Information about your CIBC Aerogold 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 the last day of the statement period shown on the front of this statement. If you do not, we may regard this statement as Final (except for credits which have been posted in error).

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

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Prepared for: JOHN ROBERT MADRONICH June 23 to July 22, 2016 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Retail and Grocery	0	0.00	-	-	1	47.60
Foreign Currency Transactions	0	0.00	-	-	5	786.87
Total	0	0.00			6	\$ 834.47

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	0.00	-	-

Your message centre

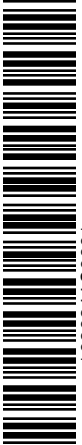
At the time of printing this statement your account had a credit balance. No payment is required.

Visa Infinite* Wine Country Program Visa Infinite*

Wine Country is pleased to offer cardholders exclusive access to special events and winery benefits at more than 40 wineries across Canada, including dining experiences, private vineyard tours, complimentary wine tastings and much more. Visit visainfinite.ca for details.

Authorized User(s) Spending Limits

Add authorized users to your account and decide who spends by assigning specific spending limits. Plus, enjoy the flexibility to increase or decrease authorized spend limits as often as you like at no cost to you. To get started call 1 800 465-4653 or visit www.cibc.com/spendinglimits for details.



020211G00



CIBC Aerogold® Visa Infinite™ Card

JOHN ROBERT MADRONICH

Account number
4500 0301 0044 5687

August statement period
July 23 to August 22, 2016

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		\$ 35.45 CR
Payments	\$ 0.00	
Other credits	0.00	
Total credits	+	\$ 0.00
Purchases	0.00	
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Total charges	+	\$ 0.00
New balance	=	\$ 35.45 CR

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 24,035.45	\$ 24,035.45

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

Your minimum payment due

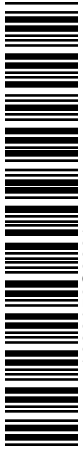
Current month's minimum payment **\$ 0.00**
Please pay this amount by **Sep 12, 2016**

Aeroplan® Miles summary

This statement		
Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0

Aeroplan acct 941 072 092

Add authorized users to your account and decide who spends by assigning specific spending limits. Plus, enjoy the flexibility to increase or decrease authorized spend limits as often as you like at no cost to you. To get started call 1 800 465-4653 or visit www.cibc.com/spendinglimits for details.



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Please turn over - Transactions begin on page 2 →

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CIBC Aerogold 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 0301 0044 5687

New balance **\$ 35.45 CR**

Current month's minimum
payment due by
Sep 12, 2016 **\$ 0.00**

Total payment enclosed \$ _____

013240

JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

000045000301004456870000000003545000000000000006

188-013240

Information about your CIBC Aerogold 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 the last day of the statement period shown on the front of this statement. If you do not, we may regard this statement as Final (except for credits which have been posted in error).

How we charge interest: a) **On Purchases :** If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the 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 from the date they are taken. Interest is charged on Convenience Cheques and Balance Transfers from the date they are posted to the credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of the Cardholder Agreement.

Payment period extensions: If we did not receive a full payment of the Balance on your last monthly statement, your payment due date was automatically extended this month to give you extra time to make your payment. Interest will continue to accrue for the extended period. When we receive your full Balance, your payment due date will change back to your regular payment due date, which is at least 21 days after the statement date.

**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. A foreign currency Convenience Cheque or payment is converted at CIBC's branch selling rate for Canadian dollars in effect at the time it is processed by CIBC.

†The cash limit forms part of the credit limit. They are not additive.

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

TM Trademark of CIBC
● Aerogold and Aeroplan are registered trademarks of Aimia Canada Inc. CIBC is an authorized licensee of the marks.



Prepared for: JOHN ROBERT MADRONICH July 23 to August 22, 2016 Account number: 4500 0301 0044 5687

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Retail and Grocery	0	0.00	-	-	1	47.60
Foreign Currency Transactions	0	0.00	-	-	5	786.87
Total	0	0.00			6	\$ 834.47

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.

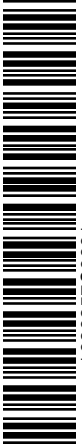
	Amount(\$)	Budget (\$)	Difference (\$)
Total Monthly Budget	0.00	-	-

Your message centre

At the time of printing this statement your account had a credit balance. No payment is required.

Visa Infinite* TIFF Presale Visa Infinite* cardholders can purchase advance tickets to the 2016 Toronto International Film Festival from Aug 31 to Sep 2, ahead of the general public. Visit visainfinite.ca for information about the presale and the exclusive benefits available for Infinite cardholders at TIFF.

You can easily track and manage your monthly budgets on the CIBC CreditSmart Spend Report. Set a personal budget through CIBC Online Banking for any spend category or for your total monthly spending. You can also set a spend alert to be notified when you exceed your budget. Visit www.cibccreditsmart.com to set up these features today.



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CIBC Aerogold® Visa Infinite™ Card

JOHN ROBERT MADRONICH

Account number
4500 0301 0044 5687

September statement period
August 23 to September 22, 2016

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			\$ 35.45 CR
Payments	\$ 0.00		
Other credits	0.00		
Total credits		+	\$ 0.00
Purchases	0.00		
Cash advances	0.00		
Interest	0.00		
Fees	0.00		
Total charges		+	\$ 0.00
New balance		=	\$ 35.45 CR

Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 24,035.45	\$ 24,035.45

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

Your minimum payment due

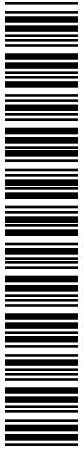
Current month's minimum payment **\$ 0.00**
Please pay this amount by **Oct 13, 2016**

Aeroplan® Miles summary

This statement		
Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0
Aeroplan acct 941 072 092		

CIBC CreditSmart

Your CIBC Credit Card comes with a revolutionary approach to credit card management. One that gives you information and tools to make confident credit decisions that are right for your life. Visit www.cibccreditsmart.com to set up these features today.



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Please turn over - Transactions begin on page 2 →

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CIBC Aerogold Visa Infinite Card

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- 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 0301 0044 5687

New balance **\$ 35.45 CR**

Current month's minimum
payment due by
Oct 13, 2016 **\$ 0.00**

Total payment enclosed \$ _____

012946

JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

000045000301004456870000000003545000000000000006

188-012946

Information about your CIBC Aerogold Visa Infinite Card account

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CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Retail and Grocery	0	0.00	-	-	1	47.60
Foreign Currency Transactions	0	0.00	-	-	5	786.87
Total	0	0.00			6	\$ 834.47

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	0.00	-	-

Your message centre

At the time of printing this statement your account had a credit balance. No payment is required.

CHANGE TO DISCOUNT ON COMMISSION FOR AMERICAN EXPRESS TRAVELERS CHEQUES

Effective December 1, 2016, CIBC will no longer offer a discount on the commission for American Express Travelers Cheques to CIBC credit card holders. The current discounted commissions of 0% for regular travelers cheques and 0.75% for dual signature travelers cheques (Cheques for Two) will continue to apply until November 30, 2016. The regular commission rates are 1% for regular travelers cheques and 1.75% for Cheques for Two. If you have any questions please call 1-800-465-4653.

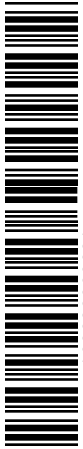
Visa Infinite* Concierge Service

Save time out of your busy schedule with the Visa Infinite* Concierge Service. Our service can help plan activities when you're at home or travelling, make restaurant, airline or hotel reservations, and help you select the perfect gift. Visit visainfinite.ca or call 1-888-853-4458 for details.

Authorized User(s) Spending Limits

Add authorized users to your account and decide who spends by assigning specific spending limits. Plus, enjoy the flexibility to increase or decrease authorized spend limits as often as you like at no cost to you. To get started call 1 800 465-4653 or visit www.cibc.com/spendinglimits for details.

Are your credit card payments protected should the unexpected happen? Optional CIBC Payment Protector™ Insurance helps make your CIBC credit card payments in the event of a covered disability, critical illness or involuntary unemployment. Optional spousal disability, critical illness and life insurance is also available. Eligibility conditions, limitations and exclusions apply. This insurance is underwritten by Canadian Premier Life Insurance Company. If you're Canadian residents aged 18-64, our coverage helps maintain your credit rating and applying is easy and convenient. Give us a call today at 1 855 353-5678 to learn more.



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CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance		\$ 207.41
Payments	\$ 207.41	
Other credits	0.00	
Total credits	-	\$ 207.41
Purchases	0.00	
Cash advances	200.00	
Interest	4.69	
Fees	3.50	
Total charges	+	\$ 208.19
New balance	=	\$ 208.19

Your minimum payment due

Current month's minimum payment **\$ 10.00**
Please pay this amount by **May 13, 2013**

Introducing a new feature on all credit cards:

Now you can manage Authorized User(s) spending by assigning specific Spending Limits for Purchases and Cash on their cards. Visit www.cibc.com/spendinglimits or call 1 800 465-4653 for details.

**DR JOHN ROBERT
MADRONICH**

Account number
4500 0301 0044 5687

April statement period
March 23 to April 22, 2013

Contact us

Inquiries 1-800-465-4653
Lost/Stolen 1-800-663-4575
Fax 1-800-897-0551
TTY 1-877-331-3338
Write PO BOX 4058, STN A
Toronto ON M5W 1L8

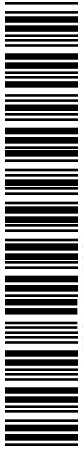
Summary	Credit†	Cash†
Limit	\$ 24,000.00	\$ 24,000.00
Available	\$ 23,791.81	\$ 23,791.00

Interest rates	Annual	Daily
Regular purchases	19.99%	0.05476%
Cash advances	21.99%	0.06024%

Aeroplan® Miles summary

This statement

Earned on net card purchases	+	0
Total Aeroplan Miles sent to	=	0
Aeroplan acct 941 072 092		



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Please turn over - Transactions begin on page 2 →

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**CIBC Aerogold
Visa Infinite Card**

Payment options

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 - 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 0301 0044 5687
New balance \$ 208.19
Current month's minimum
payment due by
May 13, 2013 **\$ 10.00**
Total payment enclosed \$ _____

000330 xx18(A)
DR JOHN ROBERT MADRONICH
5-2200 RUTHERFORD RD
CONCORD ON L4K 5V2

051102

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

0000450003010044568700000000208190000000010008

Transactions from March 23 to April 22, 2013

Your payments

Trans date	Post date	Description	Amount(\$)
Apr 09	Apr 11	TD CANADA TRUST TORONTO	207.41

Total payments \$ 207.41

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Apr 22	Apr 22	CASH ADVANCES	21.99%	4.69

Total interest this period \$ 4.69

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
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Card number 4500 0301 0044 5687

Apr 01	Apr 02	TELBANK CASH ADVANCE/AVANCE DE FONDS- SB	Cash Advances and Balance Transfers	200.00
Apr 02	Apr 02	CASH ADV/BT/CONV CHQ FEE	Professional and Financial Services	3.50

Total for 4500 0301 0044 5687 \$ 203.50

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	0	0.00	-	-	2	276.78
Professional and Financial Services	1	3.50	-	-	4	14.00
Cash Advances and Balance Transfers	1	200.00	-	-	4	800.00
Total	2	203.50			10	\$ 1,090.78

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	203.50	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 2 year(s) and 3 month(s) to pay the entire new balance shown on this statement.

Information about your CIBC Aerogold Visa Infinite Card account

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Prepared for: DR JOHN ROBERT MADRONICH March 23 to April 22, 2013 Account number: 4500 0301 0044 5687

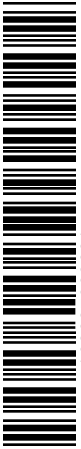
Your message centre

Since your credit card has been replaced, please notify any merchants processing pre-authorized payments to your account of your new credit card number and/or expiry date. This will avoid interruption in delivery of products or services.

Planning your next trip? Earn 50% more Aeroplan Miles at Fairmont Hotels & Resorts worldwide when you pay with your CIBC Aerogold Visa Infinite Card – that's 1.5 miles for each dollar spent. Also, at participating locations, present your Aeroplan Card upon booking and earn an additional 500 miles for each qualifying stay - helping you get to your dream reward even faster! Please visit www.fairmont.com/promo/cibc/ for details.

Your complementary CIBC Travel Concierge & Visa Infinite Concierge services are here to help make your concierge needs a reality. For travel related inquiries call 1 866 748-5205, and for all other inquiries call 1 888 853-4458 or visit visainfinite.ca

With your CIBC Credit Card you can access the CIBC CreditSmart customized tools to help you better organize and manage your monthly spending and borrowing. All at no additional cost! For more information visit cibccreditsmart.com and set up these features today.



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