

REVISED AGENDA - VICTORIA CITY COUNCIL

Thursday, April 17, 2025

COUNCIL CHAMBERS - 1 CENTENNIAL SQUARE, VICTORIA BC

To be held immediately following the Committee of the Whole Meeting

The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation

Pages

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- A. TERRITORIAL ACKNOWLEDGEMENT
- B. INTRODUCTION OF LATE ITEMS
- C. APPROVAL OF AGENDA
- *D. CONSENT AGENDA

Proposals for the Consent Agenda:

- E.1.a.b Canada Day Funding 2025
- E.1.a.c Council Member Motion: FCM Convention May 28 June 2, 2025
- E.1.a.d Council Member Motion: Doric Connector Completion
- F.1 Amendment Bylaw for Affordable Housing Standards Bylaw

E. REPORTS OF COMMITTEE

E.1 Committee of the Whole

E.1.a Report from the April 03, 2025 Committee of the Whole Meeting

Link to the April 03, 2025 Committee of the Whole Agenda

- E.1.a.a Draft Official Community Plan and Regulatory Directions
- E.1.a.b Canada Day Funding 2025
- E.1.a.c Council Member Motion: FCM Convention May 28 June 2, 2025
- E.1.a.d Council Member Motion: Doric Connector Completion
- E.1.b Report from the April 17, 2025 Committee of the Whole Meeting

Placeholder for time-sensitive items pending approval at the April 17, 2025 Committee of the Whole meeting.

- E.1.b.a Revenue and Tax Policy Benchmark Monitoring and 2025 Tax Rates
- E.1.b.b Council Member Motion: Additional Funding for the 125th Anniversary of the Victoria Day Parade and Allocation of Remaining MCIEG Funds
- E.1.b.c Council Member Motion: Federation of Canadian Municipalities (FCM) 2025 AGM Attendance

F. BYLAWS

F.1 Amendment Bylaw for Affordable Housing Standards Bylaw

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A report recommending:

1st, 2nd and 3rd readings of:Affordable Housing Standards Bylaw, Amendment Bylaw (No. 1), No. 25-028

The purpose of this bylaw is to amend the Affordable Housing Standards Bylaw to align City affordability targets with the current standards established by public housing bodies and other levels of government.

*F.2 Bylaw for 1911 and 1913 Belmont Avenue: Rezoning Application No. 00879 and Development Variance Permit No. 00289

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Addendum: Correspondence

A report recommending:

- 1st, 2nd and 3rd readings of:
 - Zoning Regulation Bylaw, Amendment Bylaw (No. 1359), No. 25-019
- Adoption of:
 - Zoning Regulation Bylaw, Amendment Bylaw (No. 1359), No. 25-019
- Approval of:
 - Development Variance Permit No. 00289

The application proposes to rezone the property from the R1-B Zone, Single Family Dwelling District, to a new zone to increase the maximum allowable combined floor space area of the existing building to legalize unauthorized work completed on the property.

F.3 Bylaw for 2805 Cook Street: Housing Agreement

Adoption of: Housing Agreement (2805 Cook Street) Bylaw (2025), No. 25-023

The application proposes to secure all 12 units in the corner townhouse development as rental in perpetuity.

F.4 Amendment Bylaw for Patio Regulation Bylaw

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Adoption of: Patio Regulation Bylaw, Amendment Bylaw (No. 4), No. 25-024

The purpose of this Bylaw is to amend the Patio Regulation Bylaw to update the Area Rate Tables to set 2025 and 2026 Fee Area Rates at the same levels as 2023 & 2024; and to enable refunds on a pro rata basis of certain fees paid in excess of the amended rates for the remainder of 2025.

F.5 Amendment Bylaw for Parks Regulation Bylaw

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Adoption of:Parks Regulation Bylaw, Amendment Bylaw (No. 20), No. 25-011Bylaw Notice Adjudication Bylaw, Amendment Bylaw (No. 6), No. 25-025Ticket Bylaw, Amendment Bylaw (No. 17), No. 25-026Property in Custody Bylaw, Amendment Bylaw (No. 1), No. 25-027

The purpose of the Parks Regulation Bylaw, Amendment Bylaw (No. 20) is to amend the provisions of the Parks Regulation Bylaw pertaining to overnight sheltering by persons experiencing homelessness to better regulate overnight sheltering in parks, while respecting the importance and value of parks and public spaces for the health, wellbeing and shared enjoyment of all members of the community.

The purposes of the Bylaw Notice Adjudication Bylaw, Ticket Bylaw and Administration of Property in City Custody Bylaw are to implement amendments to reflect the passage of the Parks Regulation Bylaw, Amendment Bylaw (No. 20).

G. NEW BUSINESS

G.1 Short-Term Rental Business License Appeal - 1403-760 Johnson Street

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Deferred from the March 13, 2025 Daytime Council meeting.

A report regarding documents from the Appellant and the City's Licence Inspector for Council's consideration under the Short-term Business Licence Appeal Process Policy for a short-term rental unit located at 1403-760 Johnson Street.

H. NOTICE OF MOTIONS

I. CLOSED MEETING

MOTION TO CLOSE THE APRIL 17, 2025 COUNCIL MEETING TO THE PUBLIC

That Council convene a closed meeting that excludes the public under Section 90 of the *Community Charter* for the reason that the following agenda items deal with matters specified in Sections 90(1) and/or (2) of the *Community Charter*, namely:

Section 90(1) A part of a council meeting may be closed to the public if the subject matter being considered relates to or is one or more of the following:

Section 90(1)(f) law enforcement, if the council considers that disclosure could reasonably be expected to harm the conduct of an investigation under or enforcement of an enactment; and

Section 90(2) A part of a council meeting must be closed to the public if the subject matter being considered relates to one or more of the following:

Section 90(2)(b) the consideration of information received and held in confidence relating to negotiations between the municipality and a provincial government or the federal government or both, or between a provincial government or the federal government or both and a third party.

J. APPROVAL OF CLOSED AGENDA

K. NEW BUSINESS

K.1 Law Enforcement - Community Charter Section 90(1)(f)

K.2 WITHDRAWN

Land and Intergovernmental Relations - Community Charter Sections 90(1)(e) and 90(2)(b)

K.3 Intergovernmental Relations and Law Enforcement - Community Charter Sections 90(2)(b) and 90(1)(f)

L. CONSIDERATION TO RISE & REPORT

M. ADJOURNMENT

COMMITTEE OF THE WHOLE REPORT FROM THE MEETING HELD APRIL 3, 2025

For the Council meeting of April 17, 2025, the Committee recommends the following:

F.1 <u>Draft Official Community Plan and Regulatory Directions</u>

- 1. That Council instruct the Director of Planning and Development to:
 - a. Update the proposed Official Community Plan ("Victoria 2050 draft OCP"), provided as Attachment A in the March 6, 2025, Committee of the Whole report titled, *Draft OCP and Regulatory Directions* ("March 6 OCP Report"), generally as follows:
 - i. Modify policies and maps related to Town Centres and Villages to:
 - 1. Designate Breakwater, Holland Point and Gonzales Bay Waterfront Villages as Local Villages.
 - 2. Designate a new Local Village at Richardson Street and Richmond Avenue.
 - 3. Designate a new Local Village at Finlayson Street and Quadra Street.
 - ii. Add a Victoria 2050 City Action to prepare a strategy to catalyze family-friendly buildings and prioritize its implementation.
 - iii. Modify the Mobility section to:
 - 1. Specify a goal of 16 per cent trips by transit and 54 per cent trips by walk, roll and cycle by 2038 for a combined total of 70 per cent.
 - 2. Specify a goal of 25 per cent trips by transit and 55 per cent trips by walk, roll and cycle by 2050 for a combined total of 80 per cent.
 - 3. Revise policies to highlight the importance of Light Rail Transit (LRT) in the context of regional growth, housing needs and climate goals.
 - 4. Incorporate new policies and directions to emphasize planning, building momentum and developing a business case for LRT.
 - 5. Incorporate new policies and directions to encourage families and youth to embrace car lite and car free lifestyles through safe infrastructure provision.
 - iv. Incorporate new policies in the Administration section to ensure City bylaws and land use decisions take a housing priority approach, seeking to remove barriers to the development of housing while continuing to ensure the livability of the urban environment.
 - b. Update the proposed Draft Design Guidelines, provided as Attachment B in the March 6 OCP Report, to clarify how galley style development can be achieved while meeting City objectives.
 - c. Update the proposed approach to Zoning Modernization, provided as Attachment C in the March 6 OCP Report, generally as follows:

- i. Updated directions to reflect the modified approach to Town Centres and Villages described in recommendation 1(a)(i) above and 1(e)(ii) below.
- ii. Clarify the intent to maintain the current approach of requiring 2 m front yard setbacks for buildings up to three storeys on corner lots.
- iii. Advance a density bonus of 0.15:1 FSR in the Priority Growth Areas to permit up to 2.75 FSR for secured rental and strata buildings where at least 15% of the total family-friendly units are three-bedroom units if it maintains project timeline. Report back on options if timeline delays are anticipated.
- d. Update the proposed approach to Site Servicing Renewal, provided as Attachment F in the March 6 OCP Report, generally as follows:
 - Incorporate Transit Priority Measures into Engineering Standards that align with BC Transit and Provincial Guidelines to guide street improvements and future proof for rapid transit on the Transit Priority Network.
- e. Update the proposed Rezoning and Development Policy, provided as Attachment G in the March 6 OCP Report, generally as follows:
 - i. Update, add and modify policies and maps related to Town Centres and Villages to reflect recommendation 1(a)(i) above.
 - ii. Update policies and maps to:
 - 1. Expand East Fort Street Village to Ormond and Linden Avenue
 - 2. Expand Fairfield at Irving Village across Foul Bay Road and Richmond Road.
 - 3. Reduce the footprint of the proposed Richardson and St. Charles Village to focus on the intersection.
 - iii. Add new policies to guide a housing priority approach in the review of development applications, aligned with recommendation 1(a)(iv) above.
- f. Prioritize the monitoring and evaluation of development within the Residential Fabric to consider opportunities at the OCP five-year review to further advance housing and transit objectives, including introducing new areas for six storey building forms and supporting non-market development.
- g. That Council direct staff to
 - i. Set 5-year tree canopy (growth) targets within the OCP supporting a 40% city-wide 2050 tree canopy goal.
 - ii. Set five-year neighbourhood-level planting targets within the OCP to reach a 40% city-wide tree canopy by 2050.
- 2. That Council instruct the Director of Planning and Development to advance the following recommendations from the March 6 OCP Report with all referenced attachments amended in accordance with recommendation 1 above:
 - a. Refer the regional context statement, as provided in Schedule B of Attachment A to the Capital Regional District Board for consideration of acceptance.

- b. Bring forward, for first and second readings prior to consideration at a public hearing, a bylaw that repeals the Official Community Plan (Bylaw No. 12-013) originally adopted in 2012 and replaces it with the new Official Community Plan, generally in the form as provided as a draft in Attachment A ("Victoria 2050"), following acceptance or deemed acceptance after the 120-day wait period of the regional context statement by the Capital Regional District Board.
- c. Prepare development permit areas and heritage conservation areas generally in accordance with Attachment B: Approach to Development Permit Areas and Heritage Conservation Area and Draft Design Guidelines and include these in Victoria 2050.
- d. Together with Victoria 2050, bring forward a bylaw that repeals *Zoning Bylaw 2018 (Bylaw No. 18-072)* and replaces it with a new zoning bylaw, generally in accordance with Attachment C: Approach to Zoning Modernization.
- e. Together with Victoria 2050, bring forward a new Amenity Cost Charge Bylaw, generally in accordance with Attachment D: Proposed Amenity Cost Charge Bylaw.
- f. Together with Victoria 2050, bring forward a tenant protection bylaw and associated development permit area generally in accordance with Attachment E: Proposed Tenant Protection Bylaw and Development Permit Area.
- g. Together with Victoria 2050, bring forward necessary bylaws to repeal the Victoria Subdivision and Development Servicing Bylaw (Bylaw No. 12-042) and replace it with a comprehensively updated and streamlined bylaw, including modernized engineering standards and specifications and fee schedules as generally described in Attachment F: Approach to Site Servicing Renewal.
- h. Together with Victoria 2050, bring forward a final, formatted version of the Draft Rezoning and Development Policy (Attachment G).
- i. Review existing City policies and bylaws for redundancies or conflicts with the subject matter described in recommendations 2(a) through 2(h) above and bring forward any required amendments or revisions to reconcile the provisions of these bylaws and policies, including but not limited to the Streets and Traffic Bylaw (Bylaw No. 09-079), the Highway Access Bylaw (Bylaw No. 91-038), the Sidewalks, Streets and Boulevards Protection Bylaw (Bylaw 91-052) and the Downtown Core Area Plan (2011, updated 2022).
- j. If Victoria 2050 is adopted, following adoption, prepare a five-year implementation plan that prioritizes the following City actions:
 - Development of an OCP monitoring, evaluation and update program, in accordance with Provincial legislation and in line with recommendation 1(f) above.
 - ii. Completion of the subsequent phases of Zoning Modernization, as generally described in Attachment C.
 - iii. Updates to the *Land Use Procedures Bylaw (16-028)* and other development process improvements as described in this report.

- iv. A renewed plan for Downtown, following the completion of a retail strategy.
- v. A renewed plan for the Victoria Harbour.
- vi. A renewed heritage policy program.
- vii. Development of a linear parkways program.
- viii. Development of a community infrastructure strategy.
- ix. Development of a strategy to catalyze family friendly buildings.
- x. Development of a rapid transit office to implement transit-focused road improvement projects and to plan for future rapid transit in Victoria.
- 3. That Council instruct the Director of Engineering and Public Works to:
 - a. Bring forward a bylaw that delegates powers to the Director of Engineering and Public Works to require that owners provide excess or extended services pursuant to section 507, *Local Government Act* and sets an interest rate for latecomer charges, and develop an associated policy to guide the administration of a latecomer program as generally described in Attachment F: Approach to Site Servicing Renewal.
 - b. Bring forward a bylaw that designates the role of Servicing Officer to the Supervisor of Land Development and authorizes suitable alternate positions that can act in the servicing officer role if the Supervisor of Land Development position is vacant or unable to act.

4. That Council:

- Rescind the appointment of the Supervisor Land Development as the Deputy Approving Officer and appoint the person in the position of Manager – Land Development as Deputy Approving Officer.
- b. Through the Victoria Regional Transit Commission, BC Transit Board of Directors, and directly to applicable provincial and federal ministries, increase advocacy to expedite the provision of reliable accessible transit service, fleet renewal and infrastructure investments to support the anticipated housing and population growth in the City of Victoria.

H.1 Canada Day Funding 2025

That Council:

Direct staff to allocate up to \$130,000 from the Major Community Initiatives and Events Grant (MCIEG) program to the 2025 Canada Day Celebrations.

J.1 Council Member Motion: FCM Convention May 28 – June 2, 2025

That Council authorize the attendance and associated costs for Councillor Caradonna to attend the 2025 FCM Conference in Ottawa.

Approximate cost:

Conference fees: \$1,449.79 (early bird)

Ground Transportation: \$200

Air transportation: \$496.07

Accommodation: \$2056.04 (group rate)

Meals and Incidentals: \$250

Carbon Offset 211.50

The estimated total cost is \$4663.40

J.3 Council Member Motion: Doric Connector Completion

- That Council directs staff to continue construction of the Doric Connector from Washington Ave to Carroll Street (Phase 1), using the south Statutory Right-of-Way on 3095 Carroll Street with funds from the Local Amenities Reserve up to \$350,000, including contingency.
- 2. That Council directs staff to report back with a timeline to complete Phase 1 and plans to finish Phase 2, including the treatment/marking along Doric Street for the Carroll Street to Balfour Avenue segment of the Doric Connector.



Council Report

For the Meeting of April 17, 2025

To: Council Date: April 3, 2025

From: Karen Hoese, Director, Planning and Development

Subject: Amendment Bylaw for the Affordable Housing Standards Bylaw

RECOMMENDATION

That the following Bylaw be given first, second and third readings:

1. Affordable Housing Standards Bylaw, Amendment Bylaw (No. 1), No. 25-028.

BACKGROUND

The Affordable Housing Standards Bylaw, No. 22-056 (the "**Bylaw**") was adopted on January 26, 2023. Its purpose is to consolidate various affordability standards into one central location. These standards in the Bylaw are referenced when securing affordable rental housing and below-market homeownership units through legal agreements, such as housing agreements. In addition, the Bylaw serves as a useful resource for market and non-market housing partners, providing clarity and certainty on the City's affordability standards.

The Bylaw's affordability standards set maximum rental rates and income limits that align with affordability targets used in senior government, regional government, and City of Victoria housing programs. Because these programs are periodically updated to reflect changes in inflation rates, demographics, and market conditions, when the Bylaw was introduced, it was anticipated that annual updates to the Bylaw would be required.

Since the adoption of the Bylaw, there have been several updates to existing affordability standards and the introduction of new standards. For example, in 2023 BC Housing updated their Housing Income Limits, and in 2024 the City introduced a new housing program, the Affordable Rental Housing Revitalization Tax Exemption (RTE) Bylaw, which references 95% of CMHC's Median Market Rent. To ensure the Bylaw remains current and aligns with applicable housing programs and existing city policies, various updates are required.

CONCLUSIONS

The Affordable Housing Standards Bylaw, Amendment Bylaw (No. 1), No. 25-028 (see Attachment 1) implements minor updates to ensure the Bylaw aligns with updated government affordability targets.

A blackline consolidated version of the Affordable Housing Standards Bylaw (Attachment 2) is also provided as a reference to show how the bylaw would appear after amended as proposed.

Respectfully submitted,

Nadine Kawata Karen Hoese Senior Planner – Housing Development Director

Planning and Development Planning and Development

Report accepted and recommended by the City Manager

List of Attachments

- Attachment 1: Bylaw No. 25-028
- Attachment 2: Blackline consolidated Affordable Housing Standards Bylaw

NO. 25-028

AFFORDABLE HOUSING STANDARDS BYLAW, AMENDMENT BYLAW (NO. 1)

A BYLAW OF THE CITY OF VICTORIA

The purpose of this bylaw is to amend the *Affordable Housing Standards Bylaw* to align City affordability targets with the current standards established by public housing bodies and other levels of government.

Contents

- 1 Title
- 2-5 Amendments
- 6 Effective Date

Under its statutory powers, including sections 8(3)(g) and 63(f) of the *Community Charter* and section 483 of the *Local Government Act*, the Council of the Corporation of the City of Victoria in an open meeting assembled enacts the following provisions:

Title

1. This Bylaw may be cited as the "AFFORDABLE HOUSING STANDARDS BYLAW, AMENDMENT BYLAW (NO. 1)".

Amendments

- 2. The Affordable Housing Standards Bylaw No. 22-056 is amended in section 3, as follows:
 - (a) by striking out "type of development" and replacing it with "affordability target"; and
 - (b) by deleting Table 1 entirely and replacing it with the following:

Table 1

Row	Affordability Target	Studio or 1 Bedroom Dwelling Unit	2+ Bedroom Dwelling Unit	
1	BC Housing - Low and Moderate Income Limits	\$85,870	\$138,770	
2	BC Housing – Middle Income Limits	\$131,950	\$191,910	

3. The Affordable Housing Standards Bylaw is further amended in section 4, by deleting Table 2 entirely and replacing it with the following:

Table 2

			Maximum Monthly Rent				
Row	Affordability Target	Maximum Income Limit	Studio Dwelling Unit	1 Bedroom Dwelling Unit	2 Bedroom Dwelling Unit	3 Bedroom Dwelling Unit	4 Bedroom Dwelling Unit
1	Very low income	\$24,999	\$375	\$425	\$575	\$700	\$730
2	Low income	\$44,999	\$625	\$775	\$1,050	\$1,050	\$1,250
3	Median income	\$69,999	\$1,125	\$1,250	\$1,400	\$1,750	\$2,000

- 4. The Affordable Housing Standards Bylaw is further amended in section 5, as follows:
 - (a) by striking out "organization", and replacing it with "affordability target"; and
 - (b) by deleting Table 3 entirely and replacing it with the following:

Table 3

Row	Affordability Target		Studio Dwelling Unit	1 Bedroom Dwelling Unit	2 Bedroom Dwelling Unit	3 Bedroom Dwelling Unit	4+ Bedroom Dwelling Unit
1	CMHC – 2024 Average Market Rent	Maximum Monthly Rent	\$1,350	\$1,502	\$1,954	\$2,3	351
2	CMHC - 2024 Median Market Rent	Maximum Monthly Rent	\$1,300	\$1,418	\$1,827	\$2,4	4 58
3	BC Housing – 2023 Housing Income Limits	Maximum Monthly Rent	\$1,	,250	\$1,625	\$2,050	\$2,387
4	BC Housing – 2023 Housing Income Limits	Maximum Annual Income Limit	\$50	\$50,000		\$82,000	\$95,500

5. The Affordable Housing Standards Bylaw is further amended in section 6 by striking out "adopted" and replacing it with "amended".

Effective Date

6. This Bylaw comes into force on adoption.

READ A FIRST TIME the	day of	2025
READ A SECOND TIME the	day of	2025
READ A THIRD TIME the	day of	2025
ADOPTED on the	day of	2025

CITY CLERK MAYOR

NO. 22-056

AFFORDABLE HOUSING STANDARDS BYLAW

A BYLAW OF THE CITY OF VICTORIA

The purpose of this Bylaw is to establish affordability standards for rental and affordable home ownership housing in order to protect housing security for low to median income residents, and to apply these standards in housing agreements.

Contents

- 1 Title
- 2 Definitions
- 3 Below-Market Homeownership Units
- 4-5 Affordable Rental Units
- 6 Adjustments for CPI
- 7 Effective Date

Under its statutory powers, including sections 8(3)(g) and 63(f) of the *Community Charter* and section 483 of the *Local Government Act*, the Council of the Corporation of the City of Victoria in a public meeting assembled enacts the following provisions:

Title

 This Bylaw may be cited as the "AFFORDABLE HOUSING STANDARDS BYLAW".

Definitions

- 2. In this Bylaw:
 - (a) "CPI" means the all-items Consumer Price Index for Victoria published by Statistics Canada or its successor in function.
 - (b) "below-market homeownership unit" means a dwelling unit available for sale at less than market value pursuant to an arrangement with BC Housing or any other public entity.
 - (c) "income" means the total annual income before tax from all sources for every occupant of the dwelling unit, and includes non-taxable income.

Below-Market Homeownership Units

Subject to section 6, maximum income limits for below-market homeownership units
are those provided in Table 1, for the corresponding type of development affordability
target and number of bedrooms.

Table 1

Γ				
	Row	Type of Development	Number of	Maximum-
			Bedrooms in	Income Limit
			Dwelling Unit	
			g	

2

4	BC Housing Affordable Homeownership- Program	Less than 2	\$ 121,330
2	BC Housing Affordable Homeownership- Program	2 or more	\$173,800
3	All other affordable homeownership-programs	Less than 2	\$96,000
4	All other affordable homeownership-programs	2 or more	\$155,000

Table 1

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Ro	Affordabili	ty Target	Studio or 1 Bedroom Dwelling Unit	2+ Bedroom Dwelling Unit
1	BC Housing Income Lim	g - Low and Moderate its	<u>\$85,870</u>	<u>\$138,770</u>
2	BC Housing	g – Middle Income Limits	<u>\$131,950</u>	<u>\$191,910</u>

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Affordable Rental Units

4. Subject to section 6, maximum income limits and maximum rents for affordable rental units are those provided in Table 2, for the corresponding affordability target and type of dwelling unit.

Table 2

			Maximum rent					
Row	Affordability Target	Maximum- Income- Limit	Studio- Dwelling- Unit	1 Bedroom Dwelling Unit	2 Bedroom Dwelling Unit	3+ Bedroom Dwelling- Unit		
4	Very low- income	\$19,998	\$375	\$425	\$575	\$700		
2	Low- income	\$34,999	\$ 500	\$650	\$850	\$1,000		
3	Median- income	\$54,999	\$ 875	\$1,050	\$1,300	\$1,750		

Table 2

-	-	-	Maximum Monthly Rent				
Row	Affordability Target	Maximu m Income Limit	Studio Dwelling Unit	1 Bedroom Dwelling Unit	2 Bedroom Dwelling Unit	3 Bedroom Dwelling Unit	4 Bedroom Dwelling Unit

1_	Very low income	<u>\$24,999</u>	<u>\$375</u>	<u>\$425</u>	<u>\$575</u>	<u>\$700</u>	<u>\$730</u>
2	Low income	<u>\$44,999</u>	<u>\$625</u>	<u>\$775</u>	<u>\$1,050</u>	<u>\$1,050</u>	<u>\$1,250</u>
<u>3</u>	Median income	<u>\$69,999</u>	<u>\$1,125</u>	<u>\$1,250</u>	<u>\$1,400</u>	<u>\$1,750</u>	<u>\$2,000</u>

5. Notwithstanding section 4, where the affordable rental units are provided in cooperation with BC Housing or the Canada Mortgage and Housing Corporation (CMHC), maximum income limits, if applicable, and maximum rents for affordable rental units are those provided in Table 3 for the corresponding organization affordability target and type of dwelling unit, subject to section 6.

Table 3

Row	Organization		Studio or 1- Bedroom- Dwelling- Unit	2- Bedroom- Dwelling- Unit	3- Bedroom- Dwelling- Unit	4+- Bedroom- Dwelling- Unit
4	BC Housing	Maximum Rent	\$1,187	\$1,525	\$1,975	\$2,112
2	BC Housing	Maximum- Income- Limit	\$47,500	\$61,000	\$79,000	\$84,500
3	CMHC	Maximum- Rent	\$1,223	\$1,223	\$1,223	\$1,223

Table 3

Table	_						
Row	Affordability Target		Studio Dwelling Unit	1 Bedroom Dwelling Unit	2 Bedroom Dwelling Unit	Bedroom Dwelling Unit	4+ Bedroom Dwelling Unit
1	CMHC – 2024 Average Market Rent	Maximum Monthly Rent	<u>\$1,350</u>	<u>\$1,502</u>	<u>\$1,954</u>	\$2,3	<u>351</u>
2	CMHC - 2024 Median Market Rent	Maximum Monthly Rent	<u>\$1,300</u>	<u>\$1,418</u>	<u>\$1,827</u>	<u>\$2,</u> 4	<u> 158</u>
<u>3</u>	BC Housing – 2023 Housing Income Limits	Maximum Monthly Rent	\$1,	<u>.250</u>	<u>\$1,625</u>	<u>\$2,050</u>	<u>\$2,387</u>

4

4	BC Housing – 2023 Housing Income Limits	Maximum Annual Income Limit	<u>\$50,000</u>	<u>\$65,000</u>	<u>\$82,000</u>	<u>\$95,500</u>
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Adjustments for CPI

6. Commencing in the second calendar year following the year this Bylaw is adoptedamended, the dollar amounts set out in Tables 1, 2, and 3 shall be adjusted annually on January 1 of each year by adding to the dollar amount specified in this Bylaw an amount calculated by multiplying the dollar amount as of the previous January 1 by the annual percentage increase in the CPI for the most recently published twelve-month period.

Effective Date

7. This Bylaw comes into force on adoption.

READ A FIRST TIME the	14 th	day of	July	2022
READ A SECOND TIME the	14 th	day of	July	2022
READ A THIRD TIME the	14 th	day of	July	2022
ADOPTED on the	26 th	day of	January	2023

"CURT KINGSLEY" CITY CLERK "MARIANNE ALTO" MAYOR



Council Report For the Meeting of April 17, 2025

To: Council Date: April 09, 2025

From: Curt Kingsley, City Clerk

Subject: 1911 and 1913 Belmont Avenue: Rezoning Application No. 00879 and

Development Variance Permit No. 00289

RECOMMENDATION

That the following bylaw be given first, second, and third readings:

1. Zoning Regulation Bylaw, Amendment Bylaw (No. 1359), No. 25-019

That the following bylaw be adopted:

1. Zoning Regulation Bylaw, Amendment Bylaw (No. 1359), No. 25-019

Development Variance Permit Application

- 1. That subject to the adoption of the necessary Zoning Regulation Bylaw amendment, Council authorizes the issuance of Development Variance Permit (DVP) No. 00289 for 1911/1913 Belmont Avenue, in accordance with plans submitted to the Planning and Development department on January 16, 2024, subject to:
 - a. Proposed development meeting all City Zoning Regulation Bylaw requirements, except for the following variances:
 - i. allow roof decks
 - ii. increase the maximum height of the house from 7.60m to 7.82m Committee of the Whole Report January 23, 2025 Rezoning Application No. 00879 and Development Variance Permit No. 00289 for 1911/1913 Belmont Avenue Page 2 of 6
 - iii. reduce the rear yard setback from 7.82m to 5.66m (to the deck) iv. reduce the side yard setback (north) from 3.00m to 0.49m (to the stairs)
 - iv. reduce the side yard setback (south) from 1.50m to 0.34m (to the deck)
 - v. reduce the combined side yards setback from 4.50m to 0.83m
 - vi. increase the maximum site coverage from 40 percent to 42 percent
- 2. That the Development Variance Permit, if issued, lapses two years from the date of this resolution.

BACKGROUND

Attached for Council's consideration is a copy of the proposed Bylaw No. 25-019.

The issue came before Council on February 13, 2025 where the following resolution was approved:

1911 and 1913 Belmont Avenue: Rezoning Application No. 00879 and Development Variance Permit No. 00289 (Fernwood)

Rezoning Application

- 1. That Council instruct the Director of Planning and Development to prepare the necessary Zoning Regulation Bylaw amendment that would authorize the proposed development outlined in the staff report dated January 23, 2025, for 1911/1913 Belmont Avenue.
- 2. That, after publication of notification in accordance with section 467 of the Local Government Act, first, second, third and final reading of the zoning. regulation bylaw amendment be considered by Council.
- 3. That the above recommendations be adopted on the condition that they create no legal rights for the applicant or any other person, or obligation on the part of the City or its officials, and any expenditure of funds is at the risk of the person making the expenditure.

Development Variance Permit

That Council, after giving notice, consider the following motion:

- 1. That subject to the adoption of the necessary Zoning Regulation Bylaw amendment, Council authorizes the issuance of Development Variance Permit (DVP) No. 00289 for 1911/1913 Belmont Avenue, in accordance with plans submitted to the Planning and Development department on January 16, 2024, subject to:
 - a. Proposed development meeting all City Zoning Regulation Bylaw requirements, except for the following variances:
 - i. allow roof decks
 - ii. increase the maximum height of the house from 7.60m to 7.82m Committee of the Whole Report January 23, 2025 Rezoning Application No. 00879 and Development Variance Permit No. 00289 for 1911/1913 Belmont Avenue Page 2 of 6
 - iii. reduce the rear yard setback from 7.82m to 5.66m (to the deck) iv. reduce the side yard setback (north) from 3.00m to 0.49m (to the stairs)
 - iv. reduce the side yard setback (south) from 1.50m to 0.34m (to the deck)
 - v. reduce the combined side yards setback from 4.50m to 0.83m
 - vi. increase the maximum site coverage from 40 percent to 42 percent
- 2. That the Development Variance Permit, if issued, lapses two years from the date of this resolution.

Respectfully submitted,

Curt Kingsley City Clerk

Report accepted and recommended by the City Manager

List of Attachments:

Bylaw No. 25-019

NO. 25-019

A BYLAW OF THE CITY OF VICTORIA

The purposes of this Bylaw are to amend the Zoning Regulation Bylaw by creating the R1-B-Be Single Family Dwelling (Belmont Avenue) District, and to rezone land known as 1911/1913 Belmont Avenue from the R1-B Single Family Dwelling District Zone to the R1-B-Be Zone, Single Family Dwelling (Belmont Avenue) District.

The Council of The Corporation of the City of Victoria in an open meeting assembled enacts the following provisions:

- This Bylaw may be cited as the "ZONING REGULATION BYLAW, AMENDMENT BYLAW (NO. 1359)".
- 2 Bylaw No. 80-159, the Zoning Regulation Bylaw, is amended in the Table of Contents of Schedule "B" under the caption <u>PART 1 DETACHED DWELLING ZONES</u> by adding the following words:
 - "1.165 R1-B-Be Single Family Dwelling (Belmont Avenue) District"
- The Zoning Regulation Bylaw is also amended by adding to Schedule B after Part 1.164 the provisions contained in Schedule 1 of this Bylaw.
- The Zoning Regulation Bylaw is further amended in section 49(1), General Regulations, by adding the following immediately after subsection (b) and renumbering each subsection accordingly:
 - (c) R1-B-Be Zone, Single Family Dwelling (Belmont Avenue) District;
- The land known as 1911/1913 Belmont Avenue, legally described as PID: 007-921-420 Lot 1 Section 75 Victoria District Plan 1209 and shown hatched on the attached map, is removed from the R1-B Zone, Single Family Dwelling District, and placed in the R1-B-Be Zone, Single Family Dwelling (Belmont Avenue) District.

READ A FIRST TIME the	day of	2025
READ A SECOND TIME the	day of	2025
READ A THIRD TIME the	day of	2025
ADOPTED on the	day of	2025

CITY CLERK MAYOR

Schedule 1

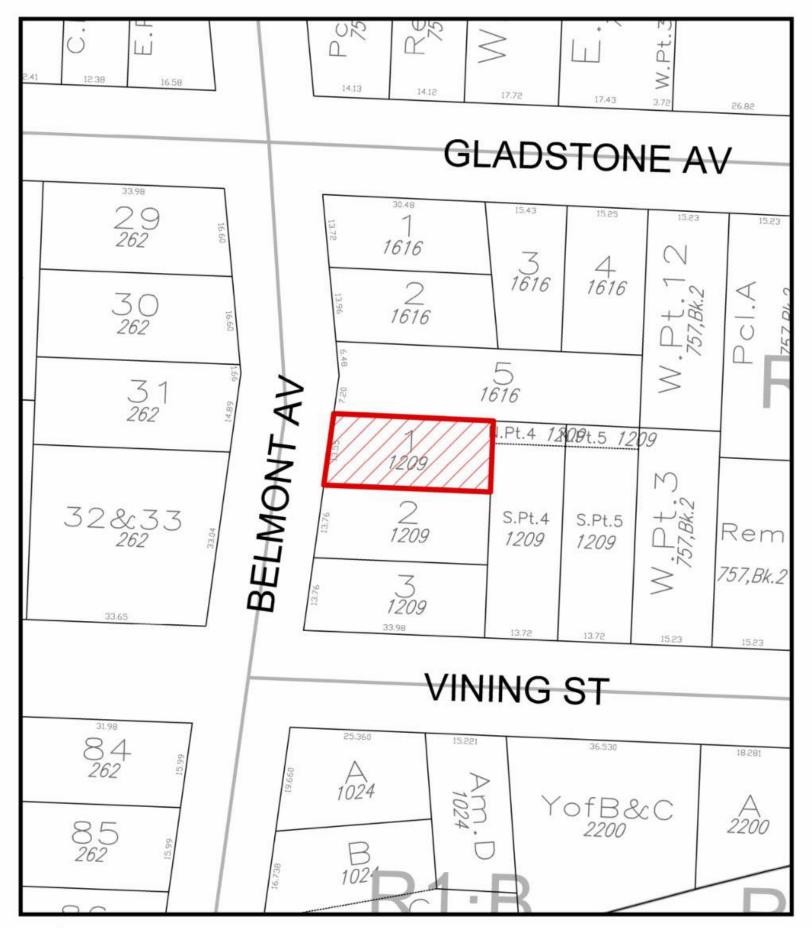
PART 1.165 – R1-B-Be ZONE, SINGLE FAMILY DWELLING (BELMONT AVENUE) DISTRICT

1.165.1 Zoning Regulations

a. All of the regulations in the R1-B, Single Family Dwelling District apply in this Zone except section 1.2.3(c), which is modified in this Zone in accordance with section 1.165.2.

1.165.2 Floor Area of the Principal Building

a. Floor <u>area</u>, of all floor levels combined for <u>lots</u> less 337m² than 669m² in <u>area</u> (maximum)





1911/13 Belmont Avenue Rezoning No.00879



From: Mackenzie Godfrey

Sent: April 10, 2025 9:41 AM

To: Legislative Services email

Subject: DVP #00289 1911/1913 Belmont Avenue

To whom it may concern,

I am a neighbour of the above noted address seeking a DVP regarding site setbacks, site coverage and height allowances.

I am writing to support these variance requests and see no concerns from a neighbor perspective. These changes were already in place prior to the owners home purchase and they do not negatively impact the overall streetscape and character of the neighbourhood.

Thanks,

Mackenzie Godfrey 1903 Belmont Avenue

NO. 25-023

HOUSING AGREEMENT (2805 COOK STREET) BYLAW

A BYLAW OF THE CITY OF VICTORIA

The purpose of this Bylaw is to authorize an agreement for rental housing for the lands known as 2805 Cook Street, Victoria, BC.

Under its statutory powers, including section 483 of the *Local Government Act*, the Council of The Corporation of the City of Victoria in an open meeting assembled enacts the following provisions:

Title

1 This Bylaw may be cited as the "HOUSING AGREEMENT (2805 COOK STREET) BYLAW (2025)".

Agreement authorized

- The Director of Planning and Development is authorized to execute the Housing Agreement substantially in the form attached to this Bylaw as Schedule A;
 - (a) between the City and Christopher Anthony Travis, or other registered owners from time to time of the lands described in subsection (c); and
 - (b) that applies to the lands known as 2805 Cook Street, Victoria, BC, legally described as:

PID: 007-123-175, Lot 395, Block 25, Section 4, Victoria District Plan 299.

READ A FIRST TIME the	10 th	day of	APRIL	2025
READ A SECOND TIME the	10 th	day of	APRIL	2025
READ A THIRD TIME the	10 th	day of	APRIL	2025
ADOPTED on the		day of		2025

CITY CLERK MAYOR

SCHEDULE A

HOUSING AGREEMENT

(Pursuant to section 483 of the Local Government Act)

BETWEEN:

THE CORPORATION OF THE CITY OF VICTORIA

#1 Centennial Square Victoria, BC V8W 1P6

(the "City")

AND:

CHRISTOPHER ANTHONY TRAVIS

1-1702 Quadra Street Victoria, BC V8W 2L8 (the "Owner")

WHEREAS:

- A. Capitalized terms used herein will have the respective meanings ascribed to them in section 1.1 of this Agreement, unless the context otherwise clearly requires or they are elsewhere defined herein.
- B. Under section 483 of the Local Government Act the City may, by bylaw, enter into a housing agreement with an owner regarding the occupancy of the housing units identified in the agreement, including but not limited to terms and conditions referred to in section 483(2) of the Local Government Act.
- C. The Owner is the registered owner in fee simple of lands in the City of Victoria, British Columbia, with a civic address of 2805 Cook Street, Victoria, B.C. and legally described as:

PID: 007-123-175 Lot 395 Block 25 Section 4 Victoria District Plan 299 (the "Lands").

- D. The Owner has applied to the City for a development permit with variances to permit a 12-unit corner townhouse development under the City's Missing Middle zoning regulations (Schedule P of the Zoning Regulation Bylaw) and is providing rental housing in accordance with this Agreement.
- E. The City and the Owner wish to enter into this Agreement, as a housing agreement pursuant to section 483 of the Local Government Act, to secure the agreement of the Owner to provide rental housing, and that all Dwelling Units within the Development on the Lands will be used and held only as rental housing.

NOW THIS AGREEMENT WITNESSES that pursuant to section 483 of the *Local Government Act*, and in consideration of the premises and covenants contained in this agreement (the "Agreement"), the parties agree each with the other as follows:

1.0 DEFINITIONS

1.1 In this Agreement:

"Business Day" means Monday to Friday, other than any such day which is a statutory holiday in Victoria, British Columbia;

"Development" means the new twelve (12) unit building consisting of residential housing and related facilities on the Lands;

"Dwelling Units" means any or all, as the context may require, of the twelve (12) self-contained residential dwelling units within the Development and includes any dwelling unit that is developed on the Lands in future, whether as part of the Development or otherwise, and "Dwelling Unit" means any of such residential dwelling units located on the Lands;

"Effective Date" means the date as of which the City executes this Agreement;

"Immediate Family" includes a person's spouse, child, grandchild, parent, grandparent, sibling, niece and nephew, and includes the Immediate Family of the person's spouse;

"Non-owner" means a person other than a Related Person or the Owner;

"Notice" has the meaning ascribed in section 7.1:

"Occupancy Permit" means a permit issued by the City authorizing the use and occupation of any new building, development or partial development on the Lands;

"Owner" includes a person who acquires an interest in the Lands or any part of the Lands or the Development and is thereby bound by this Agreement, as referred to in section 10.3;

"Related Person" includes, where the registered or beneficial owner of the Lands or Dwelling Unit, as applicable, is:

- (a) a corporation or society:
 - an officer, director, shareholder, or member of such corporation or society, or of another entity which is a shareholder or member of such corporation or society; or
 - (ii) an Immediate Family of a person to whom paragraph (i) applies, or
- (b) an individual, an Immediate Family of the registered or beneficial owner;

"Tenancy Agreement" means a tenancy agreement pursuant to the Residential Tenancy Act that is regulated by that Act.

2.0 TERM

- 2.1 The term of this Agreement shall begin from the Effective Date and continue in perpetuity.
- 3.0 DWELLING UNITS TO BE USED AND OCCUPIED ONLY AS RENTAL UNITS
- 3.1 The Owner covenants and agrees that the Dwelling Units shall only be used as rental

housing in perpetuity, and for that purpose shall only be occupied by a Non-owner under the terms of a Tenancy Agreement between the Owner and the Non-owner who occupies the Dwelling Unit.

3.2 The Owner covenants and agrees that the Owner shall not take any steps, or enter into any agreements, or impose any rules or regulations whatsoever, the effect of which would be to prevent or restrict the Owner of a Dwelling Unit from renting that Dwelling Unit to a Non-owner under the terms of a Tenancy Agreement.

4.0 REPORTING

- 4.1 The Owner covenants and agrees to provide to the City's Director of Planning and Development, within thirty (30) days of the Director's written request, a report in writing confirming all Dwelling Units are being rented to Non-owners or are vacant along with such other information as may be requested by the Director from time to time.
- 4.2 The Owner hereby authorizes the City to make such inquiries as it considers necessary in order to confirm that the Owner is complying with this Agreement.
- 4.3 The Owner acknowledges that it is within the City's sole discretion to consent or not to consent to modifications of this Agreement and that such consent may be withheld for any reason.

5.0 NOTICE TO BE REGISTERED IN LAND TITLE OFFICE

5.1 Notice of this Agreement (the "Notice") will be registered in the Land Title Office by the City in accordance with section 483 of the Local Government Act, and this Agreement is binding on the parties to this Agreement as well as all persons who acquire an interest in the Lands after registration of the Notice.

6.0 LIABILITY

- 6.1 The Owner agrees to indemnify and saves harmless the City and each of its elected and appointed officials, employees and agents and their respective administrators, successors and permitted assigns, of and from all claims, demands, actions, damages, costs and liabilities, which all or any of them shall or may be liable for or suffer or incur or be put to by reason of or arising out of failure of the Owner to comply with the terms and conditions of this Agreement, or otherwise that would not have arisen "but for" this Agreement.
- 6.2 The Owner hereby releases and forever discharges the City and each of its elected and appointed officials, employees and agents and their respective administrators, successors and permitted assigns, of and from any and all claims, demands, actions, damages, economic loss, costs and liabilities which the Owner now has or hereafter may have with respect to or by reason of or arising out of the fact that the Lands are encumbered by and affected by this Agreement, or otherwise that would not have arisen "but for" this Agreement.

7.0 GENERAL PROVISIONS

- 7.1 NOTICE. If sent as follows, notice under this Agreement is considered to be received:
 - upon confirmation of delivery by Canada Post if sent by registered mail,

- (b) on the next Business Day if sent by facsimile or email with no notice of failure to deliver being received back by the sender, and
- (c) on the date of delivery if hand-delivered, and

in the case of the City, addressed to:

City of Victoria #1 Centennial Square Victoria, BCV8W 1P6

Attention: Director of Planning and Development

Fax: 250-361-0386

Email: khoese@victoria.ca

and in the case of the Owner, addressed to:

Christopher Anthony Travis
1-1702 Quadra Street
Victoria, BC V8W 2L9
Email: a travia victoria@amail.a

Email: c.travis.victoria@gmail.com

If a party identifies alternate contact information in writing to another party, notice is to be given to that alternate address.

If normal mail, email or facsimile service is interrupted by strike, work slowdown, force majeure, or other cause,

- (d) notice sent by the impaired service is considered to be received on the date of delivery, and
- (e) the sending party must use its best efforts to ensure prompt receipt of a notice by using other uninterrupted services, or by hand-delivering the notice.
- 7.2 TIME. Time is of the essence of this Agreement.
- 7.3 BINDING EFFECT. This Agreement will enure to the benefit of and be binding upon the parties hereto and their respective heirs, administrators, executors, successors, and permitted assignees. In accordance with section 483(6) of the Local Government Act, this Agreement and all obligations hereunder is binding on all who acquire an interest in the Lands, and the Owner only during the Owner's ownership of any interest in the Lands, and with respect only to that portion of the Lands of which the Owner has an interest.
- 7.4 WAIVER. The waiver by a party of any failure on the part of the other party to perform in accordance with any of the terms or conditions of this Agreement is not to be construed as a waiver of any future or continuing failure, whether similar or dissimilar.
- 7.5 HEADINGS. The division of this Agreement into articles and sections and the insertion of headings are for the convenience of reference only and will not affect the construction or interpretation of this Agreement.
- 7.6 LANGUAGE. Words importing the singular number only will include the plural and vice versa, words importing the masculine gender will include the feminine and neuter genders

- and vice versa, and words importing persons will include individuals, partnerships, associations, trusts, unincorporated organizations and corporations and vice versa.
- 7.7 LEGISLATION. Reference to any enactment includes any regulations, orders or directives made under the authority of that enactment, and is a reference to that enactment as consolidated, revised, amended, re-enacted or replaced, unless otherwise expressly provided.
- 7.8 EQUITABLE REMEDIES. The Owner acknowledges and agrees that damages would be an inadequate remedy for the City for breach of this Agreement and that the public interest strongly favours specific performance, injunctive relief (mandatory or otherwise), or other equitable relief, as the only adequate remedy for a default under this Agreement.
- 7.9 CUMULATIVE REMEDIES. No remedy under this Agreement is to be deemed exclusive but will, where possible, be cumulative with all other remedies at law or in equity.
- 7.10 ENTIRE AGREEMENT. This Agreement when executed will set forth the entire agreement and understanding of the parties as at the date it is made.
- 7.11 FURTHER ASSURANCES. Each of the parties will do, execute, and deliver, or cause to be done, executed, and delivered all such further acts, documents and things as may be reasonably required from time to time to give effect to this Agreement.
- 7.12 AMENDMENT. This Agreement may be amended from time to time, by consent of the Owner and a bylaw duly passed by the Council of the City and thereafter if it is signed by the City and the Owner.
- 7.13 LAW APPLICABLE. This Agreement is to be construed in accordance with and governed by the laws applicable in the Province of British Columbia.
- 7.14 NO DEROGATION FROM STATUTORY AUTHORITY. Nothing in this Agreement shall:
 - (a) limit, impair, fetter or derogate from the statutory powers of the City all of which powers may be exercised by the City from time to time and at any time to the fullest extent that the City is enabled and no permissive bylaw enacted by the City, or permit, licence or approval, granted, made or issued thereunder, or pursuant to statute, by the City shall estop, limit or impair the City from relying upon and enforcing this Agreement; or
 - relieve the Owner from complying with any enactment, including the City's bylaws, or any obligation of the Owner under any other agreement with the City.
- 7.15 SEVERABILITY. If any section, term or provision of this Agreement is found to be partially or wholly illegal or unenforceable, then such sections or parts will be considered to be separate and severable from this Agreement and the remaining sections or parts of this Agreement, as the case may be, will be unaffected thereby and will remain and be enforceable to the fullest extent permitted by law as though the illegal or unenforceable parts or sections had never been included in this Agreement.
- 7.16 JOINT AND SEVERAL. The Owner, if more than one, are jointly and severally obligated to perform and observe each and every of the covenants, warranties and agreements herein contained by the Owner to be observed and performed.

- 7.17 COUNTERPARTS. This Agreement may be executed in counterparts and delivered by emailed PDF file, each of which will have the same effect as if all parties had signed the same document. Each counterpart shall be deemed to be an original. All counterparts shall be construed together and shall constitute one and the same Agreement.
- 7.18 EFFECTIVE DATE. This Agreement is effective as of the date of the signature of the last party to sign.

IN WITNESS WHEREOF the parties hereto have set their hands and seals as of the day and year last below written.

THE CORPORATION OF THE CITY VICTORIA by its authorized signatory:	OF)
Karen Hoese, Director of Planning and Development	-)
Date signed:	-)
Print Name: Christopher Anthony Travis	-)
Date signed: March //, 2025		

NO. 25-024

PATIO REGULATION BYLAW, AMENDMENT BYLAW (NO. 4)

A BYLAW OF THE CITY OF VICTORIA

The purpose of this Bylaw is to amend the *Patio Regulation Bylaw* to:

- 1. Update the Area Rate Tables to set 2025 and 2026 Fee Area Rates at the same levels as 2023 & 2024; and
- 2. To enable refunds on a pro rata basis of certain fees paid in excess of the amended rates for the remainder of 2025.

Contents

- 1 Title
- 2 Amendments
- 3 Transition
- 4 Repeal of Transition Provision
- 5 Commencement

Under its statutory powers, including section 14 of the *Victoria City Act, 1919*, and sections 8(3), 19, 35, 36, 38, 154 and 194 of the *Community Charter*, the Council of the Corporation of the City of Victoria in an open meeting assembled enacts the following provisions:

Title

1 This Bylaw may be cited as the "Patio Regulation Bylaw, Amendment Bylaw (No. 4)".

Amendments

- 2 The Patio Regulation Bylaw No. 23-035 is amended at Schedule B as follows:
 - (a) By deleting the Area Rate Tables and replacing them with the Area Rate Tables set out below:

2023 to 2026

Fee Area	S	imple	Complex		
	Annual	Seasonal	Annual	Seasonal	
1	\$4.07	\$2.03	\$5.78	\$2.89	
2	\$3.88	\$1.94	\$5.52	\$2.76	
3	\$3.20	\$1.60	\$4.52	\$2.26	
4	\$2.75	\$1.37	\$3.90	\$1.95	
5	\$1.96	\$0.98	\$2.78	\$1.39	

2027 and Subsequent Years

Fee Area	S	imple	Complex		
	Annual Seasonal		Annual	Seasonal	
1	\$8.13	\$4.07	\$11.55	\$5.78	
2	\$7.76	\$3.88	\$11.03	\$5.52	
3	\$6.39	\$3.20	\$9.04	\$4.52	
4	\$5.49	\$2.75	\$7.80	\$3.90	
5	\$3.91	\$1.96	\$5.55	\$2.78	

Transition Provision

- The Director of Finance may issue a refund to any licensee who has paid its applicable licence fees under Schedule B for the 2025 year as follows:
 - (a) In relation to an annual licence, in the amount of 71 % of the difference between applicable rate as set out in the repealed "2025 and Subsequent Years Table" and the applicable rate as set out in the "2025 and Subsequent Years Table" included at section 2 of this bylaw;
 - (b) In relation to a seasonal licence, 92% of the difference between the applicable rate as set out in the repealed "2025 and Subsequent Years Table" and the applicable rate as set out in the "2025 and Subsequent Years Table" included at section 2 of this bylaw.

Repeal of Transition Provision

4 Section 3 of this Bylaw is repealed.

Commencement

5 This Bylaw comes into force on adoption, except section 4, which comes into force on December 31, 2025.

READ A FIRST TIME the	10 th	day of	APRIL	2025
READ A SECOND TIME the	10 th	day of	APRIL	2025
READ A THIRD TIME the	10 th	day of	APRIL	2025
ADOPTED on the		day of		2025

CITY CLERK

MAYOR

NO. 25-011

PARKS REGULATION BYLAW, AMENDMENT BYLAW (NO. 20)

A BYLAW OF THE CITY OF VICTORIA

The purpose of this bylaw is to amend the provisions of the *Parks Regulation Bylaw* pertaining to overnight sheltering by persons experiencing homelessness to better regulate overnight sheltering in parks, while respecting the importance and value of parks and public spaces for the health, wellbeing and shared enjoyment of all members of the community.

Contents

- 1 Title
- 2 Amendments
- 3 Commencement

Under its statutory powers, including sections 2(2)(b), 7(c), 8(3)(b) and (h), 29, 30, and 62 and 64 of the *Community Charter*, the Council of the Corporation of the City of Victoria in a public meeting assembled enacts the following provisions:

Title

1 This Bylaw may be cited as the "Parks Regulation Bylaw, Amendment Bylaw (No. 20)".

Amendments

- 2 The Parks Regulation Bylaw No. 07-059 is amended:
 - (a) in section 2 by
 - (i) deleting the definition of "homeless person",
 - (ii) inserting, immediately after the definition of "park", the following:
 - " "person experiencing homelessness"

means a person who does not have

- (a) a fixed address,
- (b) a predictable safe residence to return to on a daily basis, and
- (c) access to indoor shelter space or housing;", and
- (iii) inserting, immediately after the definition of "same location", the following:

[&]quot; "temporary overnight shelter"

means a structure, improvement, or overhead shelter, including a tent, lean-to, or other form of overhead shelter constructed from tarpaulin, plastic, cardboard, or other rigid or non-rigid material, used by a person experiencing homelessness to protect themselves from the elements and the risk of hypothermia;";

- (b) in section 5A(5), by deleting the words "homeless person sheltering in a park pursuant to section 16A" and replacing them with "person experiencing homelessness occupying a temporary overnight shelter pursuant to section 17";
- (c) in section 14, by inserting the following as new subsections (9) and (10):
 - "(9) A person must not, without prior written permission of the Director, bring into or possess in a park any of the following:
 - (a) pallets;
 - (b) fencing;
 - (c) lumber, plywood, drywall, insulation, or any other construction material;
 - (d) generators; or
 - (e) power tools.
 - (10) A person must not damage, modify, or otherwise tamper with any park infrastructure, including electrical, irrigation or plumbing systems, drinking fountains, washrooms, seating, fencing or structures lawfully in a park, or other objects placed in a park by the City and intended to be used by park patrons.";
- (d) by deleting section 16 and replacing it with the following:
 - "16 No person may use, occupy, maintain, place, erect, or construct, or cause to be or used, occupied, maintained, placed, erected, or constructed, a shelter, tent, building, or other structure in a park except:
 - (a) for the purpose of an event permitted under section 5 and then only in accordance with the terms of the permit for that event;
 - (b) in accordance with section 5A and then only in accordance with a permit issued under that section; or
 - (c) with the express prior permission of the Council.";
- (e) by repealing section 16A;

- (f) by renumbering sections 17 to 20 and sections 22A and 23 as new sections 20 to 25 respectively;
- (g) by inserting the following as the new sections 17 to 19:

"Temporary Overnight Shelter

- 17 (1) The prohibition in section 16 does not apply to a person experiencing homelessness who uses, occupies, maintains, erects, or constructs a temporary overnight shelter between the hours of 7:00 p.m. of one day and 7:00 a.m. of the next day, provided that it complies with subsection (2) and does not occupy more than 9 square metres in size, including all associated objects and possessions.
 - (2) Temporary overnight shelter must not be used, occupied, maintained, placed, erected, or constructed at any time
 - (a) in, or within 4 metres of, an environmentally or culturally sensitive area, cemetery or burial ground, community garden, or horticultural area;
 - (b) in, or within 15 metres of, a playground, or a spray or wading pool;
 - (c) in, or within 4 metres of, a sports field or court, footpath, or road within a park;
 - (d) in, or within 4 metres of, any area within a park that has been designated for an event or activity under
 - (i) a valid and subsisting permit issued under the authority of this Bylaw, or
 - (ii) a lease, licence, or other agreement authorized by Council;
 - (e) within 4 metres of a private property line;
 - (f) within 50 metres of a school as defined in the School Act,
 - (g) within 4 metres of another temporary overnight shelter; or
 - (h) within any park or public place other than:
 - i. Alexander Park,
 - ii. Alston Green.
 - iii. Banfield Park,
 - iv. Barnard Park,
 - v. Begbie Green,

vi. Begbie Parkway,

vii. Blackwood Green,

viii. Bushby Park,

ix. Chapman Park,

x. Charles Redfern Park,

xi. Clawthorpe Avenue Park,

xii. Clover Point Park,

xiii. Ernest Todd Park,

xiv. Fisherman's Wharf Park,

xv. Gonzales Beach Park,

xvi. Gower Park,

xvii. Holland Point Park,

xviii. Jackson Street Park,

xix. Johnson Street Green,

xx. Lime Bay Park,

xxi. Mary Street Park,

xxii. Mayfair Green/Tolmie Park,

xxiii. Oaklands Park,

xxiv. Olive Street Green,

xxv. Oswald Park,

xxvi. Pemberton Park,

xxvii. Redfern Park,

xxviii. Rupert Terrace Green,

xxix. Scurrah Green,

xxx. Selkirk Green,

xxxi. Shelbourne Green,

xxxii. Sitkum Park,

xxxiii. Songhees Hillside Park, or

xxxiv. William Stevenson Memorial Park.

Transfer or Discharge into a Park Prohibited

- 18 (1) No local government or public authority shall encourage or assist, directly or indirectly, a person experiencing homelessness or at risk of homelessness to take up abode or to shelter overnight in a park.
 - (2) No local government or public authority shall release, discharge, direct, transfer, or transport a person in its care or custody who is experiencing homelessness, or is at risk of homelessness, to Victoria without first securing indoor shelter or housing for that person.
 - (3) The prohibition in subsection (2) does not apply if the person is transferred or transported to lands within Victoria which are owned or controlled by:
 - (a) that local government or public authority, or

(b) the government of British Columbia or Canada.

Open Flame Appliances

- 19 (1) A person must not keep, store, or use in a park
 - (a) a barbeque, stove, heater, or any other open flame appliance or improvised device, or
 - (b) a propane tank, gasoline container, or any other flammable gas or liquid.
 - (2) Subsection (1) does not apply to a barbeque used to prepare food, provided that it is
 - (a) used in accordance with the manufacturer's instructions,
 - (b) certified for outdoor use by the Canadian Standards Association (CSA),
 - (c) located at least 2 metres from
 - (i) any building, structure, or temporary overnight shelter, or
 - (ii) any of the locations identified in section 17(2)(a) to (f), and
 - (d) not used in any park or location where open flame is expressly prohibited."; and
- (h) by amending the table of contents to reflect the above changes.

Commencement

3 This bylaw comes into force on adoption.

READ A FIRST TIME the	10 th	day of	APRIL	2025
READ A SECOND TIME the	10 th	day of	APRIL	2025
READ A THIRD TIME the	10 th	day of	APRIL	2025
ADOPTED on the		day of		2025

CITY CLERK

MAYOR

NO. 25-025

BYLAW NOTICE ADJUDICATION BYLAW, AMENDMENT BYLAW (NO. 6)

A BYLAW OF THE CITY OF VICTORIA

The purpose of this Bylaw is to update Schedule W of the Bylaw Notice Adjudication Bylaw to reflect the passage of the Parks Regulation Bylaw, Amendment Bylaw (No. 20), No. 25-011.

Under its statutory powers, including section 260of the *Community Charter* and sections 2,4 and 6 of the *Local Government Bylaw Notice Enforcement Act*, the Council of the Corporation of the City of Victoria in an open meeting assembled enacts the following provisions:

Title

1 This Bylaw may be cited as the "Bylaw Notice Adjudication Bylaw, Amendment Bylaw (No. 6)".

Bylaw Notice Adjudication Bylaw Amendments

2 Bylaw No. 16-017, the Bylaw Notice Adjudication Bylaw, is amended at Schedule W by deleting the last two rows of the schedule and replacing them with the following two rows:

17(2)	Erect overnight shelter other than at permitted location	\$100.00	\$25.00	\$25.00
20	Animal at large/feeding without permit	\$100.00	\$25.00	\$25.00

Effective Date

3 This Bylaw comes into force on adoption.

READ A FIRST TIME the	10 th	day of	APRIL	2025
READ A SECOND TIME the	10 th	day of	APRIL	2025
READ A THIRD TIME the	10 th	day of	APRIL	2025
ADOPTED on the		day of		2025

CITY CLERK MAYOR

NO. 25-026

TICKET BYLAW, AMENDMENT BYLAW (NO. 17)

A BYLAW OF THE CITY OF VICTORIA

The purpose of this Bylaw is to update Schedule Y of the Ticket Bylaw to reflect the passage of the Parks Regulation Bylaw, Amendment Bylaw (No. 20), No. 25-011.

Under its statutory powers, including sections 260 -273 of the *Community Charter*, the Council of the Corporation of the City of Victoria in an open meeting assembled enacts the following provisions:

Title

1 This Bylaw may be cited as the "Ticket Bylaw, Amendment Bylaw (No. 17)".

Ticket Bylaw Amendments

Bylaw No. 10-071, the Ticket Bylaw, is amended at Schedule Y by deleting the last two rows of the schedule in their entirety and replacing them with the following two rows:

Erect overnight shelter	17(2)	\$100.00	\$75.00
other than at permitted			
location			
Animal at large/feeding	20	\$100.00	\$75.00
without permit			

Effective Date

3 This Bylaw comes into force on adoption.

READ A FIRST TIME the	10 th	day of	APRIL	2025
READ A SECOND TIME the	10 th	day of	APRIL	2025
READ A THIRD TIME the	10 th	day of	APRIL	2025
ADOPTED on the		day of		2025

CITY CLERK MAYOR

NO. 25-027

ADMINISTRATION OF PROPERTY IN CITY CUSTODY BYLAW, AMENDMENT BYLAW (NO. 1)

A BYLAW OF THE CITY OF VICTORIA

The purpose of this Bylaw is to update the *Property in Custody Bylaw* to reflect the passage of the Parks Regulation Bylaw, Amendment Bylaw (No. 20), No. 25-011.

Under its statutory powers, including sections 8(3)(b) and (h), 36, 36, and 64 of the *Community Charter*, the Council of the Corporation of the City of Victoria in an open meeting assembled enacts the following provisions:

Title

1 This Bylaw may be cited as the "Property in Custody Bylaw, Amendment Bylaw (No. 1)".

Amendments

- 2 The Property in Custody Bylaw No. 23-105 is amended in section 2 as follows:
 - (a) at the definition of "bulky item" by striking out "homeless person" and replacing it with "person experiencing homelessness",
 - (b) Repealing the definition of "homeless person", and
 - (c) Adding the following new definition immediately below the definition of "owner":

""person experiencing homelessness"

has the same meaning as in the Parks Regulation Bylaw;".

The Property in Custody Bylaw is further amended in subsection 6(3) by striking out "homeless person" and replacing it with "person experiencing homelessness".

Commencement

4 This Bylaw comes into force on adoption.

READ A FIRST TIME the	10 th	day of	APRIL	2025
READ A SECOND TIME the	10 th	day of	APRIL	2025
READ A THIRD TIME the	10 th	day of	APRIL	2025
ADOPTED on the		day of		2025

CITY CLERK

MAYOR



Council Report

For the Meeting March 13, 2025

To: Council Date: February 20, 2025

From: Curt Kingsley, City Clerk

Subject: Short-Term Rental Business Licence Appeal for 1403-760 Johnson Street

RECOMMENDATION

That Council either grant or deny the Short-Term Rental Business Licence Appeal for the short-term rental unit at 1403-760 Johnson Street.

EXECUTIVE SUMMARY

This report presents documents from an Appellant and the City's Licence Inspector for Council's consideration under the Short-term Rental Business Licence Appeal Process Policy.

The Short-Term Rental Regulation Bylaw and Short-Term Rental Regulation Amendment Bylaw (Attachment A and B) establishes a short-term rental business licence and fee, eligibility for short-term rental business licence, the Licence Inspector's authority to refuse a licence, conditions for refusing a licence, operating requirements, offences, and penalties.

Each year short-term rental operators apply for a short-term rental business licence and a Licence Inspector determines whether to issue a licence or not. If an application is not compliant with the City's requirements for short-term rental units, a Licence Inspector may deny a business licence. In this instance, the Licence Inspector notifies the applicant of this decision and advises them how to seek Council's reconsideration as established under section 60(5) of the *Community Charter*. The City Clerk's Office coordinates the appeal process.

The Short-term Business Licence Appeal Process Policy (Attachment C) contains a process for an Appellant to seek an opportunity to be heard by Council for a denied business licence in accordance with the *Community Charter*, section 60(5). This policy establishes terms and conditions for reconsideration by Council, required documentation to submit as a part of the appeal process, next steps following Council's decision, and other matters.

The Policy establishes the following process:

- 1. An applicant may start an appeal by submitting a request to the City Clerk
- 2. The City Clerk replies to an Appellant to acknowledge the request

- 3. An Appellant makes a written submission (Attachment D)
- 4. The Licence Inspector makes a written submission in response to the Appellant (Attachment E)
- 5. An Appellant may also make a written submission in response to the Licence Inspector's reasons for denial of the Licence (Attachments F, G and H)
- 6. Once this process is complete, the City Clerk's Office informs the Appellant and Licence Inspector of the date that Council will consider the appeal
- 7. The City Clerk's Office consolidates these documents and submits them to Council for Council to determine whether the Licence Inspector's denial of the Licence is upheld or overturned.

Council's role is to review this information and to either grant or deny an appeal. Denying an appeal means a Licence Inspector will not issue a short-term rental business licence. Granting an appeal means that the Licence Inspector will issue a short-term rental business licence as soon as practicable.

In this instance the operator at 1403-760 Johnson Street of a short-term rental unit was denied a principal resident operator license and has exercised the Community Charter right to have Council reconsider the matter. The submissions of both the operator and the Licence Inspector are attached as noted above.

Respectfully submitted,

Curt Kingsley City Clerk

Report accepted and recommended by the City Manager.

List of Attachments

- Attachment A Short-Term Rental Regulation Bylaw, No. 18-036
- Attachment B Short-Term Rental Regulation Bylaw, Amendment Bylaw (No. 1), No. 24-059
- Attachment C Short-Term Rental Business Licence Appeal Process Policy

Page 2 of 2

- Attachment D Appellant's Submission
- Attachment E Licence Inspector's Response to Appellant's Submission
- Attachment F Appellant's Response to Licence Inspector
- Attachment G Appendix to Appellant's Response to Licence Inspector
- Attachment H Supplement to Appendix

NO. 18-036

SHORT-TERM RENTAL REGULATION BYLAW A BYLAW OF THE CITY OF VICTORIA

The purposes of this Bylaw are to provide for the regulation of short-term rentals including vacation rentals in operators' principal residences where permitted under the Zoning Regulation Bylaw No. 80-159 and where permitted pursuant to section 528 of the *Local Government Act*.

Contents

- 1 Title
- 2 Definitions
- 3 Licence Required
- 4 Power to Refuse a Licence
- 5 Licence Number to be Included in Advertising
- 6 Responsible Person
- 7 Offences
- 8 Penalties
- 9 Severability
- 10 Transition Provisions
- 11 Commencement

Pursuant to its statutory powers, including section 8(6) of the *Community Charter*, the Council of The Corporation of the City of Victoria, in an open meeting assembled, enacts the following provisions:

Title

1 This Bylaw may be cited as the "Short-Term Rental Regulation Bylaw".

Definitions

2 In this Bylaw

"operator" means a person who rents out, or offers for rent, any premises for short-term rental but does not include a person who acts as an intermediary between the short-term rental tenant and the person who receives the rent;

"principal residence" means the usual place where an individual makes their home;

"responsible person" means a person designated by the operator as the primary contact under section 6.

"short-term rental" means the renting of a dwelling, or any part of it, for a period of less than 30 days and includes vacation rentals;

"strata corporation", "strata council", and "strata lot" have the same meaning as in the Strata Property Act.

Licence Required

- 3 (1) A person must not carry on business as a short-term rental operator unless the person holds a valid licence issued under the provisions of this Bylaw and the Business Licence Bylaw.
- (2) A person applying for the issuance or renewal of a licence to operate a short-term rental must, in addition to meeting the requirements of the Business Licence Bylaw:
 - (a) make an application to the Licence Inspector on the form provided for that purpose;
 - (b) pay to the City the applicable licence fee prescribed under subsection (3);
 - (c) provide, in the form satisfactory to the Licence Inspector, evidence that:
 - (i) the person owns the premises where the short-term rental will be offered, or
 - (ii) the owner of the premises where the short-term rental will be offered has consented to their use as a short-term rental;
 - (d) if the premises where the short-term rental will be offered are located within a strata lot, provide a letter from the strata council confirming that provision of short-term rental does not contradict any bylaws of the strata corporation or applicable provisions of the Strata Property Act; and
 - (e) provide, in the form satisfactory to the Licence Inspector,
 - (i) evidence that the premises where the short-term rental will be offered are occupied by the operator as their principal residence; or
 - (ii) provide the name and contact information for the responsible person in relation to the short-term rental premises.
 - (3) The licence fee for purposes of subsection (2)(b) is:
 - (a) \$150 where the short-term rental is offered in the operator's principal residence; or
 - (b) \$1,500 for all short-term rentals that do not qualify under paragraph (a).

Power to Refuse a Licence

- The Licence Inspector may refuse to issue a licence for a short-term rental if, in the opinion of the Licence Inspector,
 - (a) the applicant has failed to comply with section 3; or
 - (b) the short-term rental operation would contravene a City bylaw or another enactment.

Licence Number to be Included in Advertising

A person may offer to rent premises for rent as a short-term rental only if a valid business licence number is included in any advertising, listing, or promotion material that is intended to communicate availability of the premises for short-term rental.

Responsible Person

- 6 (1) A person may only operate a short-term rental in premises other than their principal residence if they designated a responsible person who, at all times that the short-term rental is operated, has access to the premises and authority to make decisions in relation to the premises and the rental agreement.
- (2) A person may only operate a short-term rental if they ensure that the name and contact information of the responsible person is prominently displayed in the short-term rental premises at all times when the short-term rental is operated.
- (3) The operator may be the responsible person except when subsection (5) applies.
- (4) The responsible person must be able to attend at the short-term rental premises within two hours of being requested to do so.
- (5) If a person who operates a short-term rental in their principal residence is going to be away during the term of the short-term rental, they must designate a responsible person and comply with this section.

Offences

- 7 (1) A person commits an offence and is subject to the penalties imposed by this Bylaw, the Ticket Bylaw and the Offence Act if that person
 - (a) contravenes a provision of this Bylaw;
 - (b) consents to, allows, or permits an act or thing to be done contrary to this Bylaw; or
 - (c) neglects or refrains from doing anything required be a provision of this Bylaw.
- (2) Each instance that a contravention of a provision of this Bylaw occurs and each day that a contravention continues shall constitute a separate offence.

Penalties

A person found guilty of an offence under this Bylaw is subject to a fine of not less than \$100.00 and not more than \$10,000.00 for every instance that an offence occurs or each day that it continues.

Severability

If any provision or part of this Bylaw is declared by any court or tribunal of competent jurisdiction to be illegal or inoperative, in whole or in part, or inoperative in particular circumstances, it shall be severed from the Bylaw and the balance of the Bylaw, or its application in any circumstances, shall not be affected and shall continue to be in full force and effect.

Transition Provisions

- 10 (1) In the calendar year that this bylaw is adopted only, the fee payable under section 3 shall be prorated by 1/12 for each month in that year prior to the adoption of this bylaw, including the month the bylaw is adopted.
- (2) Any operator who, at the time of adoption of this bylaw, holds a valid licence for a short-term rental under the Business Licence Bylaw shall be credited with amount paid for that licence towards the fee payable under section 3.

Commencement

11 This bylaw comes into force on adoption.

READ A FIRST TIME the	22 nd	day of	February	2018
READ A SECOND TIME the	22 nd	day of	February	2018
READ A THIRD TIME the	22 nd	day of	February	2018
ADOPTED on the	8 th	day of	March	2018

"CHRIS COATES"
CITY CLERK

"LISA HELPS" MAYOR

NO. 24-059

SHORT-TERM RENTAL REGULATION BYLAW, AMENDMENT BYLAW (NO. 1)

A BYLAW OF THE CITY OF VICTORIA

The purpose of this bylaw is to amend the *Short-Term Rental Regulation Bylaw* to better align it with the *Short-Term Rental Accommodations Act*, clarify the meaning of various terms, and provide for more effective administration and enforcement of that bylaw.

Contents

- 1 Title
- 2 Amendments
- 3 Commencement

Pursuant to its statutory powers, including section 8(6) of the *Community Charter*, the Council of the Corporation of the City of Victoria, in an open meeting assembled, enacts the following provisions:

Title

1 This bylaw may be cited as the "Short-Term Rental Regulation Bylaw, Amendment Bylaw (No. 1)".

Amendments

- 2 The Short-Term Rental Regulation Bylaw No. 18-036 is amended
 - (1) in section 2 by:
 - (a) inserting the following new definitions in appropriate locations according to the alphabetical order of the definitions:
 - (i) "dwelling unit" has the same meaning as in the *Zoning* Regulation Bylaw;",
 - (ii) "host" means the person who, either on their own behalf, or on behalf of the owner or occupier, arranges to offer premises for a short-term rental and includes anyone who manages advertising, booking, guest services, property maintenance, or other services related to short-term rental;",
 - (iii) "platform service provider" has the same meaning as in the Short-Term Rental Accommodations Act;", and
 - (iv) "strata hotel" has the same meaning as in the *Zoning Regulation Bylaw*;"; and

- (b) deleting the definitions of "operator", "principal residence", and "short-term rental" and replacing them with the following:
 - (i) "operator" means a person who rents out, or offers for rent, any premises for short-term rental, and includes the owner, occupant, host, or manager of the premises offered as short-term rental, but does not include a platform service provider;",
 - (ii) "principal residence" means the residence in which an individual resides for a longer period of time in a calendar year than any other place;", and
 - (iii) "short-term rental" means the renting of a dwelling unit, or any part of it, for a period of less than 30 nights and includes strata hotels and vacation rentals but does not include time-shares when occupied by a time-share owner;",
- (2) in section 3 by
 - (a) deleting subsection 2(e) and replacing it with the following:
 - "(e) provide evidence, satisfactory to the Licence Inspector, that the premises where the short-term rental will be operated are the operator's principal residence.", and
 - (b) deleting subsection (3) and replacing it with the following:
 - "(3) The licence fee for the purposes of subsection (2)(b) is \$150.",
- (3) in section 6 by
 - (a) deleting subsection (1) and renumbering subsections (2) through (5) as new subsections (1) through (4), and
 - (b) deleting in the renumbered subsection (2) the words "subsection (5)" and replacing them with "subsection (4)",
- in section 7(1) by inserting immediately after "this Bylaw," the words "Bylaw Notice Adjudication Bylaw,", and
- (5) by repealing section 10 and amending the table of contents accordingly.

Commencement

3 This bylaw comes into force on adoption.

READ A FIRST TIME the	25 th	day of	July	2024
READ A SECOND TIME the	25 th	day of	July	2024
READ A THIRD TIME the	25 th	day of	July	2024
ADOPTED on the	1 st	day of	August	2024

"CURT KINGSLEY"
CITY CLERK

"MARIANNE ALTO" MAYOR



COUNCIL POLICY

No.1

Page 1 of 2

SUBJECT:	Short-Term Rental Business Licence Appeal Process Policy		
PREPARED BY:	Monika Fedyczkowska		
AUTHORIZED BY:	Council		
EFFECTIVE DATE:	April 23, 2020	REVISION DATE:	
REVIEW FREQUENCY:	Every 3 years		

A. PURPOSE

The purpose of the Short-Term Rental Business Licence Appeal Process Policy [the Policy] is to establish a process for applicants for short-term rental business licences to have Council reconsider a Licence Inspector's decision to reject their application in accordance with section 60 of the Community Charter.

B. **DEFINITIONS**

Appellant means "an applicant for a short term rental business licence who is appealing a decision by a Licence Inspector to Council"

City Clerk means "the City Clerk and delegates"

Council means "the Council of the City of Victoria"

Short-term Rental Business Licence means "a business licence established under the Short-term Rental Regulation Bylaw"

C. POLICY STATEMENTS

Under the Community Charter, section 60(5), if a municipal officer or employee exercises authority to grant, refuse, suspend, or cancel a business licence, the applicant or licence holder who is subject to the decision is entitled to have Council reconsider the matter.

Applicants must apply for a new short-term rental business licence each year.

D. PROCEDURES

1. Appeal Procedure

- a. An Appellant may start an appeal by submitting a request for an appeal to the City Clerk within 30 days after receiving notice from a Licence Inspector of a decision to reject the short-term rental business licence.
- b. The City Clerk must reply to the Appellant to acknowledge the request for an appeal and explain the appeal process.
- c. An Appellant must make a written submission to the City Clerk within 14 days. A written submission may include:
 - i. Reasons that Council should grant the appeal to issue a short-term rental business licence
 - ii. Any supporting documents



Council Policy

Short-Term Rental Business Licence Appeal Process Policy

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- d. A Licence Inspector must submit a document to the City Clerk responding to the Appellant's written submission. The Licence Inspector's document must include:
 - i. Reasons for refusing to issue a short-term rental business licence
 - ii. Any supporting documents
- e. An Appellant must provide a written submission in response to a Licence Inspector's response to the City Clerk within 7 days
- f. A Licence Inspector must prepare a report for Council that includes:
 - i. Reference(s) to relevant City Bylaw provisions
 - ii. Direction to Council on what they should/should not consider, and
 - iii. The following documents:
 - 1. The Appellant's business licence application
 - 2. The letter from a Licence Inspector giving notice of refusal to issue a business licence
 - 3. The Appellant's request to the City Clerk to appeal the refusal
 - 4. The City Clerk's acknowledgment of the request
 - 5. The Appellant's written submission and any supporting documents
 - 6. The Licence Inspector's written response and any supporting documents
 - 7. The Appellant's written response to the Licence Inspector's response
- g. The City Clerk will inform the Appellant of the date that Council will consider the appeal.

2. Council's Decision

- a. Council may grant or deny an appeal by a majority vote.
- Council will provide reasons for a decision, which may be accomplished by way of the rationale by Council members during deliberation preceding a vote if not included specifically in the motion of Council.
- c. If Council grants an appeal, a Licence Inspector must issue the relevant business licence as soon as practicable.
- d. If Council denies an appeal, an Appellant may not make a new business licence application for a business for 3 months, unless Council unanimously votes to allow an Appellant to apply for a short-term rental business licence sooner than 3 months.

E. REVISION HISTORY

Kevin Smith 1403-760 Johnson Street Victoria, B.C. Canada, V8W 0A4

8/15/2024

Attn: Legislative Services City Hall, #1 Centennial Square Victoria, B.C. Canada, V8W 1P6

Short-Term Rental Application: Notice of Appeal by Kevin Smith – 1403-760 Johnson Street

Dear Licence Inspector,

The purpose of this letter is to formally appeal the decision to reject Kevin Smith's Short-Term Rental Application. The rejection notice was dated July 3, 2024, and was received July 29, 2024. The property under review is 1403-760 Johnson Street, Victoria B.C. Canada, V8W 0A4.

Thank you for the opportunity to be heard by the City of Victoria regarding my Short-Term Rental ("STR") application. I have repeatedly attempted to speak with someone about my unique situation ever since British Columbia's new STR Legislation was announced. I believe I'm someone the Province of B.C. and the City of Victoria is attempting to help with these new regulations. Unfortunately, it does not appear that all situations were considered in the quick rollout of the regulations and the oversight is currently going to force me out of my home by the people who are meant to be protecting my property rights.

Section 1: Proving 1403-760 Johnson Street is My Home and Primary Residence

The City of Victoria's STR Regulation Bylaw ("the Bylaw") states that a Principal Residence is defined as "the usual place where an individual makes their home." The Province of British Columbia's definition of a Principal Residence states "A principal residence is the residence an individual lives in for a longer period during a calendar year than any other place." As you will see below, I clearly meet each of these definitions as I spend more time living in 1403-760 Johnson Street than any other location. I also do not own or rent any other property anywhere else.

I work for British Columbia Investment Management ("BCI") providing investment management services to British Columbia's public sector pension beneficiaries - our office is located one block away from my home at 750 Pandora Avenue. BCI requires me to be in the office four times per week (my team has mandated us to be in the office Monday, Tuesday, Wednesday, and Thursday each week). In the appendix I have provided a Letter of Employment and a description of the key points related to BCI's Remote Work Directive which allows me to work remotely at times throughout the year. I can provide contact information for you to confirm any of my stated employment characteristics if needed as everyone on my team knows that I live across the street from where we work.

My drivers license, BC Services Card, Passport Application and issued Passport (applied in June 2024), and Nexus card (issued by the U.S. Department of Homeland Security this year) all state 1403-760 Johnson Street as my current address. All of my mail is delivered to this address, including auto

insurance renewal reminders, hospital bills, etc. Each of these examples have been included as supporting documentation in the Appendix.

The supporting documentation will appear in the appendix in the listed order below:

- 1. Google Map: Showing that I live less than a three-minute walk from where I work.
- 2. Letter of Employment: Describes that I have worked for BCI since April 30, 2018.
- 3. **BCI Remote Work Directive:** Displays key statements taken directly from the directive to show that I have the ability to work remotely throughout the year.
- 4. My Drivers License: Displays 1403-760 Johnson Street as my home address.
- 5. BC Services Card: States my current address as 1403-760 Johnson Street as my current address.
- 6. **Passport Application & Passport:** My Passport application states my current address as 1403-760 Johnson Street. My passport was recently issued on June 6th, 2024.
- 7. Nexus Application & Card: The official website of the Department of Homeland Security shows my home address, 1403-760 Johnson Street as my mailing address. My issued Nexus card is also displayed.
- **8. Kevin's Mail:** One auto insurance renewal and a hospital bill were included as examples of important documents that are delivered to me at my home.
- 9. BMO Banking Information: BMO account profile displays 1403-760 as my primary address.
- 10. **BC Hydro Bill:** Under the service address my name is displayed with my address as 1403-760 Johnson Street.
- 11. & Fortis BC Bill: Displays my name and service address as 1403-760 Johnson Street

My partner, Darcy Smith, lists 1403-760 Johnson Street as her primary residence on all documentation. Darcy is employed by the Victoria School District No. 61 working at Victor School, where her records indicate compensation for five days of work per week. Darcy does not own or rent any other property.

Supporting documentation displaying that 1403-760 Johnson Street is her primary residence will be displayed in the below order in the Appendix:

- 12. Darcy Smith's Drivers License: Displays 1403-760 Johnson Street as her home address.
- 13. Google Map: shows Darcy's 35-minute walk to work each morning.
- 14. **Employee Statement of Earnings & Deductions:** From the Greater Victoria School District No.61 states her address as 1403-760 Johnson Street
- 15. **Darcy's Mail**: All of Darcy's mail is delivered to 1403-760 Johnson Street. An example is provided showing Service Canada delivers her mail to our home.

Darcy can be contacted through her work email to provide contact references if needed to further prove that she works at Victor School for the Victoria School District.

This information should be more than enough to prove that this is our primary residence. Please state any other specific documentation that you wish to see if this is still being questioned.

Section 2: (1) Describes why I am only able to rent out my home on a short-term basis; (2) where we live when our home is rented; and (3) how I manage the logistics associated with renting out our home.

Why am I only able to rent out my home on a short-term basis?

I have to be in the office at BCI 4-days per week (Monday-Thursday) but I'm allowed to work remotely on Fridays. In addition to working remotely on Fridays, I can also choose to work remotely for another 20 business days throughout the year at my own discretion. BCI also provides me with 20 vacation days each year.

The flexibility of my work schedule makes it relatively easy to work remotely and/or take many long weekends throughout the year. Unfortunately, however, it's impossible for me to rent out my home in the long-term market because I do not have enough vacation/flexible workdays to be able to rent my home out for a consecutive 90-day period. I do not own or rent any other property so I cannot return this property to the long-term rental market.

Darcy works for the Victoria School District and has all statutory holidays off and can usually attend her professional development workshops (typically land on Mondays or Fridays) through online courses. Working in the school system provides her with two weeks off at spring break, two weeks off at Christmas, and two months off in July and August.

It should also be noted that during covid both Darcy and I were working fully remote. This provided us with a significant amount of flexibility to be able to rent out our place over longer periods. This is the reason why I previously held a Non-Principal Operators license in the past.

Where do we live when we are renting out our home for short periods?

Both of us love living in Victoria and we want to live here for a long time. That said, we both grew up in Vancouver and all our friends and family all still live in Vancouver so there's always a significant life event/reason for us to visit Vancouver. The majority of the time my home is rented, we will stay with family in Vancouver (both of our parents and each of our siblings have extra bedrooms for us when we visit).

Something that's important to understand about our lives is that we're both in our early 30's so many of our friends/siblings are getting engaged, married, and/or having children. This means we're constantly going back to Vancouver (or travelling someplace else) on weekends throughout the year to attend engagement parties, bachelor/bachelorette celebrations, weddings, baby showers, etc. Over the past year we have made at least two trips back to Vancouver per month in the spring and summer months to attend these events. When we're not in Vancouver we're usually at my parents' cottage in Lake Cowichan or camping.

I also travel a significant amount for my job at BCI. I am typically away 5-10 days at a time every 4-6 weeks. These trips will take me all around the world so I try to bring Darcy with me when I can because it's a relatively inexpensive way for her to travel (she works in the school system so she would not have this opportunity to travel otherwise because we do not pay our educators nearly enough). My work will pay for my flight, hotel, and food expenses so all we need to cover is Darcy's flight when I'm travelling for work.

Where are our household items stored when our place is rented?

We have put a considerable amount of time, effort, and capital into optimizing our home's layout and the operational processes required to be able to rent our home on weekends when we are out of town. I have purchased a hydraulic bed frame which provides a significant amount of storage (and can be

locked) located in the master bedroom which stores items we use daily (clothes, toiletries, housecoat, slippers, etc.). We have two large storage units located on the patio just outside the master bedroom to store items we do not use daily (out of season clothing, shoes, golf clubs, tennis rackets, etc.). In the parkade, we have additional storage to keep items that are rarely used (such as the holiday decorations), as well as extra cups, bowls, dishes, etc. to restock the condo when these items are broken by guests.

Each of these storage items can be seen in the provided Appendix in the order listed below:

- **16. Storage under the bed in the Master Bedroom**: Clothing and items we need daily. Anything we don't want to be stored outside that could get affected by the weather.
- 17. **Storage Cabinets:** Located on the patio of 1403-760 Johnson Street
- **18. Tall storage cabinet on the deck:** any out of season clothing items that we will not wear on a daily basis, shoes, sporting items such as golf clubs, tennis rackets, etc.
- 19. Long storage cabinet on the deck: Darcy's special/high-needs education items, electronics, toolbox, drills, and anything needed to make repairs in the condo.
- **20. Parkade storage:** Extra cutlery, plates, glasses, cups, utensils, etc. to replace items that are broken often by guests so I can replace them during the work week. We also store miscellaneous items that are used once per year such as holiday decorations.
- 21. My road bike: hanging in my parking stall.

I offered to show the Bylaw Inspector inside each of these storage units when they were on site, however, she declined the offer which I think is a core reason why she did not believe that we lived in our home throughout the year.

How do we manage the logistics of renting our property?

To cut down on expenses associated with renting our home we do everything ourselves. Darcy will ensure the condo has been cleaned and is ready for the next guest to arrive. I handle all communications with guests to ensure it's a smooth experience. Each time we are away, we will make sure that there is someone in Victoria that is available to go to the condo on short notice if it would take me more than 1.5 hours to get back to the condo.

It should be highlighted that I have never received a noise complaint or any fines from my strata related to guests misbehaving. In addition, my neighbors have never complained about my guests to me personally. I have always followed the strata bylaws and have never received any complaints or fines personally from the strata.

Section 3: (1) Why do I have to rely on this rental income to afford my home; (2) Why rejecting my Short-Term Rental License will force me to sell my home and exit the real estate market.

Why do I rely on rental income?

The cost of living in British Columbia is unaffordable for many people in my generation. That said, it's much more affordable in Victoria than it is in Vancouver which is the main reason we moved to Victoria in the first place. I believed that moving to Victoria was going to be an opportunity for me to get into the real estate market and to eventually purchase a home that had the space to start a family.

I was fortunate that my parents were able to provide me with a loan (8% interest) to come up with the down payment (~\$160k) that I needed to purchase my home. This loan is secured by the underlying real estate in the event I cannot repay them. Importantly, I also made the decision to purchase a condo that

cost more than I was able to afford each month because my purchase decision was based on the fact (at the time) that I could rent out the condo on weekends to cover the shortfall. Currently, I still owe my parents \$80k and have ~\$680k of outstanding debt across my mortgage and student loans (\$740k total).

At the time of closing on my new condo, my monthly mortgage expense and strata fees were \$2,382 and ~\$450, respectively, totaling \$2,832 per month. Unfortunately, I made the critical mistake of taking out a variable rate mortgage (2.45% at closing) and was subject to the fastest interest rate hike cycle in the past 100-years. My interest rate increased ~300% to 7.4% which caused my monthly mortgage payments to increase to \$6,628. My building was also subject to a large water claim and a broken elevator causing my strata payments to increase to \$1,030 per month. My total monthly expenses (not including a near 20% increase in auto insurance and home insurance expenses) have increased to \$7,658. This is a 270% increase from the time I closed on my condo in May 2021.

I do not have any desire to rent out my home on a short-term basis. I do not enjoy having strangers sleep in my bed, putting things back in the wrong place in my kitchen, or using my personal space. But I do need to be allowed to rent out my home until interest rates come down to a manageable level so that I can continue to afford my mortgage payments, and so I can eventually pay off enough of my debts to qualify for a larger home that's fit to start a family. It's also important to understand that I will not have this level of flexibility to rent out my home on weekends in the coming years once I start a family, which in turn will provide a natural conclusion to my desire and ability to rent out my home.

Rejecting my Short-Term Rental License will force me to sell my home and exit the real estate market. Without any short-term rental income, I will not be able to cover my mortgage expenses and I will be forced to sell my home. In addition, I will be forced to pay realtor fees, legal fees, property transfer taxes, and banking fees when selling my home. I do not expect to make anything on the sale of my home in this scenario and I may not even be able to fully repay the loan provided to me by my parents to cover the initial deposit they provided.

In this scenario, I will be forced to take a significant step backwards in life and in my pursuit of owning a home that is fit to start a family in the next 1-2 years. I will be forced to return as a renter to the long-term rental market which does not align with any of the legislative objectives outlined for you in a later section. Overall, eventually returning to the real estate market in the future will be nearly impossible because I will not benefit from any home appreciation which will only put me further behind.

Section 4: Demonstration of Compliance with the Short-Term Rental Bylaw

The below description of my application process will show how difficult it has been to have my principal residence application reviewed this year. The below dates, number of application submissions, emails, and other related information should be readily available within your internal system and can be provided by one of the individuals monitoring the **str@victoria.ca** email address.

I submitted my principal residence application in January 2024. Since then, I have made numerous attempts to communicate with the City of Victoria regarding my unique situation. Despite my efforts, the responses I received were inadequate and incomplete, providing no more information than what was already available on the City of Victoria's website.

It is now nearly nine months into the year, and I have only just received a response to my application. This delay highlights the City of Victoria's failure to adequately staff or budget for the anticipated increase in applications and inquiries resulting from the new short-term rental regulatory changes.

Application process description:

- i. The City of Victoria stated via email that they estimate a minimum of 21 business days to process a Principal Residence Business License. In previous years, it took the city approximately 10 business days to process my Non-Principal Operators License. This year, when I inquired at the outset, the City of Victoria did not indicate that the process would not take significantly longer amount of time (I inquired because this was my first time applying for a Principal Residence License).
- ii. I first applied for a Principal Residence license in January 2024 (my application was dated January 18, 2024). I completed the required bylaw inspection for that application on March 5th, 2024, for this application.
- iii. Due to the application process taking much longer than expected, I offered to also purchase a Non-Principal Operators License if it expedited the approval process. Note that I did not personally make a single change to my application when I offered to purchase both licenses. The clerk at City Hall said that there was nothing I needed to do to submit the second application.
- iv. I was then approved for the Non-Principal license (March 18, 2024) in just a few days and paid the \$1,500 fee. The fact that this was approved nearly immediately relative to my outstanding Principal Residence License application only shows that the City of Victoria has been hyperfocused on finding ways to decline applications.
- v. Importantly, note that I received this approval (March 18, 2024) exactly 2-months after my original Principal Residence application was submitted (January 18, 2024).
- vi. When I purchased the Non-Principal Operators License, the City of Victoria decided it was appropriate to withdraw my original application for a Principal Residence License. This decision was made despite knowing the Non-Principal Operators License would become invalid as of May 1, 2024. It is illogical to completely remove my Principal Residence License application, especially when I clearly stated my intention to continue with the application process due to the impending regulatory changes in approximately six weeks.
- vii. To complicate matters further, the City of Victoria refused to accept my original Principal Residence application after they withdrew it to allow me to purchase the Non-Principal Operators License. They stated that the reason for this refusal was that my original application had been submitted 2 months and 8 days earlier, exceeding their 2-month submission window.
- viii. I was forced to restart the entire application process and obtain updated signatures from my strata council. I successfully resubmitted my application in April 2024. The only changes to this application were the updated date and new signatures. I was now restarting a process that had already taken three months to complete the bylaw inspection, and I had only six weeks remaining to complete the entire process before the new regulations came into effect.

ix. The City of Victoria then decided it was necessary and an efficient use of public resources to send a bylaw inspector to my home for a second inspection when I had already completed an inspection for this property just a few weeks earlier. The second bylaw inspection finally occurred on Friday, June 21st.

As demonstrated, the application process has been incredibly slow, unnecessarily complicated, and a waste of public resources. There was no valid reason to force me to resubmit a second application. All the required diligence had already been completed by the City of Victoria by March 5, 2024, when the original inspection was finalized.

It is evident that the application review timeline was inadequate and unjustifiably difficult to navigate. At a minimum, it displays that the related departments were understaffed to process the increased number of applications in a reasonable timeframe.

Why any enforcement of fines or associated penalties by the City of Victoria would be outright unjust given the stated circumstances.

The timeline to complete my Principal Residence License application has now extended to nearly nine months. It should have been near completion on March 5, 2024, when the first bylaw inspection was finalized. Consequently, even this appeal process should have been resolved months ago, well before the new regulations were implemented on May 1, 2024.

Throughout this entire process, I made every effort to remain compliant by repeatedly contacting the City of Victoria via phone, email, and in-person visits to City Hall. Despite these efforts, I never received adequate responses from the team monitoring the **str@victoria.ca** inbox. Each response was insufficient, failing to provide the specific information I requested. The information provided was always limited to what was already available on the City of Victoria website. Not one person took an interest in my personal situation.

As previously mentioned, I purchased a Non-Principal Operators License earlier this year (the legality of removing this license is still being contested in the courts today), which should warrant significant leniency if the above timeline is somehow deemed appropriate and I am considered to be in non-compliance.

However, it would be grossly unjust to attempt to penalize me for operating while I was waiting for a decision on my application over the past 8-months. Furthermore, it should be taken into consideration that (1) I did receive a Non-Principal Operators license earlier this year which was considered by all related parities to be a legal license just a few months ago; (2) it did not make sense for me to cease renting my home as I would have been forced to sell my property without receiving a final verdict on my pending rental application; and (3) it is evident that "time is not of the essence" for the City of Victoria when conducting these reviews, as my verdict has been outstanding for 8-months.

Finally, the stated penalties and associated fines for non-compliance under the new regulations would be egregious and unfitting in this case due to the timeline outlined above and the fact that I have been operating with what was considered a valid license just a couple months ago.

As further evidence that these fines should not apply to my situation, the B.C. Short-Term Rental Accommodation Act states these fines are meant to be a tool for bringing homes back to the long-term

rental market. My home is not an investment property; I do not own another property, my building and strata bylaws allow me to rent on a short-term basis, and I was not attempting to hide that I was renting my apartment. Therefore, I should not be treated as if I were voluntarily attempting to avoid the ramifications of the new regulations and fines being imposed and I should not be subject to the stated fine schedule.

Section 5: Describes (1) The intent behind these new regulations and while they're aligned with my needs; (2) How the new regulations aim to support homeowners like me; and (3) Why the Province of British Columbia and the City of Victoria should be supporting my application to rent my home on a short-term basis.

Recent legislation and regulations have been implemented to help residents manage the cost of living crisis, address soaring housing prices, and remove investors and speculators from the short-term rental market. My situation aligns with these goals, as I am renting out my primary residence to manage my financial obligations, not as an investment or speculative venture.

Each of the newly implemented legislative initiatives is designed to provide support to individuals like myself to get into (and stay in) the real estate market, ease the cost of living, and support British Columbians in building a good life. The purpose of British Columbia's Short-Term Rental Accommodations Act, as stated within the B.C. Short-Term Rental Legislation, is:

"B.C. is facing a housing crisis, with a shortage of all forms of attainable housing, including long-term rentals... The rise of the short-term rental of entire homes is taking away much needed homes for British Columbians... This is making it more challenging to find affordable long-term places to live... The purpose of the Act is to: Return short-term rental units to the long-term housing market."

As stated previously, this is my home and primary residence, and I do not have the ability to return my home to the long-term rental market. The only way my home would return to the long-term rental market is if a wealthy property investor or speculator purchases my home and then rents it out to someone else (back to me?). This scenario only benefits the investor and does not help me navigate the housing crisis or the shortage of attainable housing crippling my generation. It will force me out of the real estate market and make re-entering nearly impossible. Selling my home at a loss and purchasing a smaller apartment would result in significant capital loss due to round-trip expenses and drastically reduce my standard of living.

The new B.C. Home Flipping Tax aims to address the housing crisis by deterring speculative property investments by wealthy individuals and corporations. The legislation states:

"Houses should be homes for people, not investments for speculators."

Forcing me to sell my home would not align with the core interest of this new legislative objective, which is aimed at helping people in my position. It would counteract the purpose of the Home Flipping Tax, as it would favor speculators and wealthy investors over residents who genuinely need their homes.

Further evidence of the government's intent to support people in my position has been provided by Premier David Eby in his statements during the final legislative session for the 42nd parliament, which

delivered action plans to help people in B.C. through new laws and measures aimed at easing cost-ofliving pressures, delivering more homes for people with middle incomes, and improving public health care. Direct quotes from Premier Eby include:

"Everyone has been through a lot in the last four years here in B.C. Through it all, our team has been working to support people and make sure they can build a good life."

"When times are tough, it's more important than ever that government has your back and takes action to make life better rather than leaving you to fend for yourself."

I do not see how the city is improving the lives of any British Columbians by removing my ability to rent my home on a short-term basis. I also do not see how the government has my back in this situation when potentially forcing me to re-enter the long-term rental market as a tenant to the benefit of speculators and wealthy investors. Government House Leader and Minister of Housing, Ravi Kahlon, also emphasized:

"Safe and affordable housing is essential for British Columbians and that's why we passed legislation and introduced new initiatives to spur housing creation in the province."

David Eby and Ravi Kahlon state in The Homes for People Action Plan:

"One of the biggest challenges for people in B.C. is finding an affordable home to live in. Soaring house prices and rents are pricing people out of the communities they love, the places they want to call home."

As a first-time home buyer, I could not afford my home without my parents' help. Forcing me to sell my home because I am not able to rent it out on a short-term basis will force me out of the community I love and the place I want to call home.

"Housing is a foundational problem, underpinning nearly every other challenge we face. We have made real progress over the past years to deliver housing for people in B.C., but the pandemic, inflation, and soaring housing prices around the world brought new complexities."

Soaring inflation is what caused my mortgage interest rate to increase by 300%. The main tool the Bank of Canada has to control inflation is to increase/decrease the overnight interest rate, which eventually feeds into the economy leading to lower/higher levels of inflation. It is a basic economic principle that excess government spending is a leading factor in higher inflation levels. Similarly, any person with a basic understanding of economics will tell you that allowing more than 1.3 million people into Canada per year, but only building ~240k new units across Canada, will lead to a reduction in the supply of housing and increasing home prices.

Why am I suffering for these mistakes made by my government? I am one of the people these initiatives are meant to be helping, not hurting. The legislative intent behind these measures is to:

"Create a housing market that puts people ahead of profit"

I am not a speculator, and I am clearly not making a profit by renting out my home on a short-term basis. I am only attempting to cover my soaring expenses and to keep my home.

Allowing me to rent my home on a short-term basis also provides several benefits to my community and does not hurt any of the people these new legislative measures are attempting to help:

- **Rental Income:** The income generated will help me cover my mortgage, pay down my outstanding debts, and provide an opportunity for me to stay in the real estate market. This is in contrast to the revenue going straight to large hotel chains, directly benefitting wealthy investors, and will not support our local community as the profits will be distributed globally.
- **Local Economic Support:** Visitors staying in my home will spend money at local businesses, thereby supporting the local economy.
- **Tax Revenue:** The government will benefit from additional tax revenues generated from my rental income and the license fees I will be paying.
- Legislative Alignment: The City of Victoria will be helping me retain my home without hurting a single person that you're attempting to help with this new STR legislation. I will in fact be one less person that needs to be supported by these initiatives.

Section 6: How this process has affected my partner and I

The prolonged and complicated application process with the City of Victoria has taken a severe toll on my mental health and well-being. Over the past eight months, the time and energy required to address this matter have not only pulled me away from my partner but also led to many sleepless nights. Two weeks ago, the stress became so overwhelming that I passed out from exhaustion.

Instead of being able to focus on my personal and professional life, I've been forced to dedicate countless hours to resolving this issue, which is threatening my financial future. I have diligently tried to follow every rule, paid all my taxes, and ensured that my purchase was in a location where both the strata and government allowed short-term rentals. I planned carefully, believing that this would be a sustainable way to manage our finances and keep our home.

We truly love living in Victoria—this is our home, and we are deeply invested in this community. By residing here and occasionally hosting short-term visitors throughout the year when we're away, we are actively contributing to the local economy. Our intention is to continue fostering a strong connection with this city as we build our lives together. As we are trying to start a family, the added stress of this application process has been particularly difficult, affecting not only my mental health but also my partner, Darcy's. The challenges we've faced have placed an unnecessary strain on our well-being during what should be an exciting and hopeful time in our lives.

We remain hopeful that the City of Victoria will recognize that we are not the demographic they intend to target with these policies. We are the generation you're attempting to support—young professionals trying to establish roots in a city we love. We hope the city sees the value in helping us remain in our home, as it aligns with their goals of supporting a diverse and vibrant community. By approving our application, the City of Victoria would not only be helping us maintain our financial stability and mental well-being but also fostering a community where young professionals can thrive and contribute positively to the local economy.

In conclusion, I respectfully request that the City of Victoria reconsider my application for a Short-Term Principal Residence License. Approving my application aligns with the city's regulatory framework, supports the local economy, and helps me maintain my home and financial stability. I am committed to adhering to all regulations and contributing positively to the community. Thank you for your consideration.

Sincerely, Kevin Smith

Appendix to Kevin Smith's STR Application Appeal Letter:

1403-760 Johnson Street Victoria, B.C. Canada, V8W 0A4

 A Google Map displaying where my home (1403-760 Johnson Street) is relative to BCI's offices (750 Pandora Avenue). It takes me less than 3 minutes to walk to work each morning.



2. Letter of Employment for Kevin Smith:



British Columbia Investment Management Corporation 750 Pandora Ave / Victoria BC / V8W 0E4 CANADA BCI.ca

August 21, 2024

To whom it may concern:

British Columbia Investment Management Corporation (BCI) provides investment management services to British Columbia's public sector. It is also one of Canada's largest pension funds, with approximately \$250B in assets under management.

Kevin Smith has been employed by BCI, in Victoria, BC, on a full-time permanent basis, in the position of Senior Principal, Partnership Portfolio, within our Public Markets department since April 30, 2018.

Should you require additional information, please contact Megan Woodland at

Yours truly,

Megan Woodland Manager, Public Markets BCI 3. Related key statements within BCI's Remote Work Directive to display Kevin's ability to work remotely throughout the year:

1 PURPOSE

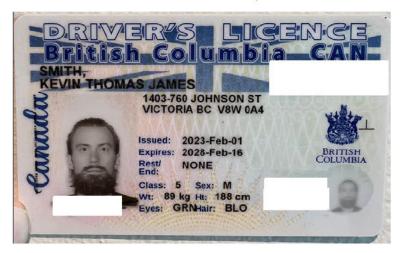
- 1.1 Staff spending time together in BCI's offices is foundational to BCI's culture and organizational performance. BCI also recognizes the importance of flexible work, which is why the flexibility to work remotely is offered when Staff can perform their job duties effectively outside of BCI's offices.
- 1.2 This Directive provides the principles for Staff and Managers to make appropriate and consistent decisions regarding remote work which, for the purpose of this Directive, includes Hybrid work, temporary Work from Anywhere ("WFA") and special remote work arrangements.

ONGOING HYBRID WORK

3.7 Based on role and with the approval of their Manager, a Staff can work up to one day per week outside of a BCI office on an ongoing basis. This provision is subject to operational needs and may be changed at any time.

TEMPORARY WORK FROM ANYWHERE

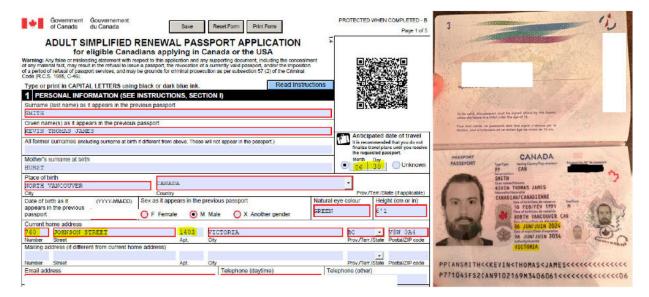
- 3.8 Subject to operational requirements, based on role, and with the approval of their Department Head and/or Senior Managing Director, a Permanent Employee can Work from Anywhere for a maximum of two periods within a single calendar year, the total duration of which should not exceed four weeks.
- 4. Drivers License: States 1403-760 Johnson Street as my current address:



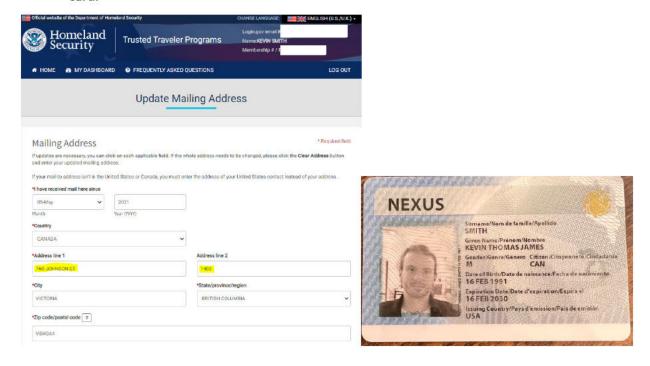
5. BC Services Card: Below is a copy of my profile on my BC Services App on my phone.



Passport Application (left): Displays my current home address as 1403-760 Johnson Street. The
full date of the application is not visible here, but it does show 06/30 as the date I requested to
receive my new passport. Passport (right): My new passport was issued on 06/06/2024 in
Victoria.



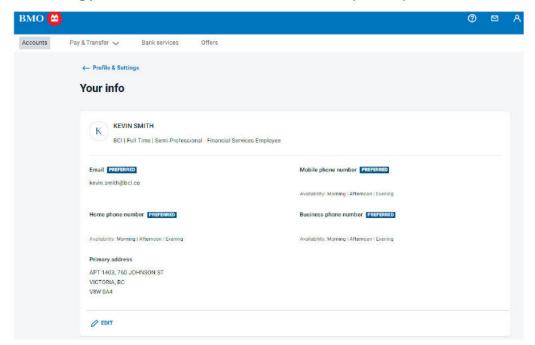
 Nexus Application: The official website of the Department of Homeland Security shows my home address, 1403-760 Johnson Street, as my mailing address. Below is my associated Nexus card.



Kevin's Mail: I receive regular notices such as car insurance renewal reminders and hospital bills to my home address as seen below.



9. BMO banking profile shows 1403-760 Johnson Street as my Primary Address.



10. BC Hydro Bill: Under the service address my name is displayed with my address at 1403-760 Johnson Street.



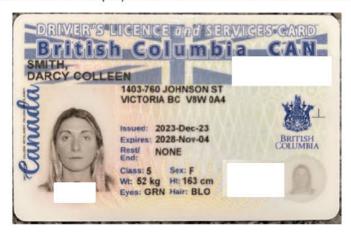
Service address
KEVIN T SMITH 1403-760 JOHNSON ST VICTORIA BC V8W 0A4 Account number

Invoice number Billing date Page 114015216041 Jul 17, 2024 1 of 2

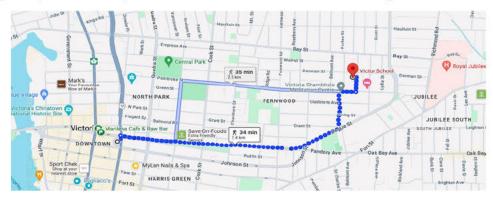
11. Fortis BC: Displays my name and service address as 1403-760 Johnson Street



12. Darcy Smith Drivers License: displays 1403-760 Johnson Street as her current address



13. Google Map: Shows Darcy has a 35-minute walk to work each morning



14. Darcy Smith's Employee Statement of Earnings & Deductions from the Greater Victoria School District No.61 states her address as 1403-760 Johnson Street



Greater Victoria School District No. 61

556 Boleskine Road Victoria, British Columbia, Canada, V8Z 1E8

Phone: (250) 475-3212 Fax: (250) 475-4112 www.sd61.bc.ca

Statement of Earnings & Deductions

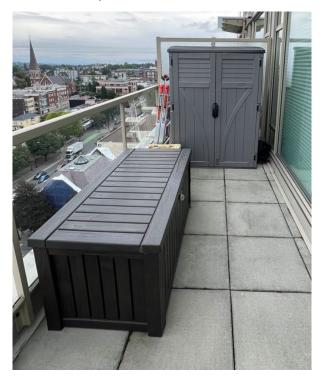
SMITH, DARCY COLLEEN 1403-760 JOHNSON ST VICTORIA, BC V8W 0A4 15. Darcy's mail: the government of Canada send's Darcy's mail to our home address.



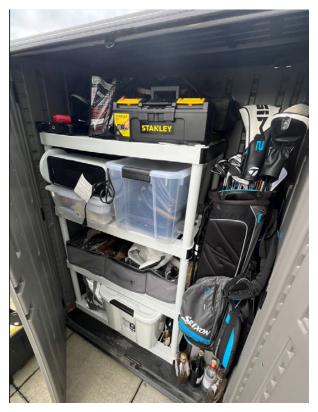
16. Storage under the bed in the Master Bedroom: Clothing and items we need to use daily. Anything we don't want to be stored outside that could get affected by the weather.



17. Storage Cabinets: Located on the patio of 1403-760 Johnson Street



18. Tall storage cabinet on the deck: any out of season clothing items that we will not wear, shoes, sporting items such as golf clubs, tennis rackets, etc.



19. storage cabinet on the deck: Darcy's special/high-needs education items, electronics, toolbox, drills, and anything needed to make repairs in the condo.



20. Parkade storage: Extra cutlery, plates, glasses, cups, utensils, etc. to replace items that are broken often by guests so I can replace them during the work week. We also store miscellaneous items that are used once per year such as holiday decorations.



21. My road bike hanging in my parking stall.



Business Licence (Short-term Rental) Appeal re 1403-760 Johnson Street Submission of the Licence Inspector

I. Introduction

- This is an appeal from the decision of the Licence Inspector to refuse to issue a business licence to Kevin Smith (the appellant) for the operation of a short-term rental at 1403-760 Johnson Street.
- 2. The business licence was denied pursuant to section 4(b) of the Short-term Rental Regulation Bylaw, which states:
 - 1. The Licence Inspector may refuse to issue a licence for a short-term rental if, in the opinion of the Licence Inspector, ...
 - (a) the applicant failed to comply with section 3; or
 - (b) the short-term rental operation would contravene a city bylaw or another enactment.
- 3. The appeal is brought pursuant to section 60(5) of the Community Charter, which requires that an applicant for a business licence has the right to have a staff decision to refuse such licence reconsidered by Council.
- 4. On a reconsideration such as this, Council can apply its own judgement and may either uphold the decision to refuse the licence or grant the licence.

II. Summary

The Licence Inspector's decision to deny the appellant's application for a principal resident short-term rental business licence at 1403-760 Johnson Street was based on the appellant's failure to meet the requirements of the *Short-Term Rental Regulation Bylaw*. The Licence Inspector was not satisfied by evidence, including inspection results, open-source data and internal records, as it reflected inconsistencies with the appellants' claim that the property 1403-760 Johnson Street is his principal residence. The appellant had previously operated short-term rentals under a non-principal resident licence in 2022 and 2023, but as result of the provincial regulations elected to apply for a principal resident licence in 2024.

The appellant's advertisements reflected a calendar consistent with full-time rental. This observation matches the back-end data from the provincial database, showing continued short-term rental bookings, and the AirDNA data reflecting the property generated \$95.6K in revenue. City staff have spent a significant amount of time and resources communicating with the appellant about the regulations, processing three applications within four months, and numerous requests for compliance. Despite these efforts, the appellant has continued to disregard the regulations and operated unlawfully. The appellant's appeal attempts to

obtain exemptions from City and Provincial regulations, discredit staff, and distract from the appellant's ineligibility to obtain a licence.

This evidence further supports the Licence Inspector's assertion that the appellant does not reside at the property. Additionally, the appellants willingness to contravene both City and Provincial regulations raises questions about the integrity of his declarations in his application and subsequent appeal. Therefore, the denial of the application should be upheld to ensure compliance with the City's regulations.

III. Facts

- 5. The appellant and Frederick Smith have owned the property at 1403-760 Johnson Street since May 11, 2021
- 6. The property is zoned CBD-2 (Central Business District 2 Zone). This zone does not permit short-term rentals except as a 'home occupation' under Schedule 'D'.
- 7. In 2021, the appellant obtained a long-term rental licence for 1403-760 Johnson Street.
- 8. In 2022 and 2023, the appellant obtained a Non-Principal Resident Short-Term Rental licence to operate short-term rentals at 1403-760 Johnson Street.
- 9. On January 23, 2024, the appellant submitted a 2024 Principal Resident Short-Term Rental application for 1403-760 Johnson Street [Appendix C].
- 10. On January 25, 2024, City staff contacted the appellant to schedule an inspection, offering two of the next available dates [Appendix D].
- 11. On January 26, 2024, the appellant informed staff he was unable to attend the inspection during the offered times as he would be in New York for work. Staff responded on the same day, providing the appellant with the next available inspection dates. The appellant responded and accepted an inspection date of March 5, 2024 [Appendix D].
- 12. On March 5, 2024, staff identified the appellant's advertisement offering unlicensed short-term rental at 1403-728 Johnson Street [Appendix E].
- 13. On March 5, 2024, Bylaw Officer Duarte inspected 1403-760 Johnson Street. The purpose of the inspection was to understand the layout of the home and business plan for a potential short-term rental. During the inspection the appellant inquired about the new provincial regulations and how it would impact his ability to operate, disclosing to Bylaw Officer Duarte he had already received short-term rental bookings for 2024. The appellant also informed Bylaw Officer Duarte he currently had a guest staying for 30 days. Bylaw Officer Duarte informed the appellant that he requires a licence to conduct the short-term rental business activity he just declared. The appellant asked Bylaw Officer Duarte if he could have special exemption regarding the regulations and who he could speak to in order to plead his case. Bylaw Officer Duarte informed the appellant he could contact the City's short-term rental coordinator, who may or may not be in a position to assist [Appendix F].

- 14. On March 5, 2024, the appellant contacted city staff via email about the impacts of the new provincial regulations, current City regulations and how to proceed with his request for an exemption and how it would impact him. In the email, the appellant stated he resides at the property for more than 180 days of the year, between 200-250 days. The appellant stated he wished to offer the home only weekends 'or when I'm on vacation for a week to maybe 10 days throughout the year'. The appellant stated he would be residing at his parents' home in Vancouver or their cabin in Lake Cowichan while offering the home for rent. The appellant stated he needed the income to afford his living and property costs, that his position is unique, and he is a prime candidate for an exemption. The appellant ended his communication asking if he should be applying for a non-principal licence instead of the principal residence licence, given the amount of time he plans on operating and acknowledging he previously operated under the non-principal short-term rental licence [Appendix D].
- 15. On March 8, 2024, staff identified an additional VRBO listing by the appellant offering unlicensed short-term rental at 1403-728 Johnson Street. The appellant's VRBO 2024 calendar displayed multiple grey blocks indicating dates booked by guests, blue font for available dates, and grey font for dates blocked by the operator. The VRBO calendar showed a current booking that extended until March 31, 2024, which aligned with the appellants statement to Bylaw Officer Duarte that he currently had a guest staying for 30 days. However, the appellant had informed Bylaw Officer Duarte he only planned to list on Airbnb and did not disclose the VRBO listing. [Appendix F-G].
- 16. On March 11, 2024, City staff responded to the appellant explaining the City of Victoria regulations and the potential impacts of the new provincial regulations. Staff informed the appellant that from his description of his short-term rental business plan, it did not appear to align with the regulations of a principal resident short-term rental licence as outlined in *Schedule D Home Occupations* [Appendix D].

 The appellant responded the same day, informing staff he wished to pursue a non-principal short-term rental licence instead. The appellant asked if a subsequent application would be required to obtain a principal resident short-term rental licence to operate after April 30, 2024 [Appendix D].
- 17. On March 12, 2024, City staff responded to the appellant via email to confirm his application had been switched from a principal resident to a non-principal licence type. Additionally, staff provided the appellant with an explicit answer regarding a future subsequent application stating, 'You are correct, you will need to submit a new application for a principal licence' [Appendix D].
- 18. On March 18, 2024, the appellant was issued a non-principal short-term rental licence.
- 19. On April 25, 2024, the appellant applied for a 2024 Principal Resident Short-Term Rental Licence [Appendix H].

- 20. On May 3, 2024, City staff contacted the appellant to schedule an inspection, offering an inspection on June 15. The appellant responded asking if another inspection was required, and if so, he required an alternative date [Appendix I].
- 21. On May 7, 2024, City staff informed the appellant that for consistency and fairness another inspection for your new application is required. As the previous application had been switched by the appellant mid-process to a different licence type, staff never completed the documentation and review required for a principal resident licence. The appellant responded to staff and confirmed an inspection date of June 18 [Appendix I].
- 22. On May 7, 2024, City staff identified a listing for unlawful short-term rentals at 1403-760 Johnson Street, hosted by the appellant and his partner, Darcy Smith. Although the appellant had a valid non-principal short-term rental licence, the enactment of the provincial regulations resulted in all City of Victoria issued 2024 Non-Principal Short-Term Rental licences becoming unlawful as of May 1, 2024 [Appendix J].
- 23. On May 27, 2024, after continuing to monitor the appellants listings offering unlawful short-term rental at 1460-760 Johnson Street. Staff used the new provincial portal to notify the province, the appellant, and listing platform that the appellant was operating an unlawful short-term rental [Appendix K-L].
- 24. On May 27, 2024, the appellant responded to the province's automatic notification by emailing City of Victoria staff, requesting he be allowed to continue operating outside of the regulations while his application is pending [Appendix L].
- 25. On May 29, 2024, City staff responded and informed the appellant that a principal resident short-term rental licence would need to be approved and paid for before he could continue operating short-term rentals lawfully.
 - The appellant responded expressing his frustration with City staff and their lack of response, stating that 'I've been trying to get my principal residence application reviewed for nearly 6 months' and that he has demonstrated 'a consistent desire to remain compliant with all regulations'.
 - Staff replied to the appellant reminding him that the application he submitted in January for a principal resident short-term rental licence was withdrawn and applied towards a non-principal short-term rental licence. The appellant's most recent application was submitted April 25.
 - The appellant responded stating he was never informed the application would be withdrawn in replacement of the non-principal and believed that both a non-principal and principal resident application would be processed concurrently.
 - Staff responded by providing the appellant with a capture of their communication on March 12, 2024, confirming the appellant was correct in his understanding that he would need to submit a new application [Appendix L].
- 26. On June 18, 2024, City staff contacted the appellant to reschedule the inspection for that day, due to staff illness. While inspections were being scheduled 4-5 weeks in advance at

- the time, staff responded by providing the appellant with an inspection time on June 21 [Appendix M].
- 27. On June 20, 2024, City staff identified the appellant as still advertising and operating unlawful short-term rentals, reflecting multiple recent reviews by guests [Appendix N].
- 28. On June 21, 2024, Bylaw Officers Carr inspected 1403-760 Johnson Street. The purpose of the inspection was to understand the layout of the home and business plan for a potential short-term rental. The appellant met Bylaw Officer Carr in the lobby of 760 Johnson Street and escorted her up to unit 1403. The inspection revealed a two-bedroom home with minimal personal items. Bylaw Officer Carr noted several signs on walls and in the bedrooms for guests. A sign at the front door read 'please help us to keep your stay clean and sanitary by removing your street shoes at the door'. During the inspection Bylaw Officer Carr spoke to the appellant about his proposed business plan. The appellant stated he resides in the property Monday-Thursdays and wished to offer 3–4-night bookings. The appellant stated he did not intend to operate past September. In discussing the current City of Victoria Regulations, Bylaw Officer Carr informed the appellant a principal resident licence allows for the whole home to be offered on occasion which has been consistently applied as 4 times a year. The appellant stated he could not find a definition of 'occasional'. Bylaw Officer Carr stated she was aware that the appellant had received the notice of non-compliance through the provincial portal. The appellant informed Bylaw Officer Carr he had operated in the absence of direction and felt he had justification for his actions should there be the need to explain himself in court. The appellant asked Bylaw Officer Carr what the repercussions would be to continuing to operate in non-compliance. Bylaw Officer Carr stated she could not advise on behalf of the province but that the City is pursuing investigations of non-compliance [Appendix O-R].
- 29. On July 3, 2024, the application was reviewed in full, including the results of the inspection, open-source data and internal records. Staff reviewed the appellants VRBO and Airbnb listings, which both reflected calendars with full availability as of September 29, 2024. The appellants VRBO listing was offering unlawful short-term rentals, at a 4-night minimum night stay, and displayed multiple future guests bookings throughout July September 2024. Additionally, the VRBO listing reflected a guest review from June 18, 2024, stating a 4-night booking had occurred.
 Staff reviewed the back-end data of the appellants listings obtained through AirDNA, which reflected that in the last 12 months the property had 334 days of availability and generated \$95.6k of revenue [Appendix O-R, S-T].
- 30. On July 3, 2024, the Licence Inspector advised the appellant that the application for a principal resident short-term rental licence had been rejected because failed to demonstrate satisfactory to the Licence Inspector that the premises where the short-term rental will be offered is occupied by the operator as their principal residence, as set out in the Short-Term Rental Regulation Bylaw Section 3 (2)(e)(i).

- 31. Since July 3, 2024, City staff continued to monitor the appellants listings for compliance with the City of Victoria regulations. The appellant has continued to advertise and operate unlawful short-term rentals, most recently on November 26, 2024, offering a 3-night minimum night stay at 1403-760 Johnson Street [Appendix W].
- 32. City staff have continued to monitor open-source data, which indicates the appellant has travelled to Europe between May August 2024, and most recently in New York City. This information is consistent with the appellants LinkedIn that reflects his location as New York, New York as of September 2024 [Appendix U-V].
- 33. On November 18, 2024, staff reviewed short-term rental data provided from the BC Provincial Government, which includes any short-term rental bookings received after May 1, 2024, through Airbnb, VRBO, Expedia and Booking.com. The data from the appellants two listings at 1403-760 Johnson Street, confirms he has continued to operate unlawful short-term rentals every month since May 2024 [Appendix X].

IV. Relevant Regulation

34. The City regulates short-term rentals through the *Short-term Rental Regulation Bylaw* and through provisions of the zoning bylaws. In relation to the property, the relevant zoning bylaw is the *Zoning Regulation Bylaw*, which states, in part:

17...

- (4) Without limiting the generality of subsection (1), short-term rentals, whether as a principal or accessory use, are prohibited in all zones except
 - (a) where they are expressly permitted subject to regulation applicable in those zones;
 - (b) rental of no more than two bedrooms in a self-contained dwelling unit, as home occupation, provided that:
 - (i) the self-contained dwelling unit is occupied by the operator of the short-term rental; and
 - (ii) short-term rental complies with all regulations in Schedule D as if it were a transient accommodation.
- 35. The City of Victoria regulates the principal resident requirement for a short-term rental through the *Short-Term Rental Regulation Bylaw*, which states in part:

3...

- (1) A person must not carry on business as a short-term rental operator unless the person holds a valid licence issued under the provisions of this Bylaw and the Business Licence Bylaw.
- (2) A person applying for the issuance or renewal of a licence to operate a short-term rental must, in addition to meeting the requirements of the Business Licence Bylaw:
 - (e) provide, in the form satisfactory to the Licence Inspector,
 - (i) evidence that the premises where the short-term rental will be offered are occupied by the operator as their principal residence;

V. Argument

- 36. One of the objectives of the City's regulations of short-term rentals was to address the problem of homes being diverted from the long-term market to a vacation rental market. The provisions of the *Short-Term Rental Regulation Bylaw* and *Schedule D Home Occupation*, restrict short-term rentals to a person's principal dwelling unit [Appendix A-B].
- 37. The enactment of the provincial regulations meant all non-principal short-term rental licences issued in 2024 would become unlawful as of May 1, 2024. As a result, many operators that previously operated with a non-principal short-term rental licence chose to apply for principal resident short-term rental, regardless of their eligibility.
- 38. The appellant's claim that City staff have failed in providing a fair and timely process, including statements that his application took over 8 months to be reviewed, is unfounded. In fact, staff have consistently responded to all the appellants' communication within a reasonable time. The appellant essentially requested three short-term rental applications be processed within 4 months: two principal residents and one non-principal. Staff willingly accommodated the appellant's request to transfer his original principal resident application to a non-principal, mid-process and did not request any additional action from the appellant. Staff explicitly informed the appellant a subsequent application would be needed, should he wish to later apply for a principal resident licence. Staff were forced to cancel the second inspection due to staff illness, which had been confirmed for June 18, 2024. At the time, inspections were being scheduled 3-4 weeks out due to high demand, yet staff made an effort to accommodate an inspection 3 days later. The appellants VRBO listing later reflected a 4-night guest stay from June 18, 2024 [Appendix D, I, L, T, Y].
- 39. The City does require proof of residence documents to process a principal resident short-term rental application. While the documents assist in establishing an applicant's eligibility, they are not solely relied upon to verify a person's principal residence since

- address changes can be done online without secondary checks. Additionally, many utility bills offer e-billing options, making mailing addresses redundant.
- 40. The appellant's appeal includes multiple documents in an attempt to establish 1403-760 Johnson Street as his and his partner's principal residence. However, mail can be sent to anywhere in the world, regardless of if you reside at the property. Similarly, the inclusion of a google maps route from 1403-760 Johnson to one of the appellant's employer locations, does not prove residency. Additionally, the appellant's work-related documents, including the employment letter do confirm an ability to work remotely but do not state he reports to the Victoria B.C location. In fact, the appellant's LinkedIn account states he lives and reports to the employer's New York, New York location [Appendix V].
- 41. The results of the inspection revealed inconsistencies that 1403-760 Johnson Street is the appellant's principal residence. The home contained no visible personal items and appeared set to receive accommodations, including signage posted around the home to provide guest instructions [Appendix O-R].
- 42. The appellant informed Bylaw Officer Carr on June 21, 2024, that in absence of direction he was justified in his actions for operating against the City and provincial regulations is misleading and attempts to rationalize his actions. The City of Victoria regulations remained unchanged by the provincial regulations, a licence to operate short-term rentals has been required since 2018. The appellant is aware of this through his multiple years of obtaining licenses, many communications with City staff, including a verbal education from Bylaw Officer Duarte on March 5, 2024, when the appellant confirmed he was operating short-term rentals without a licence. The appellant has repeatedly received clear communication and information from City staff regarding the short-term rental regulations, to which he has consistently responded to by requesting special exceptions and continuing his unlawful activity [Appendix F, L, P, Y].
- 43. The appellants appeal appears to rely on the assumption that because 1403-760 Johnson Street is the only property he owns, by default it grants him principal resident status and therefore entitles him to a licence. The appellant declared to Bylaw Officer Duarte on March 5, 2024, that he was operating unlicensed short-term rental and had a guest occupying the space on a 30-night booking, but that he would reside at the property between 200-250 days of the year. The AirDNA data from July 3, 2024, reflected the whole home was available for rent 334 days and generated \$95.6k in revenue in the last 12 months. Additionally, the appellants VRBO future calendar on July 3, 2024, reflected 9 different short-term rental bookings spanning across all of July to September, and full rental availability from September 29 to December 31, 2024. It seems implausible that the appellant could operate short-term and long-term rentals, generating \$95.6k in revenue, while simultaneously residing at the property Monday- Thursday, for 250 days of the year. The appellant's claims are highly inconsistent and appear to be less than truthful [Appendix F, P, Q, S, T, Y].
- 44. A fundamental concern is the appellant's consistent disregard for regulations. The appellant has operated short-term rentals since 2022 and is fully aware of the City's

licensing requirement and regulations, established through years licensing applications and conversations with multiple staff members. The appellant has shown he will continue to seek ways to avoid regulations, all while continuing to operate full-time short-term rentals. This assertion is further confirmed by data provided by the provincial government, which shows all bookings made on major platforms, demonstrating the appellant operated rental activities in every month during that period. Even if granted the licence, staff have zero confidence in the appellant's willingness to act lawfully [Appendix K, L, W, X].

- 45. The appellant has constructed a narrative based on misleading and untruthful claims to obscure their true intention of operating a full-time short-term rental, thereby circumventing regulations designed to protect long-term housing. The appellant appears to present himself as a sympathetic figure, repeatedly requesting an exception due to hardship and claiming he is part of a group wrongfully captured by the regulations. The appellant declared he only wished to offer the property on weekends and would travel to his parents properties in Vancouver or Lake Cowichan during the rental period. However, the evidence gathered by staff reveal inconsistencies with these claims. The appellants advertisements reflect availability throughout the week, all year round. The AirDNA data confirms similar activity, including a revenue of \$95.6k which is consistent with full time short-term rentals. Furthermore, the appellants social media shows himself and his partner spent significant time in Europe between May and August, and most recently in New York with a caption that insinuates they now reside in New York. This information matches the appellants LinkedIn profile which states New York as his principal work location [Appendix U-Y].
- 46. The appellant's appeal attempts to distract from the true events by including misinformation and opinions on events that have not occurred. The appellant provides details of why he believed it would be unjustified to receive enforcement or penalties associated with his unlawful short-term rental activity. Although the appellant's noncompliance has been thoroughly established, he has yet to receive any enforcement fines from the City of Victoria for his unlawful operations. Nevertheless, staff have continued to provide the appellant with every opportunity to voluntarily comply with the regulations.
- 47. The Short-Term Rental Regulation Bylaw does not require the Licence Inspector to confirm the appellants specific place of residence. The evidence gathered indicates that the appellant does not reside at 1403-760 Johnson Street and intends to offer full time rentals. The appellant may have been residing in New York or elsewhere. However, the regulation does not require an alternative residence or explanation be provided. The Licence inspector is solely responsible for determining if the applicant has met the requirements of the Short-Term Rental Regulation Bylaw.
- 48. In consideration of the findings, the Licence Inspector submits that the appellant's application for a short-term rental business licence had to be refused as it contravened the Short-Term Rental Bylaw, Schedule 'D' Home Occupation and Zoning Regulation Bylaw.

49. Therefore, the Licence Inspector submits that this appeal should be dismissed and the decision to refuse a short-term rental business licence for 1403-760 Johnson Street be upheld.

ALL OF WHICH IS RESPECTFULLY SUBMITTED

Dated: November 26, 2024

Mark Fay, Manager of Bylaw and Licensing Services

NO. 18-036

SHORT-TERM RENTAL REGULATION BYLAW A BYLAW OF THE CITY OF VICTORIA

The purposes of this Bylaw are to provide for the regulation of short-term rentals including vacation rentals in operators' principal residences where permitted under the Zoning Regulation Bylaw No. 80-159 and where permitted pursuant to section 528 of the *Local Government Act*.

Contents

- 1 Title
- 2 Definitions
- 3 Licence Required
- 4 Power to Refuse a Licence
- 5 Licence Number to be Included in Advertising
- 6 Responsible Person
- 7 Offences
- 8 Penalties
- 9 Severability
- 10 Transition Provisions
- 11 Commencement

Pursuant to its statutory powers, including section 8(6) of the *Community Charter*, the Council of The Corporation of the City of Victoria, in an open meeting assembled, enacts the following provisions:

Title

1 This Bylaw may be cited as the "Short-Term Rental Regulation Bylaw".

Definitions

2 In this Bylaw

"operator" means a person who rents out, or offers for rent, any premises for short-term rental but does not include a person who acts as an intermediary between the short-term rental tenant and the person who receives the rent;

"principal residence" means the usual place where an individual makes their home;

"responsible person" means a person designated by the operator as the primary contact under section 6.

"short-term rental" means the renting of a dwelling, or any part of it, for a period of less than 30 days and includes vacation rentals;

"strata corporation", "strata council", and "strata lot" have the same meaning as in the Strata Property Act.

Licence Required

- 3 (1) A person must not carry on business as a short-term rental operator unless the person holds a valid licence issued under the provisions of this Bylaw and the Business Licence Bylaw.
- (2) A person applying for the issuance or renewal of a licence to operate a short-term rental must, in addition to meeting the requirements of the Business Licence Bylaw:
 - (a) make an application to the Licence Inspector on the form provided for that purpose;
 - (b) pay to the City the applicable licence fee prescribed under subsection (3);
 - (c) provide, in the form satisfactory to the Licence Inspector, evidence that:
 - (i) the person owns the premises where the short-term rental will be offered, or
 - (ii) the owner of the premises where the short-term rental will be offered has consented to their use as a short-term rental:
 - (d) if the premises where the short-term rental will be offered are located within a strata lot, provide a letter from the strata council confirming that provision of short-term rental does not contradict any bylaws of the strata corporation or applicable provisions of the Strata Property Act; and
 - (e) provide, in the form satisfactory to the Licence Inspector,
 - (i) evidence that the premises where the short-term rental will be offered are occupied by the operator as their principal residence; or
 - (ii) provide the name and contact information for the responsible person in relation to the short-term rental premises.
 - (3) The licence fee for purposes of subsection (2)(b) is:
 - (a) \$150 where the short-term rental is offered in the operator's principal residence; or
 - (b) \$1,500 for all short-term rentals that do not qualify under paragraph (a).

Power to Refuse a Licence

- The Licence Inspector may refuse to issue a licence for a short-term rental if, in the opinion of the Licence Inspector,
 - (a) the applicant has failed to comply with section 3; or
 - (b) the short-term rental operation would contravene a City bylaw or another enactment.

Licence Number to be Included in Advertising

A person may offer to rent premises for rent as a short-term rental only if a valid business licence number is included in any advertising, listing, or promotion material that is intended to communicate availability of the premises for short-term rental.

Responsible Person

- 6 (1) A person may only operate a short-term rental in premises other than their principal residence if they designated a responsible person who, at all times that the short-term rental is operated, has access to the premises and authority to make decisions in relation to the premises and the rental agreement.
- (2) A person may only operate a short-term rental if they ensure that the name and contact information of the responsible person is prominently displayed in the short-term rental premises at all times when the short-term rental is operated.
- (3) The operator may be the responsible person except when subsection (5) applies.
- (4) The responsible person must be able to attend at the short-term rental premises within two hours of being requested to do so.
- (5) If a person who operates a short-term rental in their principal residence is going to be away during the term of the short-term rental, they must designate a responsible person and comply with this section.

Offences

- 7 (1) A person commits an offence and is subject to the penalties imposed by this Bylaw, the Ticket Bylaw and the Offence Act if that person
 - (a) contravenes a provision of this Bylaw;
 - (b) consents to, allows, or permits an act or thing to be done contrary to this Bylaw; or
 - (c) neglects or refrains from doing anything required be a provision of this Bylaw.
- (2) Each instance that a contravention of a provision of this Bylaw occurs and each day that a contravention continues shall constitute a separate offence.

Penalties

A person found guilty of an offence under this Bylaw is subject to a fine of not less than \$100.00 and not more than \$10,000.00 for every instance that an offence occurs or each day that it continues.

Severability

If any provision or part of this Bylaw is declared by any court or tribunal of competent jurisdiction to be illegal or inoperative, in whole or in part, or inoperative in particular circumstances, it shall be severed from the Bylaw and the balance of the Bylaw, or its application in any circumstances, shall not be affected and shall continue to be in full force and effect.

Transition Provisions

- 10 (1) In the calendar year that this bylaw is adopted only, the fee payable under section 3 shall be prorated by 1/12 for each month in that year prior to the adoption of this bylaw, including the month the bylaw is adopted.
- (2) Any operator who, at the time of adoption of this bylaw, holds a valid licence for a short-term rental under the Business Licence Bylaw shall be credited with amount paid for that licence towards the fee payable under section 3.

Commencement

11 This bylaw comes into force on adoption.

READ A FIRST TIME the	22 nd	day of	February	2018
READ A SECOND TIME the	22 nd	day of	February	2018
READ A THIRD TIME the	22 nd	day of	February	2018
ADOPTED on the	8 th	day of	March	2018

"CHRIS COATES"
CITY CLERK

"LISA HELPS" MAYOR

NO. 24-059

SHORT-TERM RENTAL REGULATION BYLAW, AMENDMENT BYLAW (NO. 1)

A BYLAW OF THE CITY OF VICTORIA

The purpose of this bylaw is to amend the *Short-Term Rental Regulation Bylaw* to better align it with the *Short-Term Rental Accommodations Act*, clarify the meaning of various terms, and provide for more effective administration and enforcement of that bylaw.

Contents

- 1 Title
- 2 Amendments
- 3 Commencement

Pursuant to its statutory powers, including section 8(6) of the *Community Charter*, the Council of the Corporation of the City of Victoria, in an open meeting assembled, enacts the following provisions:

Title

1 This bylaw may be cited as the "Short-Term Rental Regulation Bylaw, Amendment Bylaw (No. 1)".

Amendments

- 2 The Short-Term Rental Regulation Bylaw No. 18-036 is amended
 - (1) in section 2 by:
 - (a) inserting the following new definitions in appropriate locations according to the alphabetical order of the definitions:
 - (i) "dwelling unit" has the same meaning as in the *Zoning* Regulation Bylaw;",
 - (ii) "host" means the person who, either on their own behalf, or on behalf of the owner or occupier, arranges to offer premises for a short-term rental and includes anyone who manages advertising, booking, guest services, property maintenance, or other services related to short-term rental;",
 - (iii) "platform service provider" has the same meaning as in the Short-Term Rental Accommodations Act;", and
 - (iv) "strata hotel" has the same meaning as in the *Zoning Regulation Bylaw*;"; and

- (b) deleting the definitions of "operator", "principal residence", and "short-term rental" and replacing them with the following:
 - (i) "operator" means a person who rents out, or offers for rent, any premises for short-term rental, and includes the owner, occupant, host, or manager of the premises offered as short-term rental, but does not include a platform service provider;",
 - (ii) "principal residence" means the residence in which an individual resides for a longer period of time in a calendar year than any other place;", and
 - (iii) "short-term rental" means the renting of a dwelling unit, or any part of it, for a period of less than 30 nights and includes strata hotels and vacation rentals but does not include time-shares when occupied by a time-share owner;",
- (2) in section 3 by
 - (a) deleting subsection 2(e) and replacing it with the following:
 - "(e) provide evidence, satisfactory to the Licence Inspector, that the premises where the short-term rental will be operated are the operator's principal residence.", and
 - (b) deleting subsection (3) and replacing it with the following:
 - "(3) The licence fee for the purposes of subsection (2)(b) is \$150.",
- (3) in section 6 by
 - (a) deleting subsection (1) and renumbering subsections (2) through (5) as new subsections (1) through (4), and
 - (b) deleting in the renumbered subsection (2) the words "subsection (5)" and replacing them with "subsection (4)",
- in section 7(1) by inserting immediately after "this Bylaw," the words "Bylaw Notice Adjudication Bylaw,", and
- (5) by repealing section 10 and amending the table of contents accordingly.

Commencement

3 This bylaw comes into force on adoption.

READ A FIRST TIME the	25 th	day of	July	2024
READ A SECOND TIME the	25 th	day of	July	2024
READ A THIRD TIME the	25 th	day of	July	2024
ADOPTED on the	1 st	day of	August	2024

"CURT KINGSLEY"
CITY CLERK

"MARIANNE ALTO" MAYOR

Schedule "D" HOME OCCUPATIONS

1 Where home occupations are permitted pursuant to the provisions of this bylaw, the following conditions shall apply to the use: Location 2 For the purposes of a <u>home occupation</u>, the location of a business is the address at which the operations of the business are managed. 3 Exception A home occupation is not required to be operated wholly within a dwelling unit where the work is undertaken entirely off the lot on which the <u>dwelling unit</u> is located. Prohibition 4 The sale of goods to customers attending on the lot on which the dwelling unit is located is prohibited. Permitted Uses 5 The following uses are permitted as home occupations: (a) artist studio; (b) mail order, provided that no merchandise is sold to customers attending on the lot on which the dwelling unit is located; (c) making, processing and assembly of products on a small scale: (d) manufacturing agent; personal and professional services, including barber, (e) hairdresser, bookkeeper, medical therapy; (f) teaching, provided that attendance is limited to 5 persons in a detached dwelling and to 1 person in a duplex or multiple dwelling;

(g)

testing, servicing and repairing of goods.

Schedule "D"

Prohibited Uses

- 6
- (1) All uses that are noxious or offensive to any other dwelling units or the general public by reason of emitting odour, dust, smoke, gas, noise, effluent, radiation, broadcast interference, glare, humidity, heat, vibration, or hazard or any other emission are prohibited.
- (2) The following uses are prohibited:
 - (a) except as provided in Section 11, Bed and Breakfast;
 - (b) car repairs and garages;
 - (c) <u>clubs</u>;
 - (d) kennels;
 - (e) radio dispatch services;
 - (f) restaurants;
 - (q) retail stores;
 - (h) salvage lots;
 - (i) storage lots;
 - (j) except as provided in Section 11, <u>transient</u> accommodation;
 - (k) in any <u>building</u> which has been converted from <u>single family dwelling</u> to <u>duplex</u>, <u>multiple dwelling</u>, <u>boarding house</u>, <u>rooming house</u>, or <u>housekeeping</u> <u>apartment</u>, pursuant to the applicable provisions of this bylaw, music teaching or any business which results in the transmission of sound:
 - cannabis-related business; and;
 - (m) except as provided in Section 12, short-term rental

Amended Jan 11, 2018 Bylaw 17-110 Amended March 8, 2018

Stock in Trade

Except for one licensed vehicle, which shall be a car, van, or pickup truck, no business-related materials, including machinery or vehicles, shall be visible at any time on any <u>lot</u> on which a <u>home occupation</u> is carried out nor shall any machinery or vehicles be parked or stored on the <u>lot</u> unless completely enclosed within a <u>building</u>.

Limitation

- 8
- (1) Subject to this section, not more than one person shall be engaged in a <a href="https://www.nore.googl
- (2) Where any <u>lot</u> upon which a <u>home occupation</u> is carried on has a boundary or portion of a boundary in common with any <u>lot</u> which is located in a zone which permits retail use, then no more than two persons may be engaged the <u>home occupation</u> where one of the persons resides on the <u>lot</u> on which the <u>home occupation</u> is carried on.

Schedule "D" HOME OCCUPATIONS

- (3) This section does not apply to any employees of a home occupation who at no time attend on the lot on which the home occupation is carried on, nor park in the immediate vicinity of the lot.
- (4) More than one person may operate a <u>short-term rental</u> in their principal residence.

Amended March 8, 2018 Bylaw 18-035

9 No more than three <u>home occupations</u> shall be carried on in any one <u>dwelling unit</u>, provided that only one of the <u>home occupations</u> has customers that attend the <u>dwelling unit</u>.

Amended Jan 11, 2018 Bylaw 17-110

Advertising

- 10 Except as expressly permitted in this bylaw, or in the Sign By-law, no sign or other advertising device or advertising matter may be exhibited or displayed on any <u>lot</u> on which a <u>home occupation</u> is being carried on.
- Subject to the following requirements, where any <u>building</u> is used as a <u>single family dwelling</u>, up to two bedrooms may be used for <u>transient accommodation</u> as a <u>home occupation</u>.
 - (1) Notwithstanding Section 4, meals or food services may be provided to any customers but not after 12:00 noon.
 - (2) No liquor shall be provided to any customers.
 - (3) One parking space for each room available for <u>transient</u> <u>accommodation</u> shall be provided on the <u>lot</u> and a parking space may be located behind another parking space.
 - (4) No sign may be erected, used, or maintained for the purpose of advertising <u>transient accommodation</u> use within a single family dwelling.
 - (5) A <u>single family dwelling</u> may be used for <u>transient</u>
 <u>accommodation</u> whether or not the property contains a
 <u>secondary suite</u> or <u>garden suite</u> provided however that
 only one <u>transient accommodation</u> use is permitted on the
 property

Amended March 8, 2018

(6) <u>Transient accommodation</u> is restricted to no more than two bedrooms and cannot occupy an entire <u>self-contained</u> dwelling unit.

Amended March 8, 2018 Bylaw 18-035

Subject to the following requirements, a <u>short-term rental</u> is permitted as a home occupation in a principal residence.

Amended March 8, 2018 Bylaw 18-035

(1) subject to subsection (2), no more than two bedrooms may be used for <u>short-term rental</u> and the <u>short-term rental</u> cannot occupy an entire self-contained dwelling unit;

Schedule "D"

(2) the entire <u>principal residence</u> may be used for a <u>short-term</u> <u>rental</u> while the operator is temporarily away provided it is so used no more than 160 nights in a calendar year; and

Amended August 1, 2024 Bylaw 24-060

- (3) no liquor may be provided to short-term rental guest; and
- (4) No sign may be erected, used, or maintained for the purpose of advertising <u>short-term rental</u>.

Amending Bylaw 09-01 adopted Jan 19, 2009 Amending Bylaw 17-110 adopted Jan 11, 2018 Amending Bylaw 18-035 adopted March 8, 2018 Amending Bylaw 24-060 adopted August 1, 2024

Appendix C



Legislative and Regulatory Services Department Bylaw and Licensing Services Division 1 Centennial Square Victoria, BC V8W 1P6 str@victoria.ca victoria.ca/str

2024 Short-Term Rental Business Licence Application

Important Notice:

There are new provincial laws that may affect your future eligibility to operate a short-term rental. If at some point you become ineligible to operate a short-term rental as a result of provincial legislation, you will not be reimbursed or receive a discount on your 2024 licence fee.

This application must be completed in full and submitted with all required supporting documents. You can submit your completed package by email to str@victoria.ca, or mail it to the above address.

Any submissions that do not meet the requirements above will result in having to reapply. Owner and Strata Consent must be provided by signing pages 4 and 5 of the application.

All related documentation and information are available at <u>victoria.ca/str</u>. For information or assistance completing this form, please contact Bylaw and Licensing Services at 250.361.0215 or email str@victoria.ca.

ostal code: V8W 0A4	
Applicant Information (who the licence is issee	р то)
n application can be submitted by an owner, tenant or man	nagement company of a property. Please select one of the following options:
Sole Proprietor's name: (If you plan to operate the beautiful Kevin Smith	ousiness on your own, either under your own name or a business name):
FIRST NAME, LAST NAME	
Partnership name(s): (If you plan to operate the bu	siness with one or more partners):
(1) FIRST NAME, LAST NAME	(2) FIRST NAME, LAST NAME
Limited/Incorporated company name: (If you plan to your personal assets):	to operate the business as a separate legal entity, separate from yourself and
BUSINESS NAME	
	elected above)
imited/Incorporation Information: (if se	elected above)
imited/Incorporation Information: (if secondary)	
imited/Incorporation Information: (if so corporation number:ave you included documents of Incorporation and Notice	



Legislative and Regulatory Services Department Bylaw and Licensing Services Division 1 Centennial Square Victoria, BC V8W 1P6

str@victoria.ca victoria.ca/str

2024 Short-Term Rental Business Licence Application

*Applicant Contact:	
Phone number:	Email: kevin.smith@bci.ca
Mailing address (the address where the applicant receives m	nail, including the physical licence):
✓ Same address as short-term rental property	
Other:	
*Licence Type	
□ Non-Principal Residence	
✓ Principal Residence	
Select all business plans that apply:	
_	Offering up to two bedrooms with shared living spaces, while you are home.
If 'Principal Residence' is selected, please attach two ited a valid and current government-issued ID which states y be a current utility bill that states the billing period, serv	ms of identification that prove this is your principal residence. One piece must be your address (e.g., driver's licence, BC Services Card). The second piece of ID car vice address and mailing address.
*Designated Responsible Person	
(If managed by an agency, the designated responsible per	rson can be a representative from this agency.)
times that the short-term rental is operated, has access to ti	ole person serves as the primary contact for the short-term rental (a person who, at all the premises and has the authority to make decisions in relation to the premises and the attend the short-term rental premises within two hours of being requested to do so.
Relationship to Operator: Friend	
Name: Sam Holland	Email:
Address: 989 Johnson Street Victoria B.C. Canada	V8W 3N7 Phone number:
☐ The above Designated Responsible Person has consent	ted to the use of their contact information.
*Business Plan/Advertisement	
Host Name (the profile and or name used to offer the short	t-term rental): Kevin Smith
Relationship to applicant (if not the same person):	
Do you have another person, property manager or service of limited to advertisement, management of bookings and com-	company that participates in your short-term rental business? (this may include but not numerications with guests)
No, only the individual(s) declared as the applicant will Yes	Il participate in the business
If yes, please complete the information below (including	ng page 3)
Select all that apply:	
Property manager / property management company	☐ Family member
☐ Cleaning service	Other



Legislative and Regulatory Services Department Bylaw and Licensing Services Division 1 Centennial Square Victoria, BC V8W 1P6

str@victoria.ca victoria.ca/str

2024 Short-Term Rental Business Licence Application

Property Manager/Property Management Company

Name of management company:			
Name of property manager or main contact:			
Phone Number:	Email:		
Business Address:			
Issuing municipality:		Licence number:	
If the issuing municipality is not the City of Victoria, is it:			
☐ Inter-municipal			
☐ Inter-community			
Cleaning Service / Other Business			
Name of management company:			
Name of property manager or main contact:			
Phone Number:	Email:		
Business Address:			
Issuing municipality:		Licence number:	
If the issuing municipality is not the City of Victoria, is it:			
☐ Inter-municipal			
☐ Inter-community			
Family Member			
Name of individual:			
Relationship to applicant:			
Phone Number:	Email:		
Address:			



Legislative and Regulatory Services DepartmentBylaw and Licensing Services Division

1 Centennial Square Victoria, BC V8W 1P6 striavictoria.ca victoria.ca/str

2024 Owner Consent Form Short-Term Rental

*If there is more than one registered owner, all owners are required to sign	the Owner Consent Form.
This is to certify that I Kevin Smith & Fred Smith (OWNER)	, as the legal owner of
1403 - 760 Johnson Street Victoria BC Canada V8W 0A4	have an date.
(UNIT/STREET ADDRESS)	have read the
Short-Term Rental Business Licence (address) Application Form submitted by Kevi	in Smith
, , , , ,	(APPLICANT)
and consent to the above premises being used as a Short-Term Rental in compliance	with City of Victoria Bylaws.
I, the undersigned, confirm as the business owner(s)/operators(s) that the above no provisions of the Short-Term Rental Regulation Bylaw No. 18-036 and all other applic	oted information is true and will comply with ALL relevant able City Bylaws.
Owner's name: Kevin Smith	
Owner's signature:	Date: 12/28/2023
Owner's name: Fred Smith	
Owner's signature:	Date: 12/28/23
Owner's name:	
Owner's signature:	Date:

If your application is received more than 60 days after consent is given above, it is not considered valid consent.

Cayof Victoria SHORT-TERM RENTAL - DWNER CONSENT FORM 4



Victoria, BC VBW 1P6

Legislative and Regulatory Services Department Bylaw and Licensing Services Division 1 Centennial Square

str@victoria.ca victoria.ca/str

2024 Strata Council Consent Form Short-Term Rental

*Is this property part of a strata? Yes 🛭 No 🗌 If yes, please complete the information below. This is to certify that I CATHERINE THE TOATE
(STRATA COUNCIL EXECUTIVE MEMBER; MUST NOT BE SAME AS APPLICANT) ..., as Strata Council Executive Member for 1403 - 760 Johnson Street have read the Short-Term Rental Business Licence Application Form (UNIT AND STREET ADDRESS) submitted by Kevin Smith (APPLICANT) address from operating as a Short-Term Rental in compliance with City of Victoria Bylaws. I, the undersigned, confirm as the business owner(s)/operators(s)/licencee(s) that the above noted information is true and will comply with all relevant provisions of the Short-Term Rental Regulation Bylaw No. 18-036 and all other applicable City Bylaws. Applicant's name(s): Kevin Smith Applicant's signature(s): 1. (if applicable) 2. ___ _____ Date: ____ Strata council executive member's phone number: Strata council executive member's email: ____ Strata council executive member's signatu

If your application is received more than 60 days after consent is given above, it is not considered valid consent.



Legislative and Regulatory Services Department Bylaw and Licensing Services Division 1 Centennial Square

str@victoria.ca victoria.ca/str 2024 Short-Term Rental Business Licence – Important Information

Completion of this application does not guarantee approval. Approved licences will be issued **only** upon receipt of payment of the Short-Term Rental Business Licence fee. Operating a Short-Term Rental without a valid licence is an offence for which penalties are prescribed. A person found guilty of an **offence** under this Bylaw is subject to a fine of not less than \$250 and not more than \$500 for every instance that an offence occurs or each day that it continues (*Short-Term Rental Regulation Bylaw No. 18-036; Sec. 8*).

Licences are effective from January 16 to January 15 of the following year, are non-transferable and the licence fee(s) paid are non-refundable. Short-Term Rental Business Licenses must be re-applied for at the start of each calendar year and must include up-to-date supporting documentation.

Please see website for:

Short-Term Rental Regulation Bylaw No.18-036

Schedule D - Home Occupations; Zoning Regulation Bylaw No. 80-159

Victoria, BC V8W 1P6

Privacy Notification: This information is being collected for the purpose of determining the Operator's eligibility for a Short-Term Rental Business Licence in the City of Victoria pursuant to its Bylaw(s). In providing this information, you have consented to its use for the above-described purpose and declare that all the information provided herein is correct. This information may be shared with applicable City of Victoria departments and related agencies for the purpose of required inspections and approval of this licence application. The legislated authority to collect your personal information is Section 26 (c) of the Freedom of Information and Protection of Privacy Act and Section 3 (2) of the Short-Term Rental Regulation Bylaw. If you wish to obtain further information regarding the collection of your personal information, please contact the Information Access and Privacy Analyst Archives and Records Management, 1 Centennial Square, Victoria, BC V8W 1P6 250.361.0347 or email foi@victoria.ca.

*Declaration:

I, the undersigned, confirm as the business owner(s)/operators(s) that the above noted information is true and will comply with ALL relevant provisions of the Short-Term Rental Regulation Bylaw No. 18-036 and all other applicable City Bylaws. Further, failure to meet these obligations may result in the business licence being suspended or reported to City Council for possible revocation. I understand I cannot commence business until such time as a Short-Term Rental Business Licence has been approved, paid in full, and issued.

Applicants's name(s) (printed): Kevin Smith		
Applicant's signature(s): 1.	Date signed: December 28	, 20 23
(if applicable) 2.	Date signed:	, 20
Date Stamp (office use only)		

Your bill highlights

Your bill for Dec 14, 2023 to Jan 15, 2024

- Thank you for your payment of \$203.06 on Dec 29, 2023.
- Your account contains additional charges. Please see bill details for more information.
- To track your electricity usage, visit bchydro.com/login.



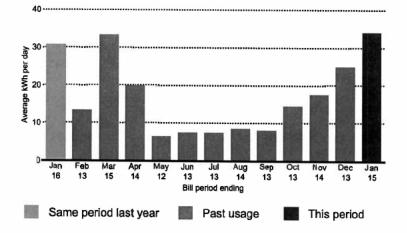
Turn for bill details

Your electricity usage over time

↑11%

increase of 3 kWh per day in electricity used compared to the same period last year \$4.01

average daily cost of electricity this bill period



Did you know?

You used a total of 1,124 kWh from Dec 14, 2023 to Jan 15, 2024.

Use our online tracking tools to view your detailed electricity use by the month, week, day or even hour – up to the previous day.

Visit bchydro.com/login.

Ways to pay your bill

We offer several options for you to pay your bill.



bchydro.com/login-direct withdrawal from your bank account through MyHydro



Auto-pay-have your bills paid automatically from your bank account



Online banking—visit your bank's website or pay in person at your local branch



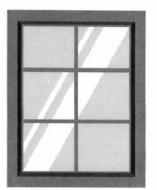
Credit card—pay through Paymentus, a third party service provider that charges a service fee

For more information, visit bchydro.com/payments.

Seal up those gaps

Apply draftproofing to drafty gaps around windows and doors to prevent heat loss in the winter, and heat gain in the summer.

Get more tips at bchydro.com/hometips



\$140.60



Service address
KEVIN T SMITH
1403-760 JOHNSON ST
VICTORIA BC V8W 0A4

Meter reading information

Energy

Meter number 5883531

Starting Dec 14, 2023	99194
Ending Jan 15, 2024	100318
Difference	1124

1,124 kWh used over 33 days



You're charged the Step 1 price for electricity up to a certain threshold in each billing period, and a higher Step 2 price for all electricity use beyond that threshold. This billing period you reached the higher Step 2 price. You were 392 kWh above your Step 1 threshold of 732 kWh this billing period.

Your next meter reading is on or around Feb 13, 2024.

Go paperless

Get access to your account online.
To get started, visit bchydro.com/gopaperless.

Maintaining your account

If we receive your payment after the due date, you may be charged a late payment fee. To learn more about your account with BC Hydro, visit bchydro.com/customerservicerules.

Privacy

Protecting your personal information is an obligation we take seriously. For more information, visit bchydro.com/privacy.

GST Registration # R121454151

Have a question? Visit bchydro.com/gethelp Call us at 1 800 BCHYDRO (1 800 224 9376).

Bill details

TOTAL DUE

Dec 14, 2023 to Jan 15, 2024

PREVIOUS BILLING PERIOD	4000.00
Previous bill	
Payment received Dec 29, 2023	\$203.06
BALANCE FORWARD	\$0.00
ACCOUNT CHARGES	
Late payment charge	\$0.96
Late payment charge	\$0.82
ACCOUNT CHARGES SUBTOTAL	\$1.78
ELECTRICITY CHARGES	
Based on Residential Conservation Rate 1101	
Dec 14, 2023 to Jan 15, 2024 (1,124 kWh used)	
Basic Charge 33 days x \$0.2117 /day	\$6.99*
ENERGY CHARGES	
Step 1: 732 kWh x \$0.0975 /kWh	\$71.37*
Step 2: 392 kWh x \$0.1408 /kWh	\$55.19*
Rate rider -1.0%	\$1.34*
TAXES ON ELECTRICITY CHARGES	
* GST 5% on \$132.21	\$6.61
ELECTRICITY CHARGES SUBTOTAL	\$138.82

KEVIN T SMITH 1403-760 JOHNSON ST VICTORIA BC V8W 0A4

Marissa Peluso

To: Emma Crockett

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

From: str@victoria.ca

Sent: Tuesday, March 12, 2024 2:23 PM **To:** Smith, Kevin <<u>Kevin.Smith@bci.ca</u>>

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

Good afternoon Kevin,

Thank you for confirming your preference to purse a non principal licence. Your application is now pending for a non principal licence.

You are correct, you will need to submit a new application for a principal licence closed to May.

Our office does not have a direct contact for the provincial legislation, Please review the <u>new provincial rules for short-term rentals</u> for any questions regarding the appeal process.

Kind regards,

Emma Crockett

Pronouns: she, her, hers
Short-Term Rental Administrator, Bylaw and Licensing Services
Legislative and Regulatory Services Department
City of Victoria
1 Centennial Square, Victoria BC V8W 1P6
T 250.361.0726









The City of Victoria is located on the homelands of the Songhees and Esquimalt People.

From: Smith, Kevin < Kevin.Smith@bci.ca > Sent: Monday, March 11, 2024 3:39 PM

To: str@victoria.ca

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

Hi Marissa,

Thanks for the response, it all makes sense. My building has a non-conforming status so I will have to go with the non-principal residence license until May 2024. Then I'm assuming I will have to also get a principal residence license that I can use 4 times over the remaining potion of the year. I'm assuming I will have to submit a second application for that later in the year? If I can apply for both at the same time that would be nice, but not a problem if I need to get the principal residence license later in the year.

Do you have a contact that I can speak with about the new regulations and so I can find out what the process is for appeals/an exemption under the regulations being put in place in May? My current situation has clearly not been considered under the new regulations because restricting me from renting on weekends (I live in the unit Monday-Friday) does not in any way affect long-term rental availability in Victoria. Anything you can provide/suggest would be appreciated, getting ahold of someone in the bylaw department has been difficult.

Thanks for your help! Kevin

From: str@victoria.ca <str@victoria.ca>
Sent: Monday, March 11, 2024 3:07 PM
To: Smith, Kevin <Kevin.Smith@bci.ca>

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

Hello Kevin,

Short-term rentals are prohibitted in the City of Victoria unless a valid licence is obtains.

Short-term rentals are permitted in operator's principal residence as a home occupation, provided no more than two bedrooms may be rented as short-term rental, except that the entire principal residence may be used only occasionally while the operator is temporarily away. From what you have described, it does not appear that your short-term operation fits within the "occasional" use exception as a home occupation.

If your property has non-conforming status, you may be able to operate a short-term rental on that basis rather than as a home occupation, with the non-principal residence licence. Please note, the provincial regulations that come into effect May 1, 2024, will result in non-principal residence short-term licences becoming unlawful as legal non-conforming use has been repealed.

Hope this helps.

Kind regards,

Marissa Peluso

Pronouns: she, her, hers
Short-Term Rental Coordinator, Bylaw and Licensing Services
Legislative and Regulatory Services Department
City of Victoria
1 Centennial Square, Victoria BC V8W 1P6
T 250.361.0726









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From: Smith, Kevin < Kevin.Smith@bci.ca > Sent: Tuesday, March 5, 2024 5:34 PM

To: str@victoria.ca

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

Hi Emma/Team,

Apologies for the duplicate email. It looks like I did not have the correct email address for Marissa so it bounced back. I'm just replying to my email to ensure the message still went through to the str@victoria.ca address.

Thanks again for your help! Kevin

From: Smith, Kevin

Sent: Tuesday, March 5, 2024 5:14 PM

To: str@victoria.ca

Cc: 'm.peluso@victoria.ca' < m.peluso@victoria.ca > Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

Hi Emma,

The home inspection is now complete, thank you for helping to organize it. Nelson was respectful and also informative when asking questions about the new regulations coming into affect. He said that I should try to find time to speak with Marissa (copied, Nelson gave me her contact information) to discuss my situation in more detail because it's fairly unique - and because I could get affected by the new regulations even though my situation is not meant to be targeted.

Can you help me find a time to speak with Marissa? I can take a call any time or come in to your offices for an in-person discussion (preferrable if at all possible)?

Thanks for your help!

No need to respond to the below points now they are meant to be an outline for my discussion with Marissa (or whomever you think is best for me to speak with). Apologies in advance for the lengthy message, I just thought it would be helpful to see ahead of time.

Overview:

The only reason I'm renting my condo out on weekends is because I made the mistake of taking out a variable interest rate mortgage which has more than doubled my monthly mortgage expenses (now costs me >\$5,000 per month including strata fees) over the past year and I now need the additional income to be able to afford the condo. Without the rental income I will be forced to sell and exit the real estate market entirely which will make re-entering the market much more difficult in the future.

- I'm a Canadian citizen who has lived in B.C. almost all my life (lived in Saskatchewan for 3 years)
- This was my first home purchase and is my only property.
- These new regulations are meant to help first time home buyers like myself get into the market.
- The higher cost of living crisis in B.C. is what has forced me into renting my primary residence. I moved to Victoria because Vancouver was too expensive for me to buy into.

Why my situation is unique:

- I'm seeking to rent my personal residence, which is also my primary residence.
- I'm only renting my principal residence on weekends (only time it may be longer is when I'm on vacation for a week to maybe 10 days throughout the year).
- I need to be in the office (I work for BCI located at 750 Pandora Ave.) Monday-Thursday so I need to live in my condo during the work week from Monday to Thursday.

- I will live in the condo more than 180 days per year. I will likely live in my primary residence between 200-250 days per year.
- I live in the Juliet on Johnson Street. Our strata allows short-term rentals (and allowed STR at the time I purchased the condo in 2021). I have two bedrooms and rent out the entire condo on weekends.

My rental situation does not seem to be contemplated in the outline of the new regulations.

- Do I need to apply for some kind of exemption going ahead? What are the next steps and who do I need to speak with if this is possible?
- Reading the current regulations, I can be accepted under both a residential & non-residential STR license.
- The Principal Residence License only allows 4 rentals per year. I have the ability to rent it out on weekends and stay with family close by (less than an hour drive away). I cannot afford the condo if I can only rent it out 4 times per year over the weekend.
- I can qualify for a Non-Principal Residence license but these will no longer be accepted in May(?). I have qualified for these in the past despite my condo being my principal residence.
- **Key consideration here**: By allowing me to rent my principal residence, I'm not in any way reducing the number of available units for long-term renters because I would otherwise be living in my condo 100% of the time as it would not be available for rent. I am increasing the supply of fully equipped rental units for those people looking for another option to a hotel <u>only on weekends</u>. Everyone renting my place is <u>vacationing in Victoria and would not otherwise be a long-term tenant in Victoria</u>.
 - I believe the City of Victoria and the Provincial Governments main objective is to increase the supply of long-term rental units (adversely affecting me will not help the situation) and to reduce the cost of living (which is meant to help people in my position). Please correct me if I'm wrong.

Reasons why I think I should be a prime candidate for an exemption under the current regulations and why my unique situation does not appear to be a core target of the new regulations:

- A main goal of these regulations is to return short-term rental units to the long-term housing market:
 - Restricting my ability to rent my primary residence, on a short-term basis, does not increase/decrease
 the supply of long-term rental units because <u>I need to live in the condo during the work week from</u>
 <u>Monday -Thursday</u>. I will only rent it out on weekends when I go stay with my parents in Vancouver, or
 go to their cabin about an hour away.
 - Forcing me to sell the condo is only returning the unit to the real estate market for someone with greater means (who is most likely not a first time home buyer) to purchase.
 - This seemingly goes against the spirit of the new regulations which are meant to help people like myself who are still struggling with paying off my student loans, getting into (and staying in) the RE market, contributing to savings, etc.
- The second main goal of these regulations are to help bring down the cost of living for all B.C. residents:
 - I have been significantly impacted by the higher cost of living, which is why I turned to renting out my condo on weekends when interest rates increased so significantly (not to mention cost of groceries, etc.)
 - Forcing me into conforming to the new standardized regulations will force me out of my condo and back into the rental market where the cost of a similar rental unit will be \$2,600-3,400 per month. In this scenario I will not pay down a mortgage, I will not participate in any equity appreciation, and I will not have the opportunity to buy a larger home in the next couple of years when I have children. I will be left behind.
 - o I'm a Canadian citizen who has lived in B.C. almost their entire life (Saskatchewan for 3 years) and who was forced to move to Victoria in the first place because Vancouver was too expensive.

I've applied for a principal residence license, but should I be applying for a non-principal residence if I plan on renting it out more than 4 times during the year?

- I'm applying to rent out my principal residence and I'm only looking to rent it out while I'm away on weekends throughout the year (my parents own a cabin about an hour away so I have the opportunity to rent it out more than 4 times per year).
- I've had the \$1,500 non-principal license the past two years (it was still my principal residence in the past but I rented it out more than 4 times per year so I needed the non-principal residence license). I'm getting confused because of the new regulation requirements which require me to have a principal residence license but I qualify for both types currently. Which do I need going this year?

I really appreciate any time you can spare to talk this over.

Best, Kevin

From: str@victoria.ca
Sent: Friday, January 26, 2024 3:16 PM
To: Smith, Kevin Kevin.Smith@bci.ca

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

Good afternoon

Thank you for confirming the date and time of you upcoming inspection.

Kind regards,

Emma Crockett

Pronouns: she, her, hers
Short-Term Rental Administrator, Bylaw and Licensing Services
Legislative and Regulatory Services Department
City of Victoria
1 Centennial Square, Victoria BC V8W 1P6
T 250.361.0726









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From: Smith, Kevin < Kevin.Smith@bci.ca > Sent: Friday, January 26, 2024 3:08 PM

To: str@victoria.ca

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

Great, really appreciate the flexibility. I will take the **Tuesday March 5th at 1pm** time slot.

If there are any cancellations, or if the inspector is in the building (the Juliet on Johnson St), and you can fit me in at any time before then I'll happily take the time slot. Short notice shouldn't be a problem.

Thanks again for your help!

From: str@victoria.ca
Sent: Friday, January 26, 2024 11:46 AM
To: Smith, Kevin Kevin.Smith@bci.ca

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

Hi Kevin,

Thank you for updating our office on your availability. I am holding two appointment options for you on either:

Monday March 4th at 930am

Or

Tuesday March 5th at 1pm

Please let me know if either of those dates and times work for your schedule.

Have a lovely trip!

Kind regards,

Emma Crockett

Pronouns: she, her, hers
Short-Term Rental Administrator, Bylaw and Licensing Services
Legislative and Regulatory Services Department
City of Victoria
1 Centennial Square, Victoria BC V8W 1P6
T 250.361.0726









The City of Victoria is located on the homelands of the Songhees and Esquimalt People.

From: Smith, Kevin < Kevin.Smith@bci.ca Sent: Thursday, January 25, 2024 12:53 PM

To: str@victoria.ca;

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

Hi Emma,

Thanks for reaching out and for helping with scheduling the appointment.

I'm supposed to be in New York for work from February 23rd to March 3rd so I will need to book another date if possible?

My office is about a block away from my condo so I'm completely flexible and can make any day/time work on my end if there is a last minute cancellation outside of the dates mentioned above. I would have a preference to try to book the appointment before I go away on February 27th but also not a concern if needs to be booked for after March 3rd.

Feel free to call me any time on my cell if helpful, or if there's ever a last minute cancelation I'm happy to take it! Thanks for your help.

KEVIN T. SMITH CFA

Principal, Partnership Portfolio Public Markets

750 Pandora Ave, Victoria BC V8W 0E4 CANADA

BCI.ca



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From: str@victoria.ca
Sent: Thursday, January 25, 2024 11:22 AM
To: Smith, Kevin Kevin.Smith@bci.ca;

Subject: 2024 STR INSPECTION - 1403 760 JOHNSON

Good Afternoon,

Hope this email finds you well. The next step in your 2024 application process is scheduling an inspection. Bylaw Officer DUARTE is available:

TUESDAY FEBRUARY 27TH AT 930AM

Or

WEDNESDAY FEBRUARY 28[™] AT 1PM

If these options do not work with your schedule, please let me know at your earliest convenience and I will look at future dates. Please note the applicant must attend the inspection.

I have attached a few helpful documents for your review.

Please note, as stated in the attached document "What You Need to Know" if the Inspecting Officer determines that there is a valid reason to inspect an area, you will be asked to grant access. Unless it is unreasonable to inspect those areas at that time, you are required to provide access.

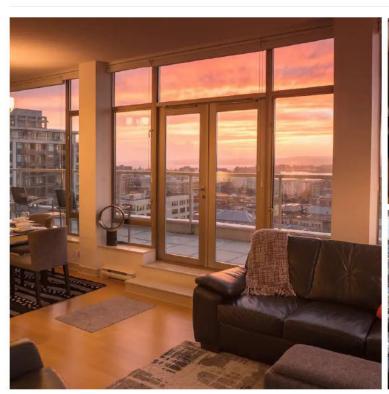
Kind regards,

Emma Crockett

Pronouns: she, her, hers
Short-Term Rental Administrator, Bylaw and Licensing Services
Legislative and Regulatory Services Department
City of Victoria
1 Centennial Square, Victoria BC V8W 1P6
T 250.361.0726

Appendix E

Photos **Amenities** Reviews Location ve



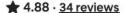








Photos Amenities Reviews Location





Hosted by Kevin

Superhost · 3 years hosting

Kevin is a Superhost

Superhosts are experienced, highly rated Hosts.

Great check-in experience

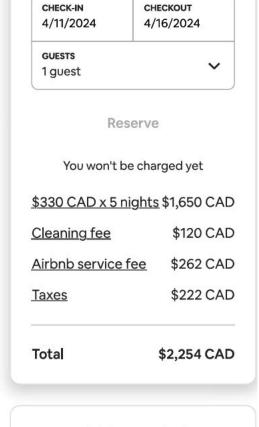
95% of recent guests gave the check-in process a 5-star rating.

Free cancellation for 48 hours

Luxury rental in beautiful downtown Victoria, B.C.

1403 is a memorable contemporary, comfortable and quiet executive sanctuary perfect for the mature couple. The newly designed interior space, complemented by the expansive wraparound deck gives you a very spacious home from which to ...

Show more >





This is a rare find

Kevin's place is usually fully booked.

Report this listing

Where you'll sleep



Bedroom 1 1 queen bed



Bedroom 2 1 double bed

Photos Amenities Reviews Location

City skyline view

Sea view

Kitchen

ම Wifi

러 Dedicated workspace

Free residential garage on premises – 1 space

65" HDTV with Chromecast, Netflix, premium cable

₽ Elevator

(O) Washer

Free dryer – In unit

Show all 66 amenities

5 nights in Victoria

Apr 11, 2024 - Apr 16, 2024

<	April 2024								May 2024			
Su	Мо	Τυ	We	Th	Fr	Sa	Su	Мо	Tυ	We	1	
	1	2	3	4	5	6				1	:	
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14	15	16	17	18	19	20	12	13	14	15	1	
21	22	23	24	25	26	27	19	20	21	22	Ñ	
28	29	30					26	27	28	29	e)	



Photos Amenit	ies Reviews	Location							
Overall rating	Cleanliness 4.9	Accuracy 4.9	Check-in 5.0	Communication 5.0	Location 4.8	Value 4.9			
4 3 2 1	8 °	\odot	Q	C					

Alison

7 years on Airbnb

**** December 2023 · Stayed a few nights

What a special place to stay! We absolutely loved it! The big windows, the beautiful view and the wrap around deck made hanging out in the condo a special part of our vacation. Also the comfortable furniture and great TV were very nice. I was very happy with the location great restaurants, shopping, grocery store and theaters very close by and...

Show more

Sharon Helen

7 months on Airbnb

**** · December 2023 · Stayed about a week

It was a very restful place - the views from the wrap around windows were unbelievable - from the sunrise in the east to the sunset in the west - amazing - the unit is very quiet - allows for resting time. Overall - no complaints.

Show more

Shona

Charlotte, North Carolina

★★★★ · November 2023 · Stayed a few nights

We had an amazing time in Victoria and staying at Kevin and Darcey's place made it all possible. It is a beautiful home with amazing views and close to amenities. The home was exceptionally furnished and an excellent stocked kitchen with more than the usual items. The views from the wrap around balcony were wonderful. The home is in a secure...

Show more

Pamela

Cochrane, Canada

★★★★ · October 2023 · Stayed a few nights

This place is exactly as it says. Incredible inside and amazing location. Bus stops close by, walking distance to anything you may need. We will definitely book again.

Amenities Reviews **Photos** Location

All communications with Kevin were very prompt and professional. One can't help but say 'wow' upon entering the condo for the first time and eyeing the elegant contemporary furnishings and the jaw-dropping views of the harbor below. The appliances are all high-tech, so it's helpful that Kevin provided a thorough booklet explaining how to use...

Show more

Matan

Seattle, Washington

**** · September 2023 · Stayed with kids

We had a wonderful stay at Kevin's condo in Victoria BC. The condo is a beautiful 2 bedrooms penthouse with a great view. The location is perfect, only 10 minutes walk from everywhere. We enjoyed exploring the downtown area, Beacon Hill, and the fisherman's wharf. Although the streets around the area are not too friendly at night, we felt safe...

Show more

Show all 34 reviews

Where you'll be

Victoria, British Columbia, Canada

Show more >

Hosted by Kevin

Joined in August 2021



Amenities Photos Reviews Location

Supernost

Co-Hosts

Darcy

During your stay

1403West's concierge will personally greet you or provide a virtual orientation to walk you through the property on the day of your check-in. In addition, our concierge will be available to answer any of your questions throughout your stay.

Kevin is a Superhost

Superhosts are experienced, highly rated Hosts who are committed to providing great stays for guests.

Response rate: 100%

Response time: within an hour

Contact host

To protect your payment, never transfer money or communicate outside of the Airbnb website or app.



Things to know

House rules

Check-in after 3:00 p.m.

Checkout before 11:00 a.m.

4 guests maximum

Show more > Safety & property

Carbon monoxide alarm

Smoke alarm

Show more >

Cancellation policy

Free cancellation for 48 hours.

Review the Host's full cancellation policy, which applies even if you cancel for illness or disruptions caused by COVID-19.

BYLAW OFFICER STATEMENT

Officer Rank/Number/Rank	BO Nelson DUARTE VBLS 1013
Date	Monday, March 8, 2024
Time	8:10 AM
Subject	Kevin Thomas James SMITH
Location	1403 – 760 Johnson Street
File	252964

On Tuesday, March 5, 2024, at approximately 1:00 PM Bylaw Officer Nelson DUARTE attended unit 1403 – 760 Johnson Street to conduct a scheduled inspection of the residence seeking a principal residence short-term rental business licence. DUARTE who was on duty and in full uniform met with the registered homeowner Kevin Thomas James SMITH at the front entrance to the building. DUARTE introduced himself as a Bylaw Officer for the City of Victoria and confirmed the reason for the attendance was to conduct an inspection of the property. Mr. SMITH acknowledged and confirmed the inspection, shook DUARTES hand and proceeded to take DUARTE into the building and to the elevator, up to the fourteenth floor to unit 1403. Mr. SMITH opened the door by entering a code in the keypad entry system on the door and invited DUARTE into the unit, prior to entering the unit DUARTE put on boot covers.

Prior to commencing the inspection, DUARTE asked Mr. SMITH if he had experience with an inspection prior to this date, he stated no and then asked as to why one was required further stating that he assumed that it was due to the new regulations that are going to be in place. Mr. SMITH stated that normally his licence is renewed automatically and that an inspection was never required in prior years. DUARTE explained to Mr. SMITH that due to Mr. SMITH submitting an application identifying the unit as his primary residence, confirming with Mr. SMITH that the unit is his primary residence, that an inspection is required as part of the application process. DUARTE further explained that he would be taking numerous photographs of the unit and following that they would be having a discussion on the proposed business plan, Mr. SMITH agreed.

Upon commencing the inspection, DUARTE learned that this is a two-bedroom unit and started photographing the front entrance area. DUARTE immediately observed an open concept living space with a kitchen, dining area, a living room surrounded by walls of windows and a large deck.

DUARTE immediately noticed a shoe rack against the kitchen island that had numerous pairs of shoes on it, mostly female, Mr. SMITH did state that he had a female companion, however as to whether or not she lives with him was not determined.

To the left of the entrance and behind the entrance door DUARTE observed a wall mounted mirror and below the mirror was a coat rack which had two green coats hanging from it. DUARTE moved further to the left and down the hallway where he located a closet on the left-hand side of the hallway which had cleaning supplies on the floor, empty clothes hangers, some cleaning supplies on the upper rack, laundry detergent, an iron, and some Swiffer dusters. DUARTE moved on to the first and main full piece bathroom of the unit, observing two generic framed prints hanging on the wall over the toilet and some male hygiene products on display beside the sink.

DUARTE then moved on to the first bedroom in the unit which was beside the bathroom and on the right side of the hallway, the bedroom was small, fully furnished and appeared to be occupied. The bed appeared to be a double in size and fold down hide-a bed type, a green piece of luggage was observed on the bed with two baseball caps set on to of the luggage. There were multiple black duffle bags along the wall beside the bed. DUARTE observed a yellow laminated note hanging from one of the storage areas along side of the bed closest to the window, however, did not make note as to what the note stated. DUARTE noticed some men's shirts hanging in the closet, minimum of ten, a few empty clothes hangers on a lower rack, an orange pillow, a fan and a wicker basket.

DUARTE would later learn while discussing the business plan with SMITH, he made a statement that he was somehow stuck with a guest staying for a period of 30 days. DUARTE did not confirm whether or not that guest was the person staying in this particular bedroom, however that determination would be made at the conclusion of the inspection and noting the difference in appearance when comparing the two bedrooms.

DUARTE observed a small closet outside the bedroom that housed a stackable washer and dry.

DUARTE moved on to document the main open concept living space, observing a desk space immediately to the left, followed by the dining area, then the living room and the kitchen. DUARTE did observe some fruit on the counter and a couple of water bottles.

DUARTE then proceeded to the main primary bedroom which was furnished, with ensuite and appeared to be staged in that there were no personalised items observed, however when photographing the bathroom DUARTE did observe that the towels hanging from the glass shower and the hand towels hanging from their rack above a wooden table appeared to have been used, as in not staged. Mr. SMITH made a statement that his plan was to replace the current bed with a wall type hide a bed similar to the bed type in the first bedroom, so it can be folded away in order to create more space.

DUARTE then took a few photographs of the deck space which did wrap around the outer walls of the unit, Mr. SMITH also pointed out the two storage units on the deck that would be locked when guests are occupying the space.

That concluded the inspection of the unit.

DUARTE and Mr. SMITH then had a chance to discuss the business plan. DUARTE did not have the opportunity to review the file in totality prior to the inspection and was not aware which type of application SMITH had applied under. When asked if Mr. SMITH applied for a non principal or a principal licence, he stated he applied for the non principal licence even though this unit was his principal residence, stating he resides in the unit.

After determining what plan the Mr. SMITH was planning to operate under, DUARTE asked the following questions.

OPTION #1. Offering the whole home, while away. Yes, OPTION #1

Residents plan to offer their primary spaces on occasion, while away from the home.

The space being offered is their entire principal dwelling unit, meaning it is occupied by the resident daily.

Questions in obtaining a whole home business plan:

1: Are there specific times of the year when you plan to offer your home?

Weekends, Friday, Saturday, and Sunday, unless it is a long weekend then whatever day falls on the holiday will be added, example Friday, Saturday, Sunday, Monday (holiday). See statement.

2: How long are you going to be away from home?

3 – 4 days a week.

3: Where will you be when you are away? (example, on vacation or visiting out of town family)

Has a place in Lake Cowichan (parents), either working or visiting family in Vancouver where they live.

4: Are any of your plans subject to change?

Yes.

5: Do you plan to restrict access to any part of the home? if yes, which spaces?

No, however there are two storage containers on the deck that are secured.

6: How will guests access the home?

Keypad access.

7: How do you plan to advertise?

Airbnb, mentioned he may advertise on VRBO, also stated he is NOT currently advertising on VRBO. See statement.

8: What is the typical minimum length of stay you anticipate offering?

3 to 4 night minimum.

9: While you are gone, who is responsible for the property and the contact for guests?

Designated person in application.

DUARTE then moved on to option #2, which is when, "Residents plan to offer up to two bedrooms with the inclusion of their shared primary spaces, while they are home", which Mr. SMITH stated he would not be operating under that option.

OPTION #2. Offering up to two bedrooms with shared living spaces, while home. **N/A.**

Mr. SMITHS answer to question #1, he stated that he planed on offering the unit three days a week, possibly 4 days a week should the weekend fall on a long weekend. Mr. SMITH stated that if DUARTE were to review his Airbnb listing currently that it would look different to what he just described and his reasoning behind that was that it would take time to re-adjust the availability in his calendar. Mr. SMITH stated that he somehow had been stuck with having someone currently staying in his unit for 30 days, which would be the person staying in the first bedroom, not the primary bedroom. Mr. SMITH mentioned his parents living in Vancouver and also having a place in Lake Cowichan which are the two locations he stated he would be when he is not home. Mr. SMITH also mentioned that he is home 180 to

230 days of the year, he seemed to be analyzing these number of days at the time of making the statement. As DUARTE was noting Mr. SMITHS responses, he stated, "you don't have to write this down word for word", and then something to the affect that he was just describing his situation so that DUARTE could then tell him what to say. DUARTE felt that was an odd statement to make however, allowed Mr. SMITH to continue.

Mr. SMITH did ask DUARTE how the provincial changes would impact his business, DUARTE explained that it really depends on how SMITH plans to operate. DUARTE started off by saying none of the changes have happened occurred as of yet, and until they do, we are operating under the current regulations. DUARTE explained that should Mr. SMITH be approved for a short-term rental business licence as a non-principal resident, which will show an expiry date of December 31, 2024, however as of May 1st the licence then become unlawful and operating past that date will be in violation of the regulations. Mr. SMITH was advised that Victoria will no longer be operating short-term rentals for persons as non-primary residences and will only be permitting primary resident operations allowing for four bookings per year. DUARTE then stated that should Mr. SMITH then apply as a principal resident that under the current regulations he could only offer his residence up to four times a year but that it is possible the city may review the maximum number of bookings permitted as a primary resident and may increase that number. DUARTE also stated that he was not sure what the process would be should SMITH be approved under the non-primary resident category then to have his licence be unlawful on May 1st and how he could proceed to operate under the principal resident operator category.

Mr. SMITH went on to request a special dispensation for his scenario, stating he is not one of the people the city is after with respect to the housing situation. SMITH then went on to ask as to who he can talk to in order to plead his case, he was given the contact email to the coordinator who may or may not be in a position to assist him as these guidelines have not happened, however that it may be a good starting point. SMITH was also advised that he may wish to write to council and explain his situation.

It should be noted that at this point in the inspection process DUARE did believe Mr. SMITH to be genuine in that he made several statements agreeing to what the city is doing, and that he has full intent in following the regulations, he mentioned this on more than one occasion.

Mr. SMITH then went on to voluntarily mention that he had several bookings in place currently, stating that people book his unit several months in advance. It was at that point that DUARTE stated to Mr. SMITH that he would then be considered operating illegally as he did not have a current business licence to operate on 2024. Mr. SMITH was advised that normally DUARTE would be requiring SMITH to cancel all his bookings and submit evidence of those cancellations. Mr. SMITH then explained that at the time he confirmed the majority of those bookings he was licenced in 2023. Mr. SMITH then made statements to the affect that he was licenced for 2023, that his licence expires January 15, 2024, which allows him to continue to operate until January 15, 2024, again stating that people book his unit well in advance, so therefor he was lawful at the time of making those bookings as the majority of the bookings were made within the licenced period. DUARTE explained to Mr. SMITH that although his licence may state that it expires January 15, 2024, it only covers to December 31, 2023, the current calendar year in which the licence is for so he was and would be operating illegally. DUARTE then went into the violations and the fine amounts, explaining advertising is \$250.00 per day, operating is \$500.00 per day, zoning violations are \$350.00 per day that they are retroactive up to 6 months, DUARTE also mentioned that these fines will be doubling.

Mr. SMITH again mentioned getting special consideration, he mentioned paying for increased insurance, creating a commercial business through his bank so that he is covered in the event something happens to his unit. DUARTE mentioned a second time that normally he would be required to cancel all bookings and submit that evidence, that following this inspection DUARTE would be documenting the inspection and then submitting it for review and once that review is completed that DUARTE may be sent back for enforcement. DUARTE felt at that time, should the conversation continue that it would only loop in circles and so he ended the conversation there.

When answering question #7, "How do you plan to advertise?", Mr. SMITH stated, "Airbnb" without hesitation, however then also stated that he may advertise on VRBO but that he did NOT currently have any advertisements on VRBO.

Upon conclusion of this inspection and returning to the office DUARTE did conduct a more thorough review of the file. DUARTE reviewed an active Airbnb listing for this unit offering a 5-night minimum stay with very limited availability in the year 2024 and it did seem as though there was activity into the year 2025, these details were captured in the CFS.

DUARTE also conducted a search of VRBO platform locating an active listing for this unit which was offering a 6-night minimum stay and again with very limited availability for the year 2024 which also seemed to have activity into the year 2025.

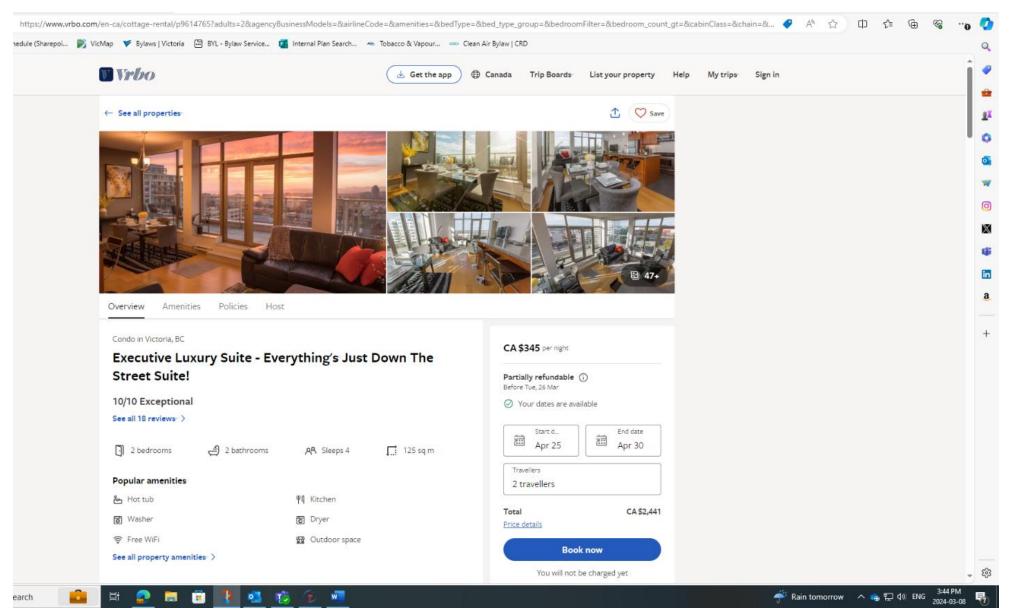
DUARTE observed a cancelled 2022 long term rental business licence, an expired 2023 non-principal resident short-term rental business licence and a pending 2024 principal resident, short-term rental business licence.

Concluded,

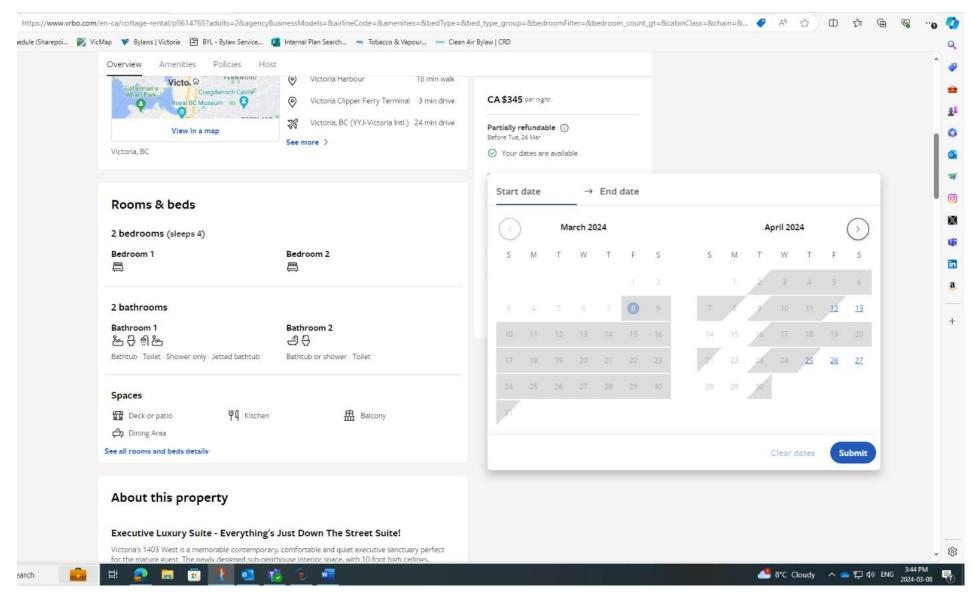
BO Nelson DUARTE, VBLS 1013

Appendix G

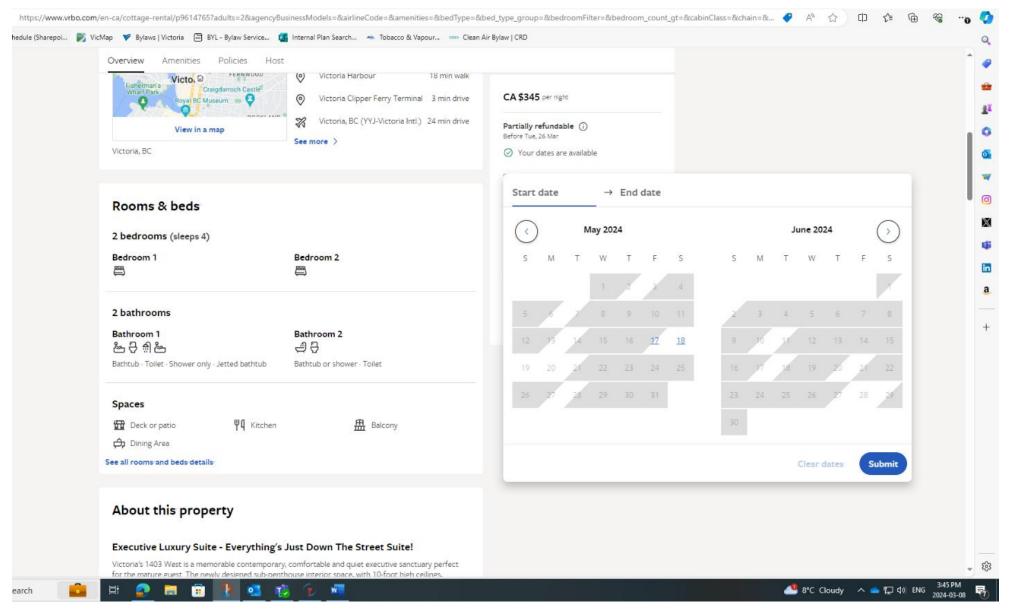
1403 - 760 Johnson St - Kevin SMITH, VRBO Ad p9614765, 6 Night



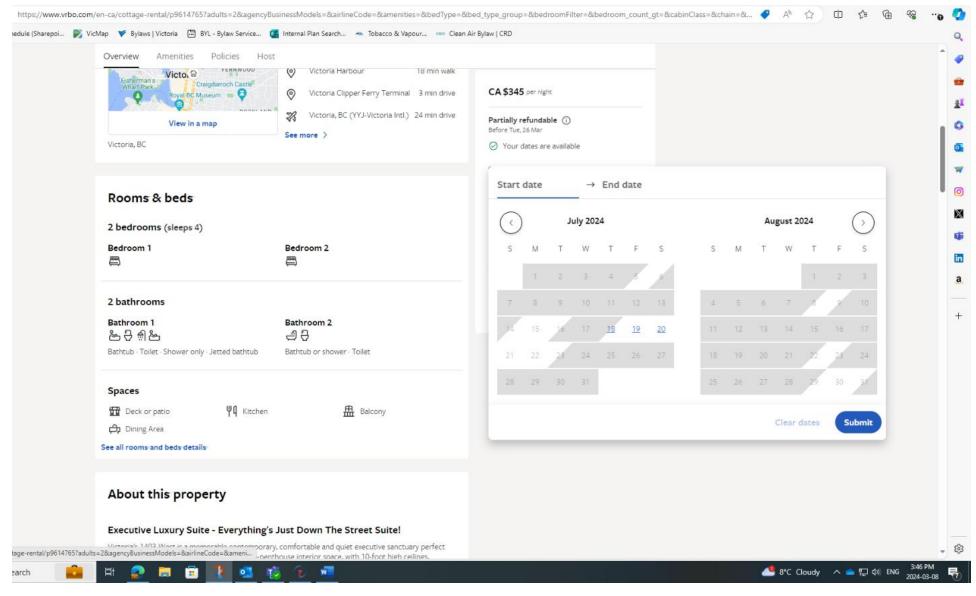
Captured March 8, 2024



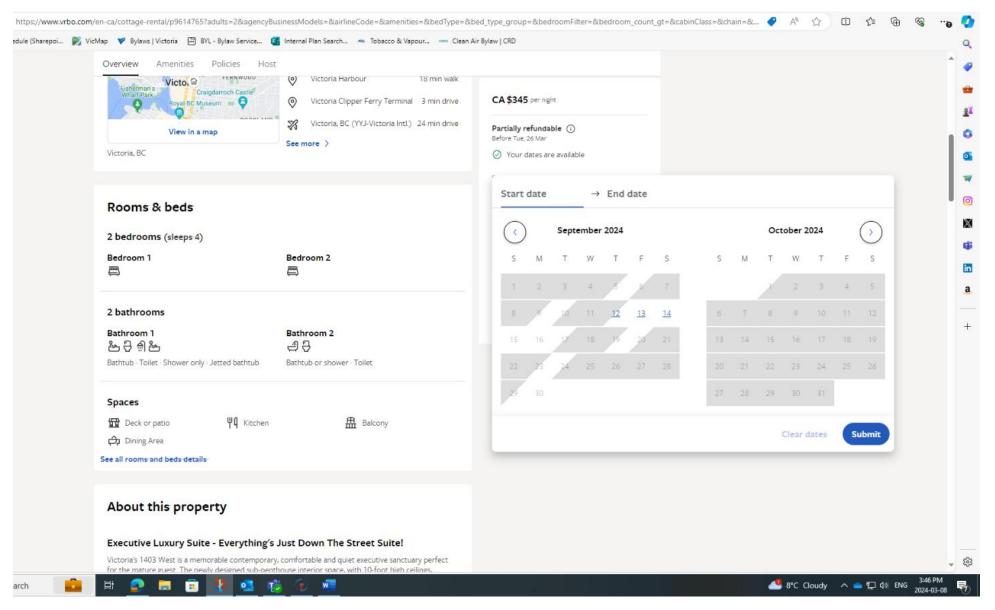
Captured March 8, 2024



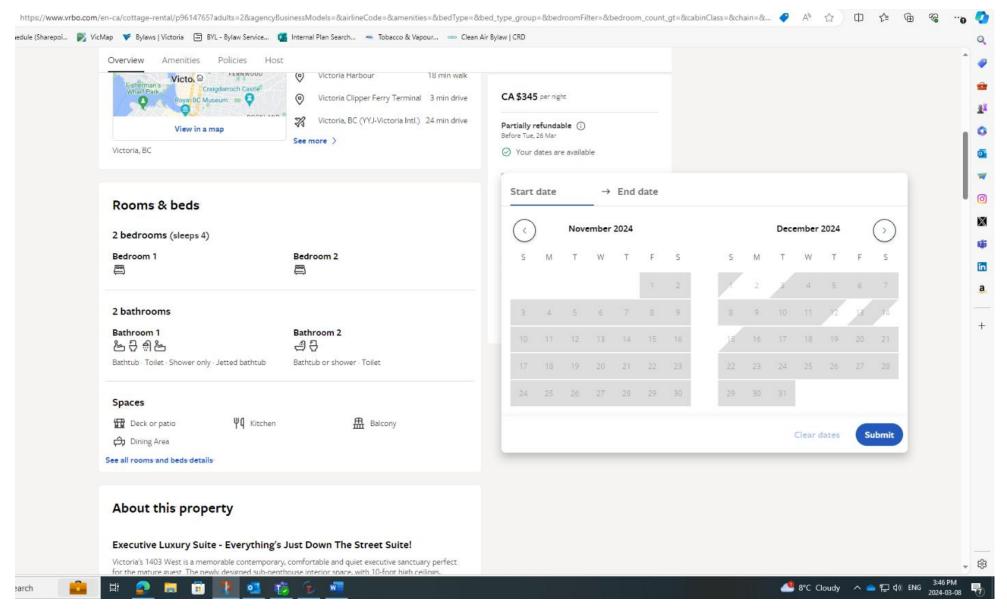
Captured March 8, 2024



Captured March 8, 2024



Captured March 8, 2024



Captured March 8, 2024



Legislative and Regulatory Services Department Bylaw and Licensing Services Division

1 Centennial Square Victoria, BC V8W 1P6 str@victoria.ca victoria.ca/str

2024 Short-Term Rental Business Licence Application

Important Notice:

There are new provincial laws that may affect your future eligibility to operate a short-term rental. If at some point you become ineligible to operate a short-term rental as a result of provincial legislation, you will not be reimbursed or receive a discount on your 2024 licence fee.

This application must be completed in full and submitted with all required supporting documents. You can submit your completed package by email to str@victoria.ca, or mail it to the above address.

Any submissions that do not meet the requirements above will result in having to reapply. Owner and Strata Consent must be provided by signing pages 4 and 5 of the application.

All related documentation and information are available at victoria.ca/str. For information or assistance completing this form, please contact Bylaw and Licensing Services at 250.361.0215 or email str@victoria.ca.

*Short-Term Rental Address (APARTMENT/UNIT Address: 1403 - 760 Johnson Street Victoria B.C. Cal	#/street address) nada
Postal code: V8W 0A4	
*Annlicent Information	
*Applicant Information (WHO THE LICENCE IS ISSED	
An application can be submitted by an owner, tenant or mana	agement company of a property. Please select one of the following options:
Sole Proprietor's name: (If you plan to operate the bu	usiness on your own, either under your own name or a business name):
Kevin Smith	
FIRST NAME, LAST NAME	
Partnership name(s): (If you plan to operate the busin	ness with one or more partners):
(1) FIRST NAME, LAST NAME	(2) FIRST NAME, LAST NAME
Limited/Incorporated company name: (If you plan to your personal assets):	operate the business as a separate legal entity, separate from yourself and
BUSINESS NAME	
Limited/Incorporation Information: (if sele	ected above)
Incorporation number:	
Have you included documents of Incorporation and Notice o	of Articles?
Yes	
	nents of Incorporation and Notice of Articles and acknowledge that a \$30 fee plus for this service [Administrative Fees Bylaw No. 04-40]. Please note, documents ovided historically will not be considered.



☐ Cleaning service

Legislative and Regulatory Services Department Bylaw and Licensing Services Division 1 Centennial Square

Victoria, BC V8W 1P6

str@victoria.ca victoria.ca/str

2024 Short-Term Rental Business Licence Application

*Applicant Contact: Kevin.Smith@bci.ca Phone number: Mailing address (the address where the applicant receives mail, including the physical licence): ☐ Same address as short-term rental property Other: _____ *Licence Type ■ Non-Principal Residence ✓ Principal Residence Select all business plans that apply: Offering up to two bedrooms with shared living spaces, while you are home. ✓ Offering whole home, while you are away If 'Principal Residence' is selected, please attach two items of identification that prove this is your principal residence. One piece must be a valid and current government-issued ID which states your address (e.g., driver's licence, BC Services Card). The second piece of ID can be a current utility bill that states the billing period, service address and mailing address. *Designated Responsible Person (If managed by an agency, the designated responsible person can be a representative from this agency.) When an operator is not available, the designated responsible person serves as the primary contact for the short-term rental (a person who, at all times that the short-term rental is operated, has access to the premises and has the authority to make decisions in relation to the premises and the rental agreement). The responsible person must be able to attend the short-term rental premises within two hours of being requested to do so. Relationship to Operator: Friend Name: Megan Woodland _____ Email: Phone number: _ Address: ✓ The above Designated Responsible Person has consented to the use of their contact information. *Business Plan / Advertisement Host Name (the profile and or name used to offer the short-term rental): Kevin Smith Relationship to applicant (if not the same person): ___ Do you have another person, property manager or service company that participates in your short-term rental business? (this may include but not limited to advertisement, management of bookings and communications with guests) No, only the individual (s) declared as the applicant will participate in the business If yes, please complete the information below (including page 3) Select all that apply: Property manager / property management company ☐ Family member

Other



Legislative and Regulatory Services Department Bylaw and Licensing Services Division 1 Centennial Square Victoria, BC V8W 1P6

victoria.ca/str

str@victoria.ca

2024 Short-Term Rental Business Licence Application

Property Manager/Property Management Company

Name of management company:								
Name of property manager or main contact:								
Phone Number:	Email:							
Business Address:								
Issuing municipality:	Li	icence number:						
If the issuing municipality is not the City of Victoria, is it: Inter-municipal Inter-community								
Cleaning Service / Other Business								
Name of management company:								
Name of property manager or main contact:								
Phone Number:	Email:							
Business Address:								
Issuing municipality:	L	icence number:						
territoria de la companya della companya della companya de la companya della comp								
If the issuing municipality is not the City of Victoria, is it: Inter-municipal Inter-community								
☐ Inter-municipal								
☐ Inter-municipal ☐ Inter-community								
☐ Inter-municipal ☐ Inter-community Family Member								
☐ Inter-municipal ☐ Inter-community Family Member Name of individual:	200 200							



Legislative and Regulatory Services DepartmentBylaw and Licensing Services Division

1 Centennial Square Victoria, BC V8W 1P6 str@victoria.ca victoria.ca/str

2024 Owner Consent Form Short-Term Rental

st lf there is more than one registered owner, all owners are required to sign the Owner	Consent Form.
This is to certify that I Kevin Smith & Fred Smith (OWNER)	, as the legal owner of
1403 - 760, Johnson Street Victoria B.C. Canada VRW 044	have read the
(UNIT/STREET ADDRESS)	Thave read the
Short-Term Rental Business Licence (address) Application Form submitted by Kevin Smith	
	(APPLICANT)
and consent to the above premises being used as a Short-Term Rental in compliance with City of	Victoria Bylaws.
I, the undersigned, confirm as the business owner(s)/operators(s) that the above noted information provisions of the Short-Term Rental Regulation Bylaw No. 18-036 and all other applicable City By	
Owner's name: Kevin Smith	
	0.2024
Owner's name: Fred Smith	
Owner's signature: Date: 4.1	0.2024
Owner's name:	
Owner's signature: Date:	

If your application is received more than 60 days after consent is given above, it is not considered valid consent.



Legislative and Regulatory Services DepartmentBylaw and Licensing Services Division

1 Centennial Square Victoria, BC V8W 1P6 str@victoria.ca victoria.ca/str

2024 Strata Council Consent Form Short-Term Rental

*Is this property part of a strata? Yes 🗸 No 🗌 If yes, please complete the information	on below	v.
This is to certify that I CATHER INE PME , as (STRATA COUNCIL EXECUTIVE MEMBER; MUST NOT BE SAME AS APPLICANT) for 1403 - 760 Johnson Street Victoria B.C. V8W0A4 Canada have read the Short-Te (UNIT AND STREET ADDRESS)	Strata C	council Executive Member
submitted by Kevin Smith (APPLICANT). I can confirm the	at our S	trata has no bylaws prohibiting the above
address from operating as a Short-Term Rental in compliance with City of Victoria Bylaws.		
I, the undersigned, confirm as the business owner(s)/operators(s)/licencee(s) that the above relevant provisions of the Short-Term Rental Regulation Bylaw No. 18-036 and all other applicable	noted ir ole City E	nformation is true and will comply with al Bylaws.
Applicant's name(s): Kevin Smith & Fred Smith		
Applicant's signature(s): 1.	Date: _	4.10.2024
(if applicable) 2	Date: _	4.10.2024
Strata council executive member's name: CATHERINE PATE		
Strata council executive member's phone number: _		
Strata council executive member's email-		
Strata council executive member's sign	Date: _	04.24.2024
If your application is received more than 60 days after consent is given above, it is not considered	ed valid	consent.



Legislative and Regulatory Services Department Bylaw and Licensing Services Division 1 Centennial Square Victoria, BC V8W 1P6

str@victoria.ca victoria.ca/str

2024 Short-Term Rental Business Licence – Important Information

Completion of this application does not guarantee approval. Approved licences will be issued **only** upon receipt of payment of the Short-Term Rental Business Licence fee. Operating a Short-Term Rental without a valid licence is an offence for which penalties are prescribed. A person found guilty of an **offence** under this Bylaw is subject to a fine of not less than \$250 and not more than \$500 for every instance that an offence occurs or each day that it continues (Short-Term Rental Regulation Bylaw No. 18-036; Sec. 8).

Licences are effective from January 16 to January 15 of the following year, are non-transferable and the licence fee(s) paid are non-refundable. Short-Term Rental Business Licenses must be re-applied for at the start of each calendar year and must include up-to-date supporting documentation.

Please see website for:

Short-Term Rental Regulation Bylaw No. 18-036

Schedule D - Home Occupations; Zoning Regulation Bylaw No. 80-159

Privacy Notification: This information is being collected for the purpose of determining the Operator's eligibility for a Short-Term Rental Business Licence in the City of Victoria pursuant to its Bylaw(s). In providing this information, you have consented to its use for the above-described purpose and declare that all the information provided herein is correct. This information may be shared with applicable City of Victoria departments and related agencies for the purpose of required inspections and approval of this licence application. The legislated authority to collect your personal information is Section 26 (c) of the Freedom of Information and Protection of Privacy Act and Section 3 (2) of the Short-Term Rental Regulation Bylaw. If you wish to obtain further information regarding the collection of your personal information, please contact the Information Access and Privacy Analyst Archives and Records Management, 1 Centennial Square, Victoria, BC V8W 1P6 250.361.0347 or email foi@victoria.ca.

*Declaration:

I, the undersigned, confirm as the business owner(s)/cperators(s) that the above noted information is true and will comply with ALL relevant provisions of the Short-Term Rental Regulation Bylaw No. 18-036 and all other applicable City Bylaws. Further, failure to meet these obligations may result in the business licence being suspended or reported to City Council for possible revocation. I understand I cannot commence business until such time as a Short-Term Rental Business Licence has been approved, paid in full, and issued.

Applicants's name(s) (printed): Kevin Smith & Fred Smith		
Applicant's signature(s): 1	Date signed: April 10	, 20 24
(if applicable) 2.	Date signed: April 10	, 20 24
Date Stamp (office use only)		
	*	

Marissa Peluso

From: Smith, Kevin < Kevin.Smith@bci.ca>

Sent: May 7, 2024 8:07 PM **To:** str@victoria.ca

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

Hi Emma,

Understood, happy to do another inspection.

Thanks for providing additional dates/times. I will take the Tuesday June 18th at 1pm timeslot.

Best, Kevin

From: str@victoria.ca < str@victoria.ca > Sent: Tuesday, May 7, 2024 3:33 PM
To: Smith, Kevin < Kevin. Smith@bci.ca >

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

Good afternoon Kevin,

The inspection completed in March was for a withdrawn application. For consistency and fairness another inspection for your new application is required.

The next available dates are as follows:

Tuesday June 18th at 1pm

Or

Wednesday June 26th at 1pm

Please let me know if either of these options work for your schedule.

Kind regards,

Emma Crockett

Pronouns: she, her, hers

Short-Term Rental Administrator, Bylaw and Licensing Services

Legislative and Regulatory Services Department

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726









The City of Victoria is located on the homelands of the Songhees and Esquimalt People.

From: Smith, Kevin < Kevin.Smith@bci.ca > Sent: Friday, May 3, 2024 12:54 PM

To: str@victoria.ca

Subject: RE: 2024 STR INSPECTION - 1403 760 JOHNSON

HI Emma,

Thanks you for your email. Just in case this was missed, I have already had an inspection from the City of Victoria back on March 5th, 2024 (see the attached email). Can you confirm if you need another inspection this year or if the one completed ~2 months ago is sufficient?

If you do need an updated inspection then I will need to ask you to provide another date/time.

Thanks for your help.

Kevin

From: str@victoria.ca
Sent: Friday, May 3, 2024 10:53 AM
To: Smith, Kevin Kevin.Smith@bci.ca

Subject: 2024 STR INSPECTION - 1403 760 JOHNSON

Good Morning

Hope this email finds you well. The next step in your 2024 application process is scheduling an inspection. Bylaw Officer PICKETT is available:

SATURDAY JUNE 15TH AT 930AM

Or

SATURDAY JUNE 15TH AT 1PM

If these options do not work with your schedule, please let me know at your earliest convenience and I will look at future dates. Please note the applicant must attend the inspection.

I have attached a few helpful documents for your review.

Please note, as stated in the attached document "What You Need to Know" if the Inspecting Officer determines that there is a valid reason to inspect an area, you will be asked to grant access. Unless it is unreasonable to inspect those areas at that time, you are required to provide access.

Kind regards,

Emma Crockett

Pronouns: she, her, hers

Short-Term Rental Administrator, Bylaw and Licensing Services

Legislative and Regulatory Services Department

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726

Appendix J Downtown Sub-Penthouse 2Bed/2Bath with Ocean View!

♡ Save











Entire condo in Victoria, Canada

4 guests · 2 bedrooms · 2 beds · 2 baths

★ 4.88 · <u>34 reviews</u>



Hosted by Kevin

Superhost · 3 years hosting

8

Kevin is a Superhost

Superhosts are experienced, highly rated Hosts.

Q

Great check-in experience

100% of recent guests gave the check-in process a 5-star rating.



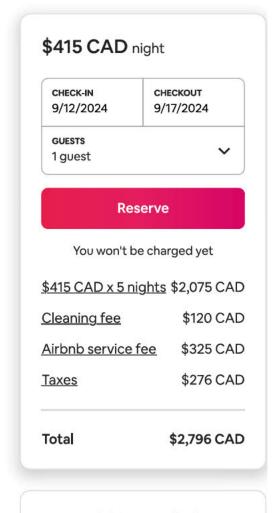
Free cancellation for 48 hours

Get a full refund if you change your mind.

Luxury rental in beautiful downtown Victoria, B.C.

1403 is a memorable contemporary, comfortable and quiet executive sanctuary perfect for the mature couple. The newly designed interior space, complemented by the expansive wraparound deck gives you a very spacious home from which to ...

Show more >





This is a rare find

Kevin's place is usually fully booked.

Per

Report this listing

Where you'll sleep



Bedroom 1 1 queen bed



Bedroom 2

What this place offers

City skyline view

Sea view

Kitchen

্কি Wifi

Dedicated workspace

Free residential garage on premises – 1 space

65-inch HDTV with Chromecast, Netflix, premium cable

▶↑ Elevator

(S) Washer

Free dryer – In unit

Show all 66 amenities

5 nights in Victoria

Sep 12, 2024 - Sep 17, 2024

<	September 2024								Oc						
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29	30							27	28	29	30	Ę			



★ 4.88 · 34 reviews



Alison

7 years on Airbnb

**** · December 2023 · Stayed a few nights

What a special place to stay! We absolutely loved it! The big windows, the beautiful view and the wrap around deck made hanging out in the condo a special part of our vacation. Also the comfortable furniture and great TV were very nice. I was very happy with the location great restaurants, shopping, grocery store and theaters very close by and...

Show more

Sharon Helen

9 months on Airbnb

**** · December 2023 · Stayed about a week

It was a very restful place - the views from the wrap around windows were unbelievable - from the sunrise in the east to the sunset in the west - amazing - the unit is very quiet - allows for resting time. Overall - no complaints.

Show more

Shona

Charlotte, North Carolina

★★★★ · November 2023 · Stayed a few nights

We had an amazing time in Victoria and staying at Kevin and Darcey's place made it all possible. It is a beautiful home with amazing views and close to amenities. The home was exceptionally furnished and an excellent stocked kitchen with more than the usual items. The views from the wrap around balcony were wonderful. The home is in a secure...

Show more

Pamela

Cochrane, Canada

★★★★ · October 2023 · Stayed a few nights

This place is exactly as it says. Incredible inside and amazing location. Bus stops close by, walking distance to anything you may need. We will definitely book again.

Donald

8 years on Airbnb

**** · September 2023 · Stayed a few nights

All communications with Kevin were very prompt and professional. One can't help but say 'wow' upon entering the condo for the first time and eyeing the elegant contemporary furnishings and the jaw-dropping views of the harbor below. The appliances are all high-tech, so it's helpful that Kevin provided a thorough booklet explaining how to use...

Show more

Matan

Seattle, Washington

**** · September 2023 · Stayed with kids

We had a wonderful stay at Kevin's condo in Victoria BC. The condo is a beautiful 2 bedrooms penthouse with a great view. The location is perfect, only 10 minutes walk from everywhere. We enjoyed exploring the downtown area, Beacon Hill, and the fisherman's wharf. Although the streets around the area are not too friendly at night, we felt safe...

Show more

Show all 34 reviews

Where you'll be

Victoria, British Columbia, Canada

We verified that this listing's location is accurate. Learn more

Show more >

Meet your Host

34



Kevin is a Superhost

Superhosts are experienced, highly rated Hosts who are committed to providing great stays for guests.

Co-Hosts



Darcy

Host details

Response rate: 100% Responds within an hour

Message Host



To protect your payment, never transfer money or communicate outside of the Airbnb website or app.

Things to know

House rules

Check-in after 3:00 p.m.

Checkout before 11:00 a.m.

4 guests maximum

Show more > Safety & property

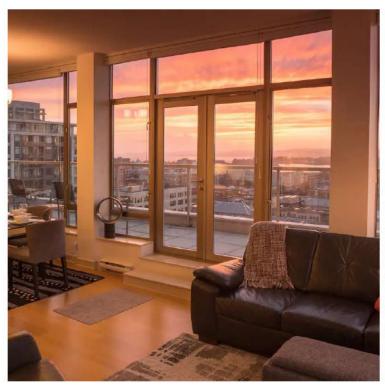
Carbon monoxide alarm

Smoke alarm

Show more > Cancellation policy

Downtown Sub-Penthouse 2Bed/2Bath with Ocean View!

♥ Save











Entire condo in Victoria, Canada

4 guests · 2 bedrooms · 2 beds · 2 baths

★ 4.89 · 35 reviews



Hosted by Kevin

Superhost · 3 years hosting

8

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Great check-in experience

100% of recent guests gave the check-in process a 5-star rating.



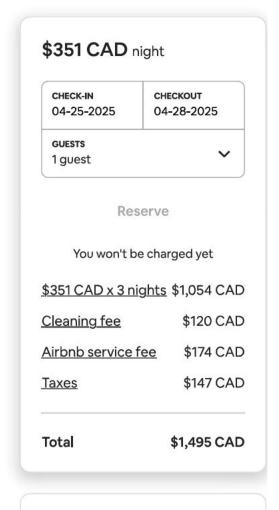
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Kevin's place is usually fully booked.

Report this listing

Where you'll sleep



Bedroom 1 1 queen bed



Bedroom 2

What this place offers

City skyline view

Sea view

Kitchen

ඉ Wifi

러 Dedicated workspace

Free residential garage on premises – 1 space

65-inch HDTV with Chromecast, Netflix, premium cable

▶↑ Elevator

(O) Washer

Free dryer – In unit

Show all 66 amenities

3 nights in Victoria

Apr. 25, 2025 - Apr. 28, 2025

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27	28	29	30				25	26	27	28	Š



★ 4.89 · 35 reviews

Overall rating	Cleanliness	Accuracy	Check-in	Communication	Location	Value
5	4.9	4.9	5.0	5.0	4.8	4.9
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Julie

Birregurra, Australia

$\star\star\star\star\star$ · 1 week ago · Stayed a few nights

Our stay at Kevin's place was amazing! Great location, great check in and fantastic apartment. Extremely comfortable beds and very well furnished. Would recommend and stay there again.

Show more

Alison

7 years on Airbnb

★★★★ · **December 2023** · Stayed a few nights

What a special place to stay! We absolutely loved it! The big windows, the beautiful view and the wrap around deck made hanging out in the condo a special part of our vacation. Also the comfortable furniture and great TV were very nice. I was very happy with the location great restaurants, shopping, grocery store and theaters very close by and...

Show more

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Show more

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Show more

5/24/24, 10:03 AM

Pame a

Cochrane, Canada

**** · October 2023 · Stayed a few nights

This place is exactly as it says. Incredible inside and amazing location. Bus stops close by, walking distance to anything you may need. We will definitely book again.

Donald

8 years on Airbnb

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Show more

Show all 35 reviews

Where you'll be

Victoria, British Columbia, Canada

We verified that this listing's location is accurate. Learn more

Show more >

Meet your Host

35



Kevin is a Superhost

Superhosts are experienced, highly rated Hosts who are committed to providing great stays for guests.

Co-Hosts

Darcy

Host details

Response rate: 100% Responds within an hour

Message Host



To protect your payment, never transfer money or communicate outside of the Airbnb website or app.

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House rules

Check-in after 3:00 p.m.

Checkout before 11:00 a.m.

4 guests maximum

Show more > Safety & property

Carbon monoxide alarm

Smoke alarm

Show more > Cancellation policy

Marissa Peluso

To: Emma Crockett

Subject: RE: Notice of non-compliance with short-term rental business licence requirement

From: str@victoria.ca

Sent: Wednesday, May 29, 2024 3:26 PM To: Smith, Kevin < Kevin. Smith@bci.ca>

Subject: RE: Notice of non-compliance with short-term rental business licence requirement

Hi Kevin,

We understand the process can be confusing. As per my communication with you via email on March 12th



Good afternoon Kevin,

Thank you for confirming your preference to purse a non principal licence. Your application is now pending for a non principal licence.

You are correct, you will need to submit a new application for a principal licence closed to May.

Our office does not have a direct contact for the provincial legislation, Please review the new provincial rules for short-term rentals for ar

Kind regards,

Emma Crockett

Our office does appreciate your patience and understanding as we are processing a high volume of applications.

Kind regards,

Emma Crockett (she/her)

Short-Term Rental Administrator

Bylaw Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0493











The City of Victoria is located on the homelands of the Songhees Nation and Esquimalt Nation.

From: Smith, Kevin < Kevin. Smith@bci.ca> Sent: Wednesday, May 29, 2024 3:15 PM

To: str@victoria.ca

Subject: RE: Notice of non-compliance with short-term rental business licence requirement

Appreciate the additional information.

One point that needs to be clarified for the record. There was never any intention for me to withdraw the original application in March 2024. When I went into the City of Victoria office to talk to the front office team, I offered to pay for both types of applications (knowing the regulation was changing soon) and asked them to prioritize whichever one was going to be faster. They told me that I had everything they needed already included in the original application for either license. It was only after the fact that I found out that the original application was mistakenly withdrawn and was not being processed.

Thanks for your time today answering my questions and considering my circumstances.

Best, Kevin

From: str@victoria.ca <str@victoria.ca> **Sent:** Wednesday, May 29, 2024 2:48 PM To: Smith, Kevin < Kevin. Smith@bci.ca>

Subject: RE: Notice of non-compliance with short-term rental business licence requirement

Good afternoon Kevin,

You first applied for a principal licence in January 2024 and then withdrew that application in March 2024. Most recently, you applied for a principal licence April 25 2024. The process time your principal licence started as of April 25th.

Currently our office is estimating a minimum of 21 business days to process a principal residence Short-Term Business Licence.

My apologies you have found challenges connecting with our team. Please note our office is not public facing and staff can be unavailable to meet with the public with no notice. However, you are welcome to call our office directly at 250.361.0726 or email our office directly at str@victoria.ca. If you have any questions, I would be happy to answer.

Kind regards,

Emma Crockett (she/her)

Short-Term Rental Administrator **Bylaw Services** City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0493













The City of Victoria is located on the homelands of the Songhees Nation and Esquimalt Nation.

From: Smith, Kevin < Kevin. Smith@bci.ca> Sent: Wednesday, May 29, 2024 1:05 PM

To: str@victoria.ca

Subject: RE: Notice of non-compliance with short-term rental business licence requirement

Hi Emma,

Thank you for your review and consideration of the facts outlined below. As previously stated, I've been trying to get my principal residence application reviewed for nearly 6 months. Please let me know if the municipality of Victoria believes this is an acceptable timeline for application reviews? Similarly, please let me know when applications can be sent in for 2025 given these extended timelines?

I have demonstrated and documented a consistent desire to remain compliant with all of the regulations. I have visited the City of Victoria offices at least 10 times this year attempting to speak with someone knowledgeable on the new bylaws and what it being planned for the future. I have not been able to get a meeting or a simple phone call back. I have also sent several emails requesting an opportunity to speak with someone and I have not been given the time of day. I understand that this department is busy, but the responses I've received by email (typically a week later) have never adequately answered my questions.

Thank you, Kevin

From: str@victoria.ca <str@victoria.ca> Sent: Wednesday, May 29, 2024 10:51 AM To: Smith, Kevin < Kevin. Smith@bci.ca>

Subject: RE: Notice of non-compliance with short-term rental business licence requirement

Good Morning Kevin,

A valid, approved and paid, Principal Resident Short-Term Licence is required to advertise and/or operate a Short-Term Rental in the municipality of Victoria.

Kind regards,

Emma Crockett (she/her)

Short-Term Rental Administrator **Bylaw Services** City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0493













The City of Victoria is located on the homelands of the Songhees Nation and Esquimalt Nation.

From: Smith, Kevin < Kevin.Smith@bci.ca Sent: Wednesday, May 29, 2024 10:30 AM

To: str@victoria.ca

Subject: RE: Notice of non-compliance with short-term rental business licence requirement

Hi,

I'm the owner of the unit described below (1403-760 Johnson Street Victoria B.C. Canada). This is my principal residence and I live in the unit every week of the year from Monday thru Thursday as I'm required to be in the office for work (located across the street at 750 Pandora Ave) a minimum of four days per week. I rent out my entire condo (two bedrooms) only on weekends in the summer months when I'm travelling on those weekends. This description should make me eligible for a principal residence license.

A short summary of my application for a principle residence license is below for your background and review:

- I first applied for a principal residence license in January 2024 and completed the required bylaw inspection on March 5th, 2024.
- Due to the application process taking a long time (historically I've been approved within ~10 business days) I offered to purchase a whichever license would be faster. I then received notice a couple days later that I was approved for the non-principal operators license and paid the \$1,500.
- When I was approved for this first license, I also asked the City of Victoria if I could continue to use my existing application for the principal residence license due to the coming regulation changes. Unfortunately, I was told that I needed to re-submit my application because the first application had been signed by my strata 2 months and 8 days earlier. The City of Victoria requires all signatures to be executed within 2 months of submitting the application.
- I officially applied for a new principal residence license for the second time this year in April 2024. The City of Victoria also required me to have a second bylaw inspection (for the same residence as the prior application) because this was a new application and despite the fact that I had already completed a bylaw inspection in March 2024 (one month prior).
- Currently, I'm waiting for the second bylaw inspection to take place on June 18th, 2024 (~3 months after my second application was sent in to the City of Victoria).
- Note that I'm in full compliance of the short-term rental rules outlined by the Province of B.C. and that this property under discussion is my primary residence and the only property that I own.
- The City of Victoria sent an appeal to the Province of B.C. requesting an extension of the timeline for the new regulations to be implemented. Unfortunately, for the tourism industry in Victoria, this request was not approved by the Province of B.C. I'm stating this because it seems that my interests are fully aligned with the City of Victoria's interests/desires and because my condo is also in full compliance with the provincial governments regulations as currently stated.

Given the above information, I'm requesting the City of Victoria allow me to continue operating until my application has been fully reviewed by the City of Victoria, an application that has already been in process for nearly two months.

Feel free to call or email me at any time if there is anything else that I can provide that would help you review this request. Thank you for your consideration.

Best,

KEVIN T. SMITH CFAPrincipal, Partnership Portfolio
Public Markets

750 Pandora Ave, Victoria BC

V8W 0E4 CANADA

BCI.ca



This email is intended only for the use of the intended recipients and may contain confidential information. No waiver of the confidentiality of this information is intended by its transmission through the internet. If you are not an intended recipient of this email:

- 1. Please immediately notify the sender and destroy this email; and
- 2. Please note that any use, disclosure or copying of this email is prohibited.

From: no reply@gov.bc.ca <no reply@gov.bc.ca>

Sent: Wednesday, May 29, 2024 7:53 AM

To: Smith, Kevin < Kevin. Smith@bci.ca >; str@victoria.ca

Subject: Notice of non-compliance with short-term rental business licence requirement

Dear Host,

Short-term rental accommodations in your community are regulated by your local government. The City of Victoria has determined that the following short-term rental listing is not in compliance with an applicable local government business licence requirement:

https://www.airbnb.ca/rooms/51968148?source impression id=p3 1716994080 38hS9sa%2BFgynVWS2&check in= 2025-04-25&guests=1&adults=1

Listing ID Number:

Under the provincial <u>Short-Term Rental Accommodations Act</u> and its regulations, the local government may submit a request to the short-term rental platform to cease providing platform services (e.g., remove this listing from the platform and cancel bookings) within a period of 5-90 days after the date of delivery of this Notice. Short-term rental platforms are required to comply with the local government's request within 5 days of receiving the request.

This Notice has been issued by City of Victoria.

File Number: 262747 / 257794

For more information on this Notice, or local government short-term rental business licences, please contact your local government.

For more information on the *Short-term Rental Accommodations Act*, please visit: <u>New rules for short-term rentals - Province of British Columbia (gov.bc.ca)</u>.

This email has been automatically generated. Please do not reply to this email. A copy of this Notice has been sent to the short-term rental platform.

Appendix M

Marissa Peluso

From: Smith, Kevin < Kevin. Smith@bci.ca>

Sent: June 18, 2024 7:47 AM

To: str@victoria.ca

Subject: RE: 2024 INSPECTION RESCHEDULING NOTICE - 1403-760 JOHNSON

Hi Emma,

Ok. I will make myself available on Friday at 130pm for the inspection.

Best, Kevin

From: str@victoria.ca <str@victoria.ca> Sent: Tuesday, June 18, 2024 7:37 AM To: Smith, Kevin < Kevin. Smith@bci.ca>

Subject: 2024 INSPECTION RESCHEDULING NOTICE - 1403-760 JOHNSON

Importance: High

Good morning

Unfortunately, due to illness, you inspection scheduled for today will need to be rescheduled.

I am holding Friday June 21st at 130 pm for you, please let me know if this appointment time works for your schedule.

Our apologies for any inconvenience.

Kind regards,

Emma Crockett (she/her)

Short-Term Rental Administrator

Bylaw Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726







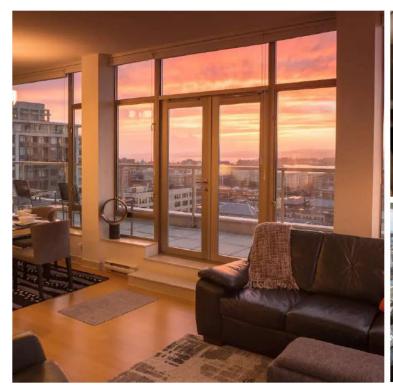




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Downtown Sub-Penthouse 2Bed/2Bath with Ocean View!

♡ Save











Entire condo in Victoria, Canada

4 guests · 2 bedrooms · 2 beds · 2 baths



37 Reviews



Hosted by Kevin

Superhost · 3 years hosting



Kevin is a Superhost

Superhosts are experienced, highly rated Hosts.



Great check-in experience

100% of recent guests gave the check-in process a 5-star rating.



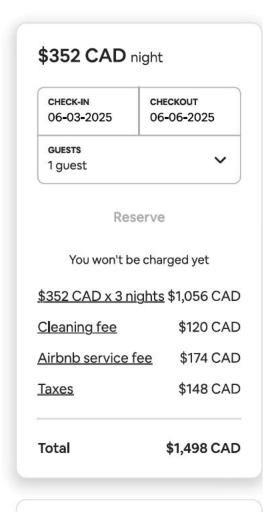
Free cancellation for 48 hours

Get a full refund if you change your mind.

Luxury rental in beautiful downtown Victoria, B.C.

1403 is a memorable contemporary, comfortable and quiet executive sanctuary perfect for the mature couple. The newly designed interior space, complemented by the expansive wraparound deck gives you a very spacious home from which to ...

Show more >





This is a rare find

Kevin's place is usually fully booked.

Pix

Report this listing

Where you'll sleep





Bedroom 1 1 queen bed

Bedroom 2 1 double bed

What this place offers

- City skyline view
- Sea view
- Kitchen
- € Wifi
- 면 Dedicated workspace
- Free residential garage on premises 1 space
- 65-inch HDTV with Chromecast, Netflix, premium cable
- **↓**↑ Elevator
- (S) Washer
- Free dryer In unit

Show all 66 amenities

3 nights in Victoria

Jun. 3, 2025 - Jun. 6, 2025

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June 2025 July 2025





Guest favourite

One of the most loved homes on Airbnb based on ratings, reviews, and reliability

Overall rating	Cleanliness	Accuracy	Check-in	Communication	Location	Value
5	4.9	5.0	5.0	5.0	4.8	4.9
4						
2	25 °	\bigcirc	Q			
1			-	3 0.39, ▼0.00		

Cathy

Kalispell, Montana

**** · 1 week ago · Stayed a few nights

Such a beautiful place to enjoy Victoria! It is definitely a penthouse. Beautiful view of the harbor and the city below. Easy walking to so many places. You really don't need a car. An Uber can get you to the gardens. And they are well worth it, if you need a parking spot, it is very secure.

Show more

Linda

Rainier, Washington

**** · 3 weeks ago · Stayed a few nights

This was a perfect place to stay that was close to great restaurants and all the amenities. The views were spectacular and the host was very helpful with instructions. We would come back again.

Show more

Julie

10 years on Airbnb

**** · May 2024

Our stay at Kevin's place was amazing! Great location, great check in and fantastic apartment. Extremely comfortable beds and very well furnished. Would recommend and stay there again.

Show more

Alison

Lake Forest Park, Washington

**** · December 2023 · Stayed a few nights

What a special place to stay! We absolutely loved it! The big windows, the beautiful view and the wrap around deck made hanging out in the condo a special part of our vacation. Also the comfortable furniture and great TV were very nice. I was very happy with the location great restaurants, shopping, grocery store and theaters very close by and...

Show more

Sharon Helen

10 months on Airbnb

**** · December 2023 · Stayed about a week

It was a very restful place - the views from the wrap around windows were unbelievable - from the sunrise in the east to the sunset in the west - amazing - the unit is very quiet - allows for resting time. Overall - no complaints.

Show more

Shona

Charlotte, North Carolina

★★★★ · **November 2023** · Stayed a few nights

We had an amazing time in Victoria and staying at Kevin and Darcey's place made it all possible. It is a beautiful home with amazing views and close to amenities. The home was exceptionally furnished and an excellent stocked kitchen with more than the usual items. The views from the wrap around balcony were wonderful. The home is in a secure...

Show more

Show all 37 reviews

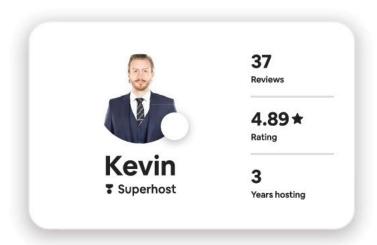
Where you'll be

Victoria, British Columbia, Canada

We verified that this listing's location is accurate. Learn more

Show more >

Meet your Host



Kevin is a Superhost

Superhosts are experienced, highly rated Hosts who are committed to providing great stays for guests.

Co-Hosts

Darcy

Host details

Response rate: 100% Responds within an hour

Message Host



To protect your payment, never transfer money or communicate outside of the Airbnb website or app.

Things to know

House rules

Check-in after 3:00 p.m.

Checkout before 11:00 a.m.

4 guests maximum

Show more > Safety & property

Carbon monoxide alarm

Smoke alarm

Show more >

Cancellation policy

Free cancellation for 48 hours.

Review the Host's full cancellation policy, which applies even if you cancel for illness or disruptions caused by COVID-19.

Show more >

Airbnb > Canada > British Columbia > Capital Regional District > Victoria

Explore other options in and around Victoria

Surrey Burnaby
Vacation rentals Vacation rentals

Richmond Squamish

Vacation rentals Vacation rentals

North Vancouver
Vacation rentals

Forks
Vacation rentals

Vancouver Island
Vacation rentals

Portland
Vacation rentals

Seattle

Vacation rentals

Other types of stays on Airbnb

Victoria vacation rentals

Victoria monthly stays

Condo vacation rentals in Victoria

Family-friendly vacation rentals in Victoria

Vacation rentals with outdoor seating in Victoria

Family-friendly vacation rentals in Capital Regional District

Condo vacation rentals in Capital Regional District

Vacation rentals with outdoor seating in Capital Regional District

Condo vacation rentals in British Columbia

Support

Help Centre

AirCover

Anti-discrimination

Disability support

Cancellation options

Report neighbourhood concern

Hosting

Airbnb your home

AirCover for Hosts

Hosting resources

Community forum

Hosting responsibly

Join a free hosting class

Airbnb

Newsroom

New features

Careers

Investors

Gift cards

Inspection: 1403-760 Johnson Street, 10 images.

Image1: Kitchen ('A' on floor plan).



Image 2: Signage in kitchen.



Images 3-4: Living room ('B' on floor plan).



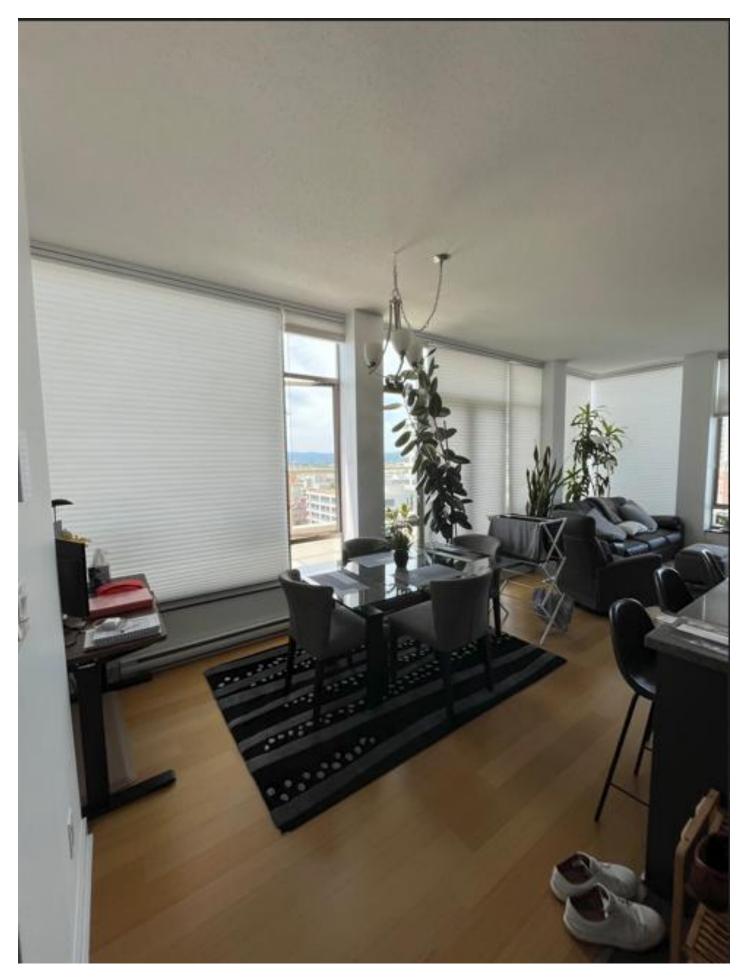


Image 5: First bedroom ('C' on floor plan).

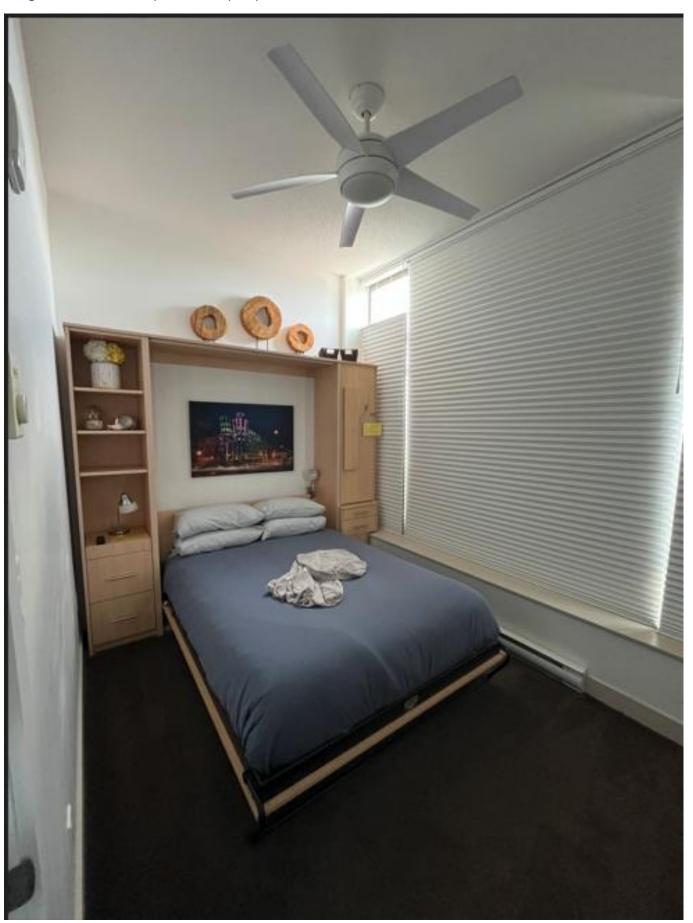


Image 6: Signage in first bedroom.



Image 7: Main bathroom ('D' on floor plan).

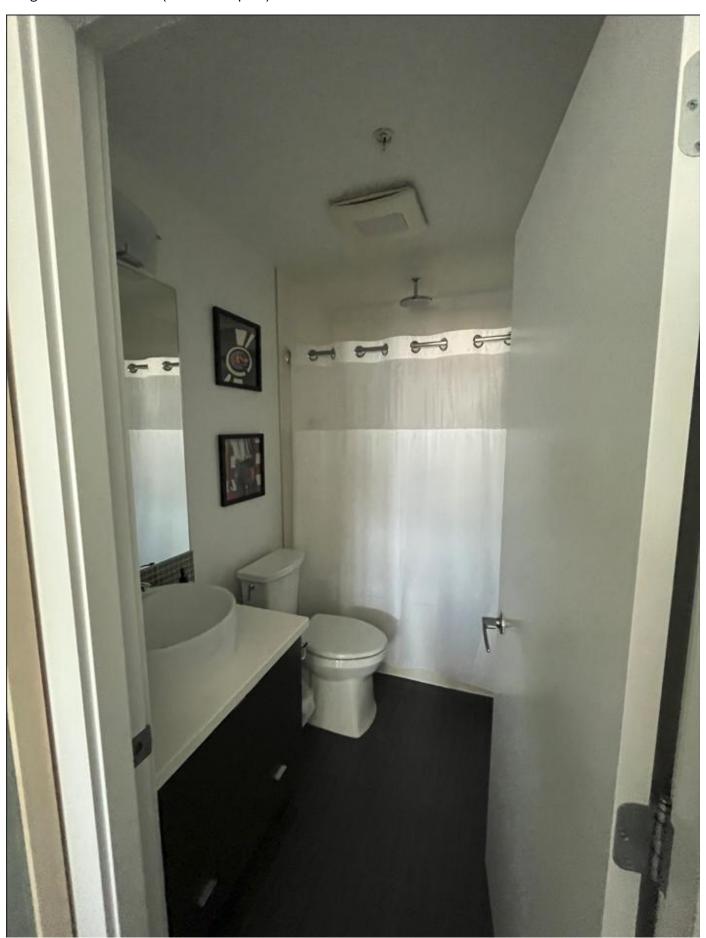


Image 8: Second bedroom ('E' on floor plan).



Image 9: Ensuite in first bedroom ('F' on floor plan).

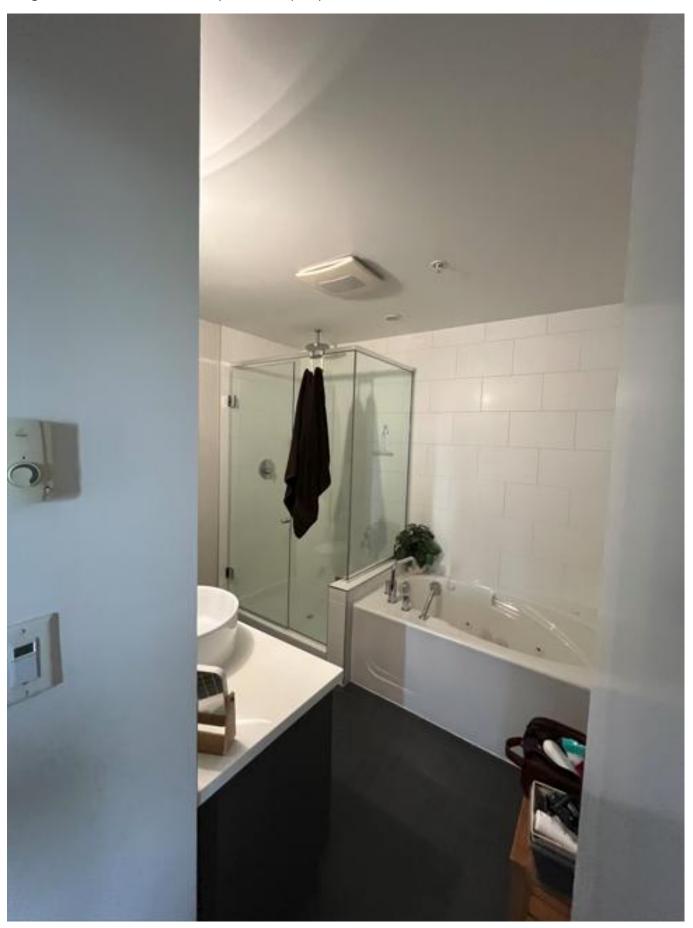


Image 10: Washer and dryer ('G' on floor plan).



Appendix P



BYLAW OFFICER

OFFICER N	IAME		Bylaw Office	cer (BO) CA	RR				
DATE/TIME	2024	-06-21	1:30 PM	CFS#	262747	LO	CATION	1403 760	Johnson
INDIVIDUAL PRESENT		25			□ No	75			
NAME	.,	Kev	in SMITH				O.B. (YYYY MM-DD)	Y-	

STATEMENT

On Friday, June 21, 2024, at approximately: 1:30 PM, Bylaw Officer (BO) CARR was working in full uniform, at 1403 760 Johnson Street to conduct a short-term rental (STR) inspection. She was met at the main entrance to the building by Kevin SMITH. SMITH and CARR then took the elevator up to unit 1403, Officer identified herself as a bylaw officer for the City of Victoria and provided SMITH with a copy of the 'Bylaw Inspections' handout. Officer explained that she would be putting on boot covers before entering the home.

SMITH stated that he'd had an inspection a few months prior for his non-principal licence. As such, he was familiar with the process. CARR quickly took photographs of the unit. During this time, she observed a 2-bedroom, 2 bathroom condo. Very minimal personal effects were found in the home. Several signs on walls and bedrooms for guests. At the front door, a sign read "please help us to keep your stay clean and sanitary by removing your street shoes at the door". A visitor's parking pass was found on the kitchen island. A sign was found above the bed in the bedroom closest to the entrance of the condo. CARR was unable to read it as she was standing at a distance. The bedroom had minimal items within, and the adjacent bathroom had no toiletries. A drying rack was present in the middle of the living room.

CARR then observed the second bedroom. It appeared to have been lived in as there were charging cords, clothing, and toiletries visible in the room. The on suite also appeared to have been recently used as it had toiletries on the cabinet, and towels hanging on the shower.

CARR and SMITH then returned to the kitchen to speak about the business plan. See the detailed business plan attached to file. CARR asked SMTIH what had changed since he had been approved for a non principal licence earlier in the year, and why he was now applying for a principal licence. SMITH stated that this was his primary residence and did not have any additional properties. Once returned to the office, CARR confirmed that no secondary address was used in previous applications. SMITH continued by saying that he intends to leave to visit family during the weekends. He stated that he must live there Monday-Thursday as he works downtown, and that he would not be offering short term past September this year. Ideally would like to offer 3-4 nights per booking. He also anticipates leaving for work for several months next year.

SMITH and CARR then began to discuss the STR restrictions. CARR summarized by advising that the definition of occasional for a principal licence is defined as 4 times a year, and that SMITH had already operated far beyond that number after May 1st. SMITH respectfully shared that he could not find the definition of occasional anywhere in his research. He stated that he had operated during that time in the absence of direction and felt that he had justification for his actions should there be the need to explain himself in court. SMTIH then asked CARR what the repercussions of continuing to operate would be. CARR advised that he had already had a BC portal notice of noncompliance. She advised that she had no idea what the province would do, but the city is pursuing noncompliance. SMITH then asked if he should be canceling his bookings. CARR said that yes to

come into compliance, he was required to cancel any bookings made without a licence. SMITH stated that he understood and asked CARR for advice. He stated that he knew that she wasn't a lawyer but would appreciate the advice. CARR stated that she could not tell him what to do, but she would advise everybody to follow the bylaws to avoid MTIs. SMITH stated that he would imagine Bylaw would be targeting those who never had a icence first. CARR stated that she did not know as it would be up to officer discretion. SMITH expressed his appreciation for CARRs time in answering his questions. SMITH stated that these regulations will be impacting him heavily as this was truly his primary residence. CARR stated that she understood and could empathize with his situation. SMITH then showed CARR to the front door, and she exited the building.								
Nine (9) photos were taken (attached to CFS). Bylaw Officer (BO) CARR Victoria Bylaw Services								

Short-Term Rental Business Plan – 1403 760 Johnson

The inspection is an important component in the application process, as it is used to determine if the space and applicants' business plan will meet the requirements and conditions of a principal residence licence.

During the inspection, officers must obtain an understanding of the business plan(s) to determine the eligibility. This includes:

- A. Which business plan(s) are they wanting to operate.
- B. Which spaces are being offered and or not offered. Example: One single bedroom, plus the whole home is open to guests with exception of the primary bedroom and the homeowner does not want guests in the back yard due to the potential of the steps on the deck being slippery at this time of year.
 - C. How they plan to operate (duration, frequency etc.).
- 1. Offering the whole home, while away. Yes

Residents plan to offer their primary spaces on occasion, while away from the home.

The space being offered is their entire principal dwelling unit, meaning it is occupied by the resident daily.

Questions in obtaining a whole home business plan:

- 1: Are there specific times of the year when you plan to offer your home? Summer
- 2: How long are you going to be away from home? Weekends (3-4 nights) maybe a week or two
- 3: Where will you be when you are away? (example, on vacation or visiting out of town family) **Vancouver visiting family**
 - 4: Are any of your plans subject to change? No only operating until September
- 5: Do you plan to restrict access to any part of the home? if yes, which spaces? **Locked storage bins on deck outside**
- 6: How will guests access the home? **Buzz in to the building. And they will get the key** code for units front door
 - 8: How do you plan to advertise? Air BnB
- 9: What is the typical minimum length of stay you anticipate offering? **3-4 nights/ maybe a** week a few times a year
- 10: While you are gone, who is responsible for the property and the contact for guests? **Megan Woodland**

Appendix R B 172 7/3/24, 12:57 PM **AirDNA**

Appendix S



Markets >

Enter a city, state, or z...



Subscribe



Upgrade your account to unlock more insights & data

Upgrade Now



Apartment

Victoria

Listings

Amenities

For Sale



♥ Save

← Back









⇒ Share



Short-term Rental Listing Overview 🕮 2 🛱 2

Downtown Sub-Penthouse 2Bed/2Bath with Ocean View!

Market: Victoria Market Score: 80 Type: Apartment Price Tier: Upscale

Revenue Potential

(i)

\$103.6K

334

Days Available \$95.6K

Annual Revenue 85%

Occupancy (i)

\$335.4

Average Daily Rate (1)

How has this listing performed historically?

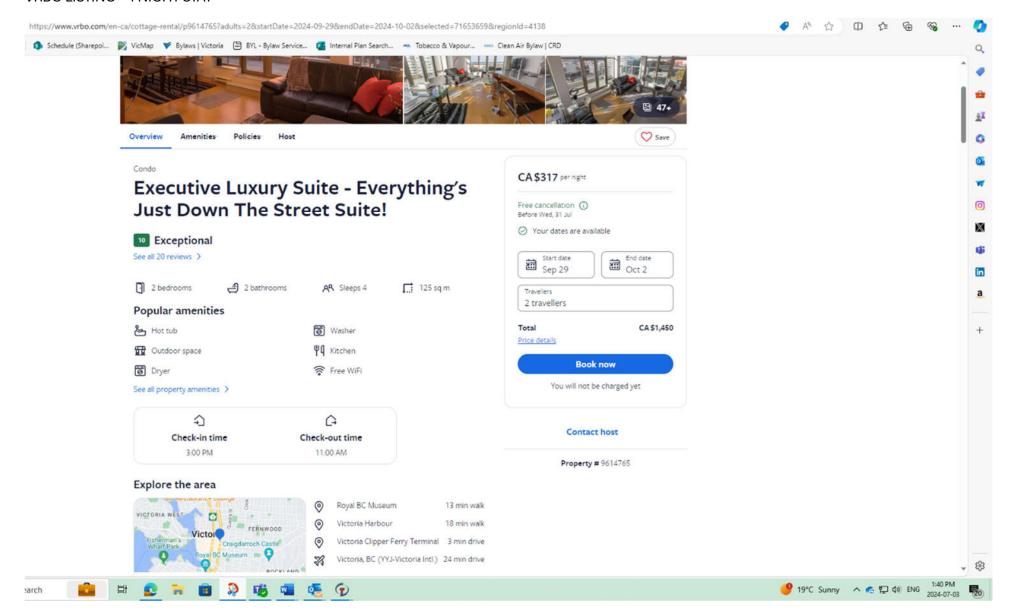
Want to unlock

Map more insights?

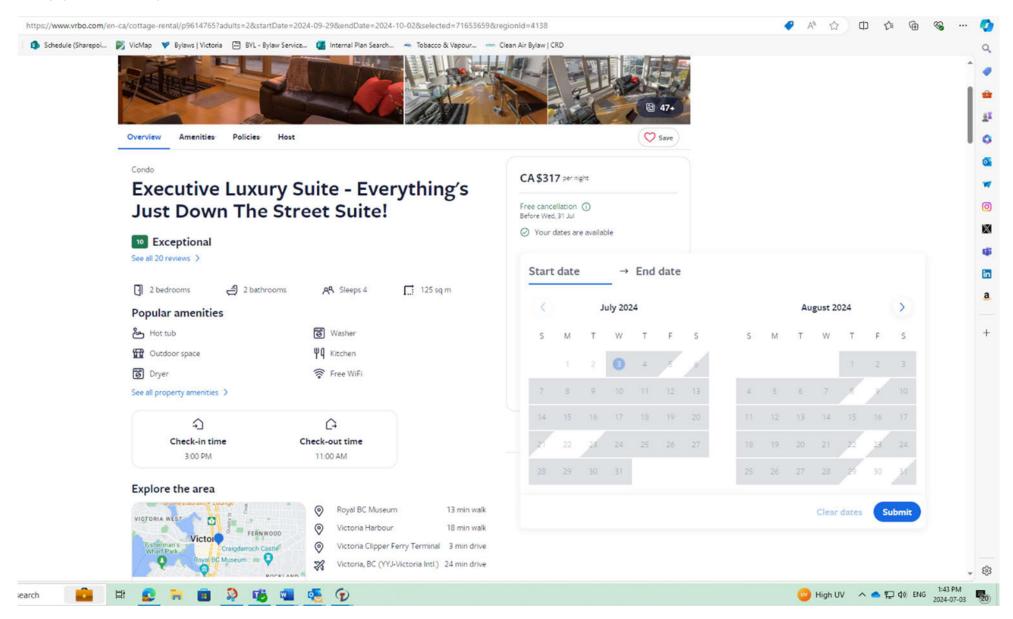
Appendix T

Listing Review - 1403-760 Johnson Street. Captured July 3, 2024

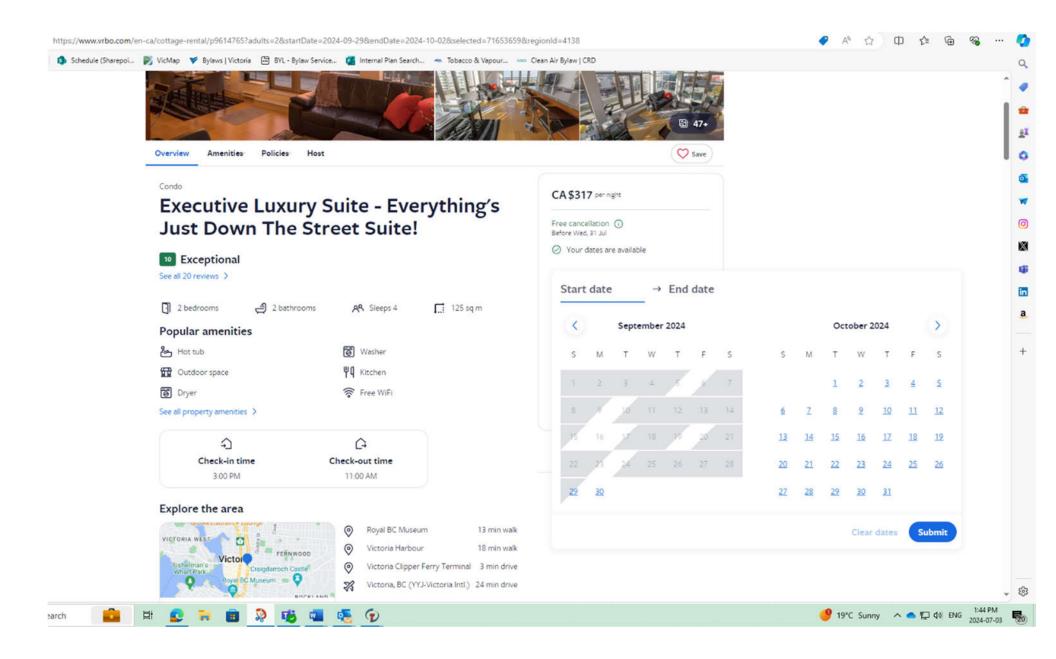
VRBO LISTING - 4 NIGHT STAY



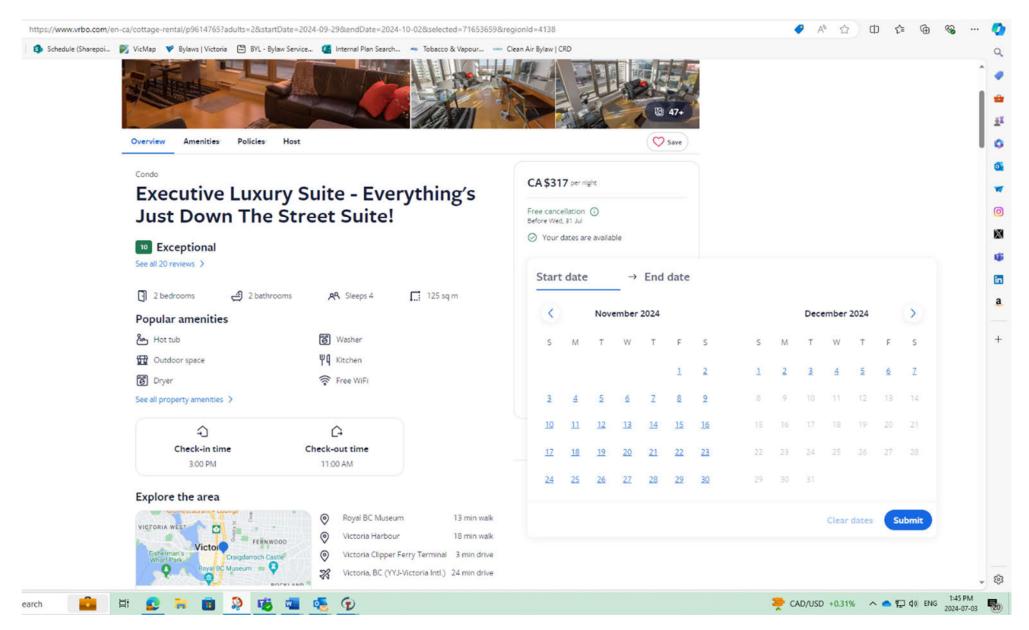
VRBO CALENDAR - 2024



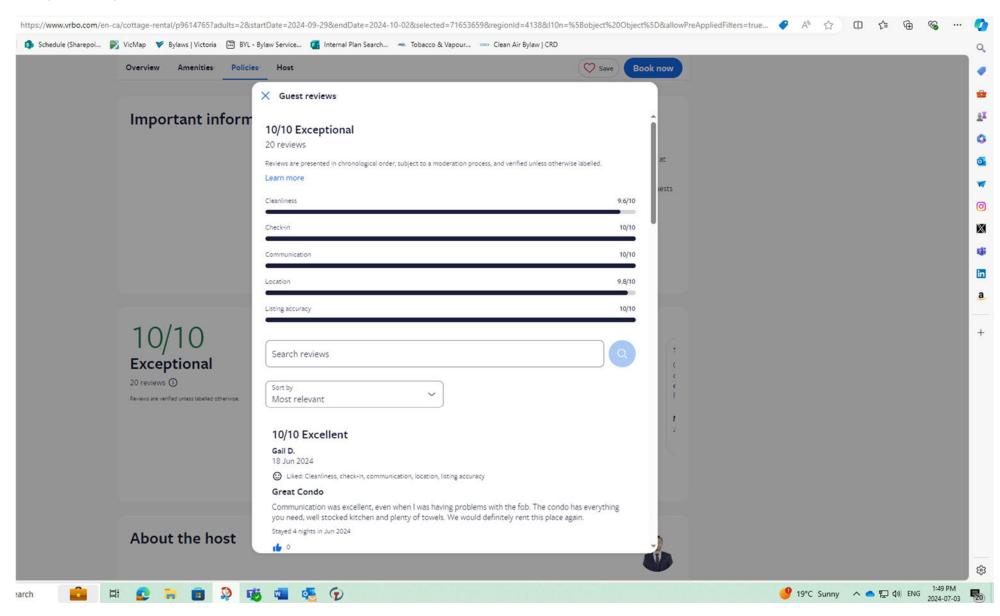
Captured July 3, 2024

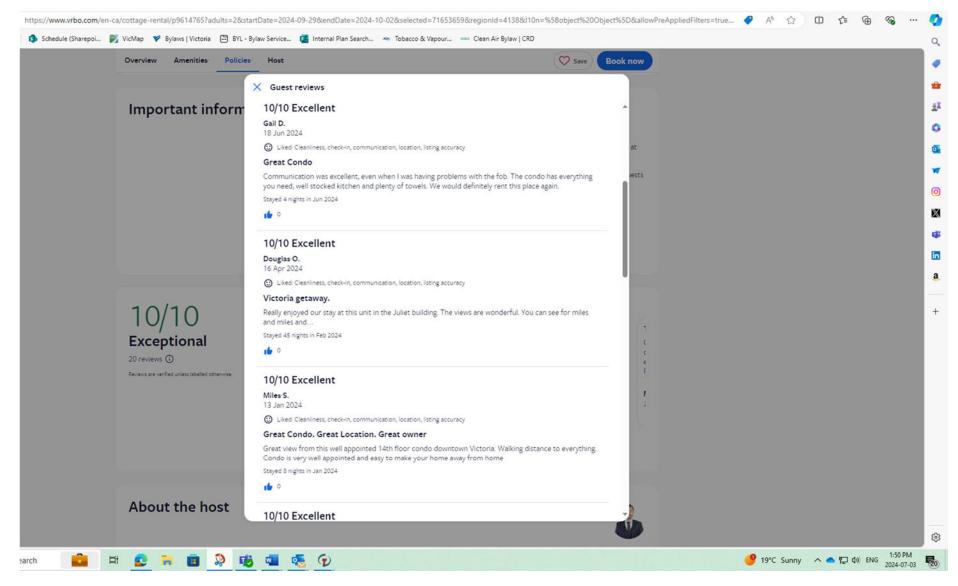


Captured July 3, 2024



VRBO REVIEWS

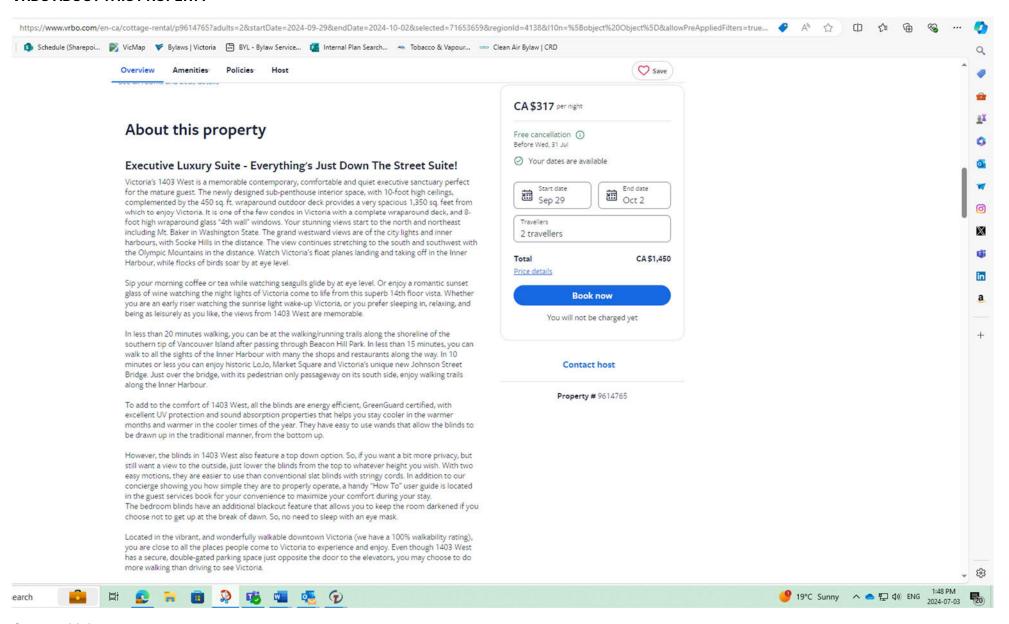


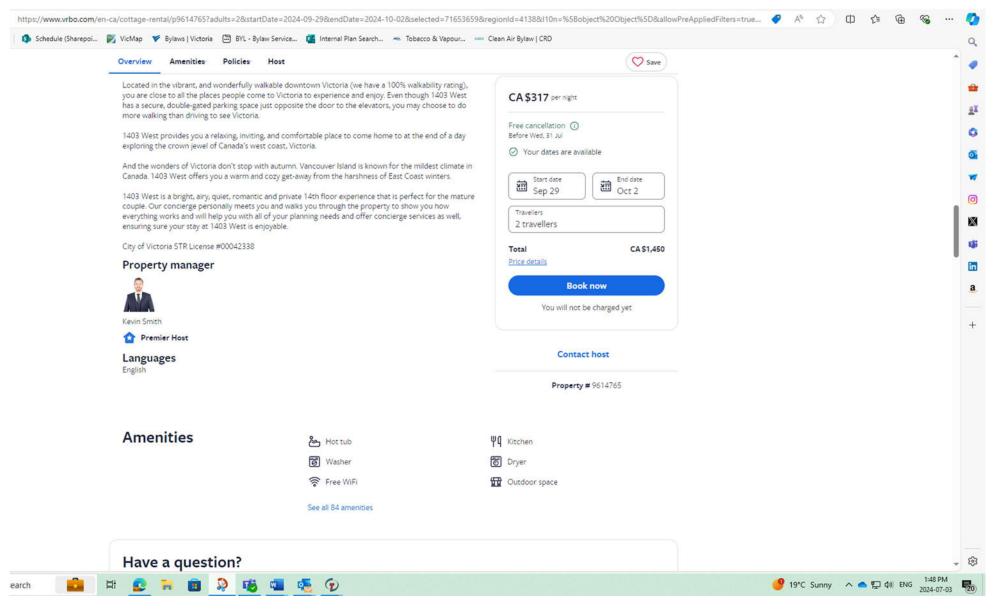


Guest Review - Gail D. June 18, 2024.

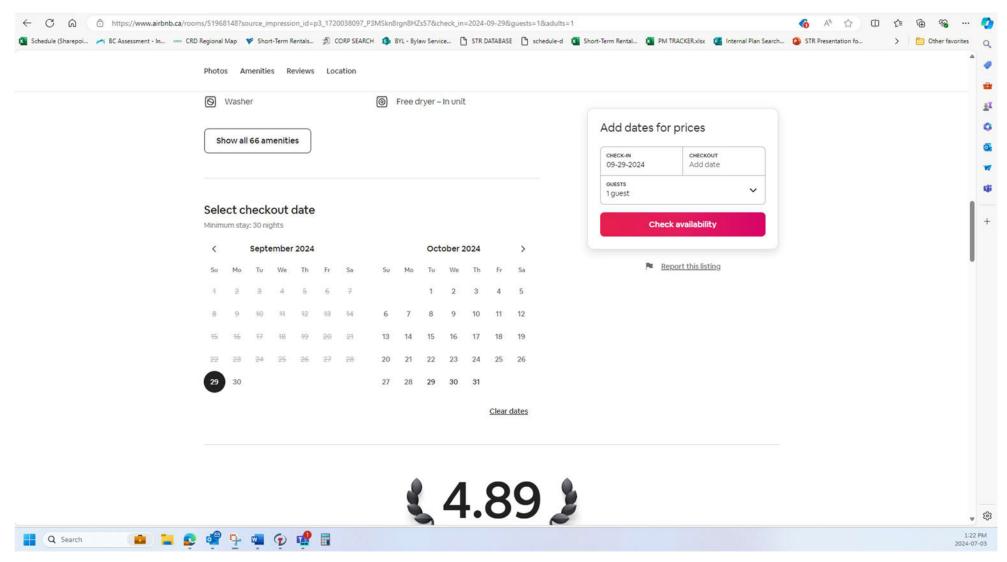
'Communication was excellent, even when I was having problems with the fob. The condo has everything you need, well stocked and plenty of towels. We would definitely rent this place again'. Stayed 4 nights in June 2024.

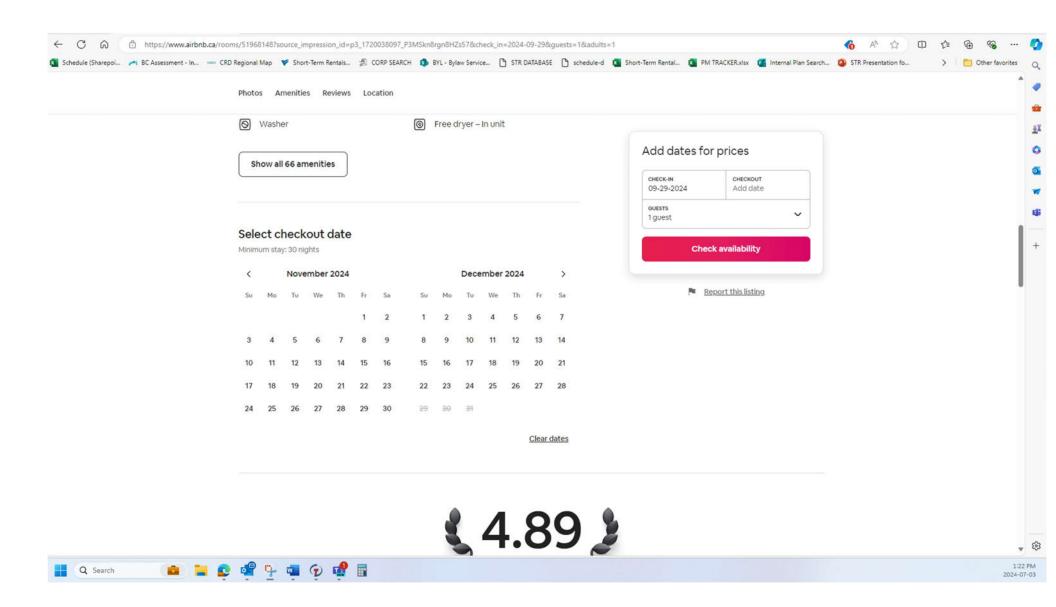
VRBO ABOUT THIS PROPERTY



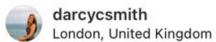


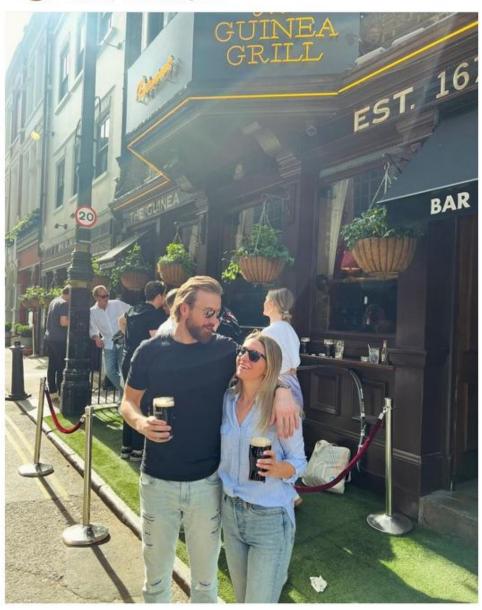
AIRBNB LISTING - 1403-760 JOHNSON STREET, Captured July 3, 2024

















• 0 0 - -



144 likes

darcycsmith London

View all 7 comments

May 13



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darcycsmith Copenhagen, Demark















131 likes darcycsmith 🏋 🥞 🌷



View all 6 comments July 29



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127 likes

darcycsmith A fairytale wedding

View all 8 comments August 5



257 likes

darcycsmith The one where we decided to go to New York
October 8







84 likes darcycsmith Swedish meatballs > bugs

August 12















166 likes

darcycsmith When your parents fly across the country to visit 🕹 🥰

.....

November 4

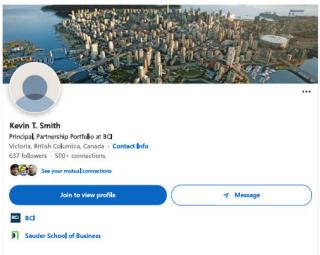
Appendix V

Articles

2: People









About

Kevin started his investment career with British Columbia Investment Management on the Partnership Portfolio Team within the Public Markets Department. As an Analyst, he assists the team in executing the Departments Investment Program goals through analyzing investment opportunities/strategies within BCI's externally managed long-only equity mandates, absolute return strategies (hedge funds), as well as co-investment and direct investment decisions. Kevin is the primary contact for two external equity portfolios and is a secondary contact on four external emerging market equity portfolios Absolute return strategies Kevin has worked on include: Litigation Finance, Mezzanine Debt Bridge Financing for a global B2B Technology Solutions provider, as well as a founder equity buyout of a large Canadian industrial product producer. Over the past year, Kevin has overseen the co-op/intern program for the Partnership Portfolio Team.

Kevin is a graduate of the University of British Columbia's Sauder School of Business where he specialized in finance. He is currently pursuing a Chartered Financial Analyst (CFA) certification and is a level three candidate. Kevin is a former professional athlete playing five seasons in the Western Hockey League. During his career he was named a team captain and a leader due to his exceptional interpersonal skills, work ethic, and proven ability to exceed expectations.

Feel free to contact Kevin if you have questions about the Investment Management Industry, are wanting to grow your professional network, or believe he would be a good fit to join your organization.



Did you recently try searching for Generative AI on Crunchbase? Even the free query returns plethora of companies in this field. It looks like we...

Liked by Kevin T. Smith



Proud and honoured to have qualified as a MLS Medallion Club Award Member. The Real Estate Board of Greater Vancouver recognizes the Top 10% of...
Liked by Kevin T. Smith

Senior Principal, Partnership Portfolio

New York, New York, United States

Sep 2024 - Present



Proud to be part of the team building member verification on LinkedIn! Here's the TL;DR: 1.) Trust stands at the core of LinkedIn's values, shaping...
Liked by Kevin T. Smith

Join now to see all activity

Experience



Senior Principal, Partnership Portfolio

Sep 2024 - Present - 3 months New York, New York, United States



BC

5 years 11 months

Principal, Partnership Portfolio Apr 2022 - Mar 2024 - 2 years

Victoria, British Columbia, Canada

Associate, Partnership Portfolio

Apr 2020 - Apr 2022 · 2 years 1 month Victoria, British Columbia, Canada

Senior Analyst, Partnership Portfolio

Sep 2019 - Apr 2020 - 8 months Victoria, Canada

Analyst, Partnership Portfolio

Aug 2018 - Aug 2019 · 1 year 1 month Victoria, Canada

Intern - Partnership Portfolio, Public Markets

May 2018 - Aug 2018 - 4 months Victoria, Canada



Industry Analyst

First Avenue Capital Corp.

Jan 2018 - Apr 2018 - 4 months Vancouver, Canada



Merchandise Manager

Sleeman Breweries Ltd.

Responsible for 115 premise and off premise I quor retail outlets in the Greater Vancouver
 and off premise I quor retail outlets in the Greater Vancouver

Worked with Regional Sales Managers to increase product sales to new record levels

Education



Sauder School of Business Bachelor of Commerce (B.Com.) · Finance

2012 - 2016

Activities and Societies: UBC Finance Club

Licenses & Certifications



Chartered Financial Analyst® (CFA) Charterholder

Issued May 2023

Volunteer Experience



Distribution

Meals on Wheels America

Sep 2010 – Apr 2011 · 8 months Social Services



Assistant Organizer Red Cross Blood Services

Sep 2010 - Apr 2013 - 2 years 8 months

Health

190

Downtown Sub-Penthouse 2Bed/2Bath with Ocean View!

↑ Share ♥ Save











Entire condo in Victoria, Canada 4 guests · 2 bedrooms · 2 beds · 2 baths

★ 4.88 · 40 reviews



Hosted by Kevin

3 years hosting



Ocean and mountain views

Soak up the views during your stay.

Unbeatable location

100% of guests in the past year gave this location a 5-star rating.

P Park for free

This is one of the few places in the area with free parking.

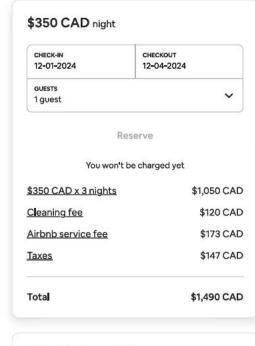
Some info has been automatically translated. Show original

Luxury rental in beautiful downtown Victoria, B.C.

1403 is a memorable contemporary, comfortable and quiet executive sanctuary perfect for the mature couple. The newly designed interior space, complemented by the expansive wraparound deck gives you a very spacious home from which to enjoy all of Victoria.

Show more >

Where you'll sleep





Report this listing





Bedroom 1 1 queen bed

Bedroom 2 1 double bed

What this place offers

City skyline view

Sea view

Kitchen

€ Wifi

→ Dedicated workspace

Free residential garage on premises – 1 space

65-inch HDTV with Chromecast, Netflix, premium cable

₽↑ Elevator

Washer

Free dryer - In unit

Show all 66 amenities

3 nights in Victoria

Dec. 1, 2024 - Dec. 4, 2024

<	December 2024				January 2025					>			
Su	Мо	Tu	We	Th	Fr	Sa	Su	Ма	Tu	We	Th	Fr	Sa
	2	3	4	5	6	7				1	2	Э	4
8	9	10	11	12	13	14	5	6	7	8	9	10	11
15	16	47	10	19	20	21	12	13	+4	45	16	+7	10
22	23	24	25	26	27	28	19	20	21	22	23	24	25
29	90	31					26	27	20	29	30	91	

<u>Clear dates</u>

★ 4.88 · 40 reviews

overall rating Cleanliness Accuracy Check-in Communication Location Value

4	4.9	4.9	5.0	4.9	4.8	4.8
3 2 1	8	\odot	Q	\Box	Ш	
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	nada					
A beautiful	veeks ago · Stayed a few nigh oasis, Kevin's place was ju 'he kitchen was well laid ou	ust what we needed af			ry comfortable, and th	e deck and views are
Show more			152 .5			
	cole hannesburg, South Africa					
	y 2024 · Stayed a few nights					
Outstandir	ng location. Super clean. E	xcellent communication	on. We loved the balco	ny and the views. We	walked everywhere ar	nd loved the city.
	aryse Briand Antoine ears on Airbnb					
fans in the French spe	rooms and again,difficult t akers so the communicati	to get satisfaction. It a	and managed the confine property of the	farmations are an anti-angles of		oblemAlso with the ceilin g to our host Kevin. We ar
Show more	2					
	thy lispell, Montana					
Such a bea	ne 2024 - Stayed a few nights utiful place to enjoy Victo : need a car. An Uber can ç	ria! It is definite l y a per				ring to so many places. You
Show more			•			
	nda nier, Washington					
	y 2024 · Stayed a few nights perfect place to stay that s. We would come back as		taurants and all the an	enities. The views we	ere spectacu l ar and the	e host was very helpful wit
This was a	a. We woold come back a					
This was a						
This was a instruction Show more	ì					
This was a plant of the struction of the struction of the struction of the structure of the	lie years on Airbnb y 2024 Kevin's place was amazin		t check in and fantasti	c apartment. Extreme	ely comfortable beds a	and very well furnished.
This was a plant of the struction of the struction of the struction of the structure of the	lie years on Airbnb yy 2024 Kevin's place was amazin ommend and stay there ag		t check in and fantasti	c apartment. Extreme	ely comfortable beds a	and very well furnished.

Where you'll be

Victoria, British Columbia, Canada



We verified that this listing's location is accurate. Learn more

Show more >

Meet your Host



Co-Hosts

Darcy

Host details

Response rate: 100% Responds within an hour

Message Host

Registration number: 42338



To protect your payment, never transfer money or communicate outside of the Airbnb website or app.

Things to know

House rules

Check-in after 3:00 p.m.

Checkout before 11:00 a.m.

4 guests maximum

Show more > Safety & property

Carbon monoxide alarm

Smoke alarm

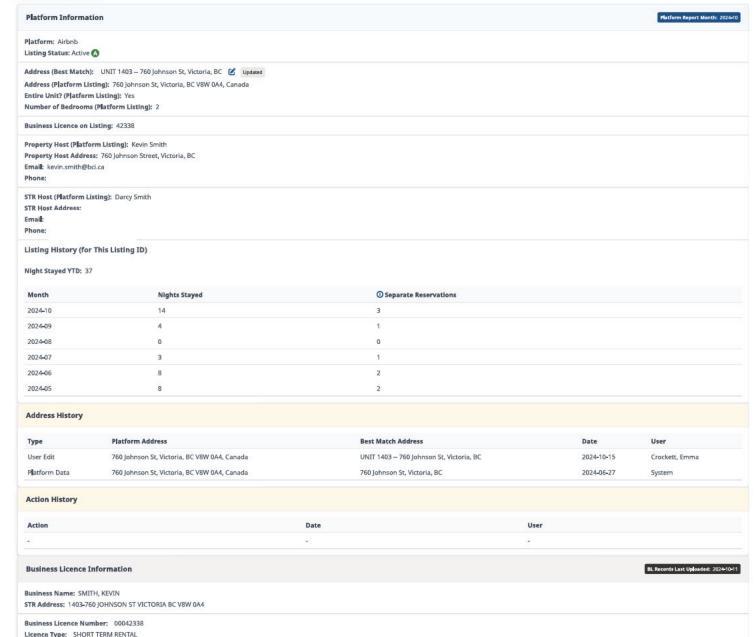
Show more >

Short-Term Rental Data Portal Emma Crockett

Detailed Listing Information for Airbnb Listing - 1403 - 760 Johnson Street

51968148

Assigned to: City of Victoria



Expiry Date: 2024-12-31 Status: Issued

Operator Name: SMITH, KEVIN

Principal Residence: No
Onsite Owner: No
Building Rented: No

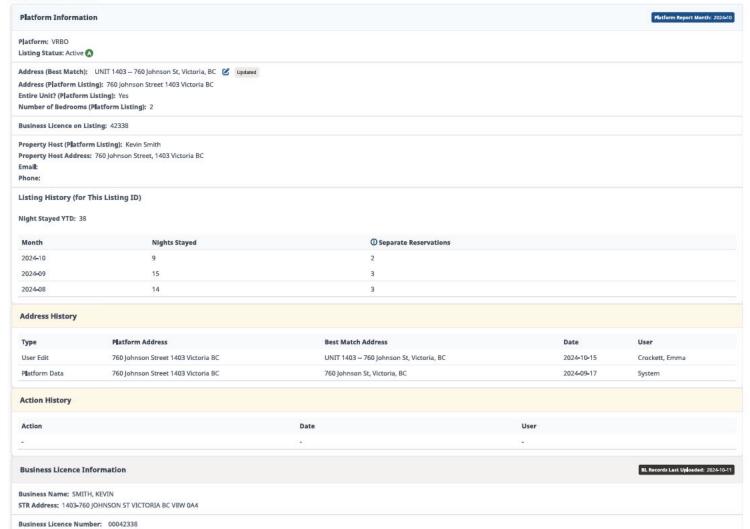
Folio Number: 01020116
Parcel Identifier (PID): 027-683-991

Short-Term Rental Data Portal Emma Crockett

Detailed Listing Information for VRBO Listing - 1403 - 760 Johnson Street

9614765

Assigned to: City of Victoria



196

Licence Type: SHORT TERM RENTAL Expiry Date: 2024-12-31 Status: Issued

Operator Name: SMITH, KEVIN

Principal Residence: No
Onsite Owner: No
Building Rented: No
Folio Number: 01020116
Parcel Identifier (PID): 027-683-991

Appendix Y

Marissa Peluso

From: Smith, Kevin <Kevin.Smith@bci.ca>

Sent: August 8, 2024 1:49 PM **To:** Legislative Services email

Cc: str@victoria.ca; Crystal Anderson

Subject: RE: Principal Residence STR Application Appeal Notice: 1403-760 Johnson Street

Understood. Thank you for clarifying that any questions about the specifics of my case cannot be answered.

I will begin putting everything together over the weekend but are you able to provide me with any links to specific website locations and/or important documents that I should review prior to starting? I'm assuming that the City of Victoria website should have all of this information, but it's easy to miss items if they're split across several different web pages and/or different government entity websites such as the Province of British Columbia's website.

A similar question, are you able to provide any standard form documents such as:

- A list of documents the inspector would like me to show to prove this is my primary residence? I have several ideas but I want to be as fulsome as possible in the submission
- A document that outlines how the inspector would like me to actually write the appeal (defining various sections to include and how I should reference additional documentation that might be in the appendix for that section)? I'm just assuming it would make each review easier for the inspector to find/track relevant information being provided if it was standardized. Not a problem if this is not available.

Thank you for your help, I appreciate it. Kevin

From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Thursday, August 8, 2024 12:16 PM **To:** Smith, Kevin < Kevin. Smith@bci.ca>

Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: 1403-760 Johnson Street

Hi Kevin,

Glad to hear! Our office is unable to respond to specific questions regarding the denial of your STR business licence application; however, we are here to assist with any procedural queries during the appeal process.

Take care,

Legislative Services

City of Victoria
1 Centennial Square, Victoria BC V8W 1P6
T 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Smith, Kevin < Kevin. Smith@bci.ca> Sent: Wednesday, August 7, 2024 3:00 PM

To: Legislative Services email < Legislative Services@victoria.ca> Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: 1403-760 Johnson Street

Amazing news! Thank you so much for reconsidering your position, this truly means a lot to me.

I do need a couple of days to regroup and recover from the sleepless night but I will come back to you with any questions and a go-forward plan for my submission in the coming days. I should be able to spend time working on this over the weekend and I will attempt to get any questions over to you early next week to avoid any timing issues this time around.

Have a great rest of your week. Kevin

From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Wednesday, August 7, 2024 9:57 AM To: Smith, Kevin < Kevin. Smith@bci.ca >

Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: 1403-760 Johnson Street

Good Morning Kevin,

Thank you for your email, and I appreciate the time you have taken to further clarify. I have discussed your situation with the City Clerk and confirmed that section D.1.a. of the policy states "An Appellant may start an appeal by submitting a request for an appeal to the City Clerk within 30 days after receiving notice from a Licence Inspector of a decision to reject the short-term rental business licence," and therefore, the City Clerk has considered the 30 days to begin as of the date of receipt which you have indicated as July 29th.

Therefore, you are invited to make a written submission in the form of reasons and/or supporting documents, for your appeal. Please provide this documentation by email to legislativeservices@victoria.ca by August 21, 2024 (revised). You can also mail these documents to the attention of Legislative Services, City Hall, #1 Centennial Square, Victoria, BC V8W 1P6, or you can drop them in the mail slot on the right side of the Pandora Avenue entrance at City Hall, #1 Centennial Square. If you wish for your initial email including attachments to be considered as your written submission, please respond to confirm. We will forward your documentation to the Licence Inspector who will respond. This response will be forwarded to you and you will be given the opportunity to respond to the Licence Inspector.

Please reach out if you have any questions.

Thank you,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 **T** 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Smith, Kevin < Kevin. Smith@bci.ca> Sent: Wednesday, August 7, 2024 4:37 AM

To: Legislative Services email < Legislative Services@victoria.ca> Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: 1403-760 Johnson Street

Hello,

Thank you for your email and acknowledgement of my immense desire to be heard by someone at the City of Victoria. I have been attempting to speak with someone about my situation for the past 8-months and I have not been given the time of day from anyone with any desire to actually hear my story. Respectfully, I'm asking you to reconsider by reflecting on the below additional information and further extenuating circumstances that caused the delay in my initial appeal response.

As a starting point, it's unreasonable to claim that Saturday August 3rd should have been the deadline for my appeal notice. Why is this an unreasonable date:

- 1. Your letter dated July 3rd mentioned I had 30 days from the date of your letter to respond. It was unclear to me whether you intended 30 calendar days or 30 business days. This is a simple clarification that should not have gone missed by your lawyers when drafting the standard form document.
- 2. All of my correspondence with your office has been by email. Nothing led me to expect that you would send such an important document by posted mail. Your letter may have been written on Thursday, July 3rd but the post mark is dated July 7th, 2024 (I have the envelope the letter was mailed in). An email which could have included your letter, or a courier delivery would have cleared up the timeline issue. Our traditional mail system is not appropriate for complex, time sensitive situations such as this. Are you able to confirm the date your mail was actually delivered to my home?
- 3. Your letter dated July 3rd included 5 links to vital information. This information would have been quite helpful if I received the letter electronically. Because the letter was delivered by traditional mail, I was unable to use the electronic links and was denied easy access, to this vital information within your letter.
- 4. I also believe it is common practice to grant some leeway concerning a 30 day deadline (especially if you have not clearly stated if these are meant to be calendar or business days). It's quite reasonable to assume that at least a 3 day grace period would have been considered reasonable for something as crucial as this is to my livelihood.
- 5. It's stated on the Legislative Services website that your office hours are between 8am-430pm Monday to Friday. If I had any questions when preparing to send the appeal notice (on Saturday August 3rd when your office is closed) then I would not have had the opportunity to speak to anyone within your offices to answer my questions.

- 6. Similarly, the City of Victoria offices at City Hall (which is two blocks from my home) is closed over the weekend. Notably, Saturday August 3rd is also in the middle of a long weekend for the province of British Columbia and it's not reasonable to assume that I would have adequate access to information from anyone within any department at the City of Victoria if I had questions when submitting my appeal.
- 7. My email notifying the Legislative Services Office of my appeal (sent on Monday August 5th) was originally accepted on Tuesday August 6th. This timing of acceptance suggests that Legislative Services does not automatically send appeal notices to the Short-Term Rental Offices over weekends (or when offices are closed).
- 8. This means that "time is <u>not</u> of the essence" within your appeal process because you would not have done anything with the information that I provided to you while your offices were closed. In any scenario, my appeal notice would not have been adequately reviewed until Monday/Tuesday August 5th/6th (timing is variable due to the long weekend working hours) and it is unreasonable to force disclosure before your offices are open on the next business day. My email was sent to you on August 5th which would have been the earliest time your offices would have read the email and therefore it should be accepted as a timely response.
- 9. A reasonable cutoff date would be the next day of business that the Legislative Services offices are open, which is stated to be from 8am-430pm Monday to Friday.

Separately, even if you disagree with the above logic, I implore you to consider the below description of my extenuating circumstances that caused my appeal notice to be delayed.

- 1. All of the communication regarding my license application has occurred online (through email communication). The only notice that I received by posted mail (during the entire 8-month application process) was the denial notice for my Principal Residence application. I have been actively looking in my email for the acceptance (or denial) notice since my bylaw inspection was completed on June 21st.
- 2. The rejection notice (delivered by posted mail was dated July 3rd, posted as of July 5th, and delivered at some point thereafter) was delivered to me while I was out of the country and on vacation / attending a wedding. I have flight details stating that I left the country on June 30th and returned to Canada July 17th. I then worked remotely from Vancouver (at my parent's condo) and officially returned to Victoria on July 28th.
- 3. The reason for the extended visit in Vancouver following our vacation was because my girlfriend's best friend was diagnosed with a brain tumor while we were away on vacation. She does not have family in Vancouver to assist her (she has a 1-year old child) so I asked my work if I could stay in Vancouver to help her out (without knowing I needed to return to Victoria to review this appeal process). She just completed her first surgery late last week to obtain a sample for a biopsy.
- 4. Your rejection notice states July 3rd as the date it was drafted. I actually received and read the rejection notice on July 29th when I opened my mailbox the day after I returned to Victoria. Despite the above sequence of events, I still responded to the notice within an expedited timeline, 1-week from the date I opened the letter. This is an extremely difficult timeline to be able to reach any of my advisors (which was exacerbated by the long weekend).

Additional information that may be relevant to the Legislative Services team and the Short-Term Rental office: The below information will show that that I have been actively over-communicating with the City of Victoria for the past 8-months regarding this application process. I have been attempting to have my application reviewed since January 2024 (all of the supplementary information is documented and can be provided to support this extensive timeline). The fact that we're 8 months into the year, and I'm just now getting a response to this application should display that there are several issues that could have been avoided if adequate review processes had been followed. Clearly, this review was not conducted within a reasonable timeframe by the City of Victoria and it' unreasonable to hold me to an unnecessary timeline. It's extremely disappointing that we're currently disputing a 3 day discrepancy. I'm an upstanding citizen with no prior record of criminal or social offences and I deserve to be provided with a fair review process.

Unreasonably deciding to withhold my application from a proper review is borderline negligent, and outright unfair when I have been forced to navigate this extremely difficult process described below:

- 1. The City of Victoria stated by email that they estimate a minimum of 21 business days to process a Principal Residence Business License. In prior years it took the city ~10 business days to process my Non-Principal Operators License. This year, they did not provide any upfront communication to state that the application process would take a significantly longer timeline to process.
- 2. I first applied for a Principal Residence license in January 2024. I completed the required bylaw inspection on March 5th, 2024, for that application.
- 3. Due to the application process taking much longer than expected, I offered to also purchase a Non-Principal Business Operators License if it expedited the review process. Subsequently, I was approved for that license but the City of Victoria in a couple of days, but the City of Victoria also withdrew my original application for a Principal Residence License.
- 4. The City of Victoria then would not accept my original Principal Residence application because that application had been signed by my Strata 2 months and 8 days earlier (the City of Victoria requires all signatures to be executed within 2 months of submitting the application).
- 5. I was then forced to re-apply (for a second time) for a Principal Residence license this year in April 2024. This required me to go back to my strata and request additional signatures. Of note, my strata manager stated several times that I did not actually need a Principal Residence license and that my Operators license would be sufficient. Knowing the regulations were changing and that he was likely not correct, I had to request several times over the following weeks to get the signatures I was requesting from the strata council.
- 6. After receiving the signatures and re-submitting my application (the only changes to this application was the date and new wet-signatures) I was then required to wait for a bylaw inspection (for the same residence, which is my only residence) despite having had an inspection completed a few weeks prior to submitting this second Primary Residence application. The second inspection occurred on Friday June 21st.
- 7. As you can see, the application process has been incredibly slow and unnecessarily difficult. I have been attempting to get my application reviewed for 8 months and it took the bylaw inspectors more than 3 months to complete my second inspection. Why is it considered fair to hold me to 30 calendar days when this has taken 8-months of back-and-forth with the City of Victoria to review my application?
- 8. What is not visible in my email history, is the fact that I have visited City Hall at least 10 times attempting to speak to someone about my personal situation (detailed below in the next section). Each time I physically went to knock on various offices at City Hall, each time I was not provided with any options or possible times to speak with anyone other than to call/email 250.361.0276/str@victoria.ca with my questions. Each time I made an inquiry (call or email), the responses were inadequate and did not effectively answer my questions.

It seems as if the City of Victoria's has a mandate to remove all short-term rentals without adequate consideration of the underlying circumstances at each residence (not every short-term rental can be returned to the long-term rental market). This email notification stating that you're not even planning on reviewing my appeal is extremely disheartening as I believe I have a very strong case that deserves to be heard by City Council. I believe that I'm actually someone that you're attempting to help with these new Short-Term Rental Regulations. However, because these new regulations were expedited (without consideration of unique circumstances) I'm getting bullied out of my own home by the people that are meant to help protect my property rights. If I'm given the opportunity to submit my case in more detail during my appeal process, I will expand and provide documentation/information for each of the explanations below:

I have anticipated a few questions you may have which I will try to answer briefly.

- 1. 1403-760 Johnson Street is my primary residence.
 - a. I live here all year round. I work one block away at 750 Pandora Avenue and I am required to be in the office a minimum of four times per week. My team says I need to be in the office every Monday, Tuesday, Wednesday, and Thursday. Fridays are typically flexible days and I can work from anywhere.
 - b. This is also my girlfriend's primary residence. This is clearly indicated on both of our drivers licenses.
 - c. I can provide letters of employment for both of us stating that we work in the city.
- 2. My home cannot be returned to the long-term rental market
 - a. I need to be physically in the office for work each week so I cannot rent out my home for extended periods.
 - b. My girlfriend has to be at work in Victoria 5 days a week during the school year.
- 3. Why can I rent out my home for short-term rentals?
 - a. I have 5 weeks of vacation each year. My work also allows me to work remotely for up to 4 weeks per year (this can be used 1-5 business days per week providing a significant amount of optionality throughout the year).
 - b. My girlfriend lives with me and also works in Victoria. She works at Victor School working with the children with the greatest disabilities in the Greater Victoria School system. She has July and August off work and all statutory holidays.
 - c. Our schedules allow us to book off lots of long weekends throughout the year. We mostly only allow rentals in the summer months when there is high demand for rentals in Victoria and my girlfriend is off for the summer.
 - d. I have put considerable time and effort into optimizing my home so that I can rent it out on a short-term basis. I have added locked storage under my customized hydraulic bed to store all of our clothes, toiletries, and day-to-day necessities. I've added two locked storage units on my balcony to store our out-of-season clothes, sporting accessories such as golf clubs and tennis rackets, and anything we do not need on a day-to-day basis. The storage in my parking garage houses all of the items we don't need regularly, as well as the essentials needed for renting the condo on a short-term basis (spare plates and glasses to replace broken items.
- 4. Where do I stay when I rent my home?
 - a. All of my friends and family (and my girlfriend's friends and family) live in Vancouver. We take the bus to save on expenses and travel to Vancouver to visit when our place is rented.
 - b. All of our friends are getting married and having children (I'm 33 and my girlfriends almost 31) so we are constantly going away for engagement parties, weddings, baby showers, etc.
 - c. We both enjoy camping around Victoria.
 - d. My parents own a cottage in Lake Cowichan which has Wi-Fi and a space for me to work.
 - e. To be clear, neither of us own or rent another place in Victoria (or anywhere else).
- 5. Why do I rely on short-term rental income?
 - a. I made the mistake of entering into a variable rate interest mortgage when I purchased my condo in June 2021. Interest rates increased at the fastest pace in the past 100 years causing my mortgage

payment to go from 2 2,200 at closing to 4 4,000 per month. My strata payments (1 030) bring my monthly cost of living to 5 000.

- b. The cost of living in Victoria is extremely high. I'm looking to start a family in the next 1-2 years and I will need additional space but saving is extremely difficult in this economic environment.
- c. I do not enjoy renting out my home to strangers but my home is my only asset that I can have work for me to supplement my income.
- 6. What will happen without this short-term rental income?
 - a. Without the additional rental income, I will be forced to sell my home.
 - b. Selling my home is the worst possible outcome because I will be removed from the housing market and not be able to participate in any capital appreciation, which will make re-entering the housing market in the future impossible.

All I'm asking is for the opportunity for an adequate review of application. Please provide me with the opportunity to speak with someone in person.

I apologize for the long message. It could have been more concise if I had additional time but I was prioritizing getting this returned to you as soon as possible (and I have not been able to sleep).

Thank you for your time and consideration. Kevin Smith

From: Legislative Services email < Legislative Services @victoria.ca >

Sent: Tuesday, August 6, 2024 1:37 PM To: Smith, Kevin < Kevin. Smith@bci.ca>

Cc: str@victoria.ca; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: 1403-760 Johnson Street

Good Afternoon Kevin,

Our colleagues in the Short-Term Rental office have notified us that the short-term business licence decision for 1403-760 Johnson Street was issued to you on July 3, 2024. The Short-Term Rental Business Licence Appeal Policy establishes that a request for an appeal to the City Clerk must be submitted within 30 days after receiving notice from a Licence Inspector. Unfortunately, as your request for appeal was received on August 5, 2024, you have missed the deadline to proceed with the appeal process.

Please reach out if you have any questions.

Thank you,

Legislative Services

City of Victoria
1 Centennial Square, Victoria BC V8W 1P6
T 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Tuesday, August 6, 2024 9:07 AM

To: Kevin.Smith@bci.ca

Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: 1403-760 Johnson Street

Good Morning Kevin,

I am writing to acknowledge receipt of your appeal regarding the denial of your Short-Term Rental (STR) Business Licence for 1403-760 Johnson Street.

Council adopted a Short-Term Rental Business Licence Appeal Process Policy (Attached). The policy provides for a written process for Council's consideration of your appeal.

You are invited to make a written submission in the form of reasons and/or supporting documents, for your appeal. Please provide this documentation by email to <u>legislativeservices@victoria.ca</u> by August 20, 2024. You can also mail these documents to the attention of Legislative Services, City Hall, #1 Centennial Square, Victoria, BC V8W 1P6, or you can drop them in the mail slot on the right side of the Pandora Avenue entrance at City Hall, #1 Centennial Square. If you wish for your initial email including attachments to be considered as your written submission, please respond to confirm. We will forward your documentation to the Licence Inspector who will respond. This response will be forwarded to you and you will be given the opportunity to respond to the Licence Inspector.

A written report will then go before Council at a public meeting and will include all documentation. Council will review the documentation and will make a decision to either uphold or overturn the Licence Inspector's denial of the STR Business Licence. When a meeting date is confirmed, we will notify you with the meeting details. Live and recorded meetings can be watched at Council & Committee Meetings | City of Victoria

If you require further information, please do not hesitate to contact us.

Thank you,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 **T** 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Smith, Kevin < Kevin. Smith@bci.ca > Sent: Monday, August 5, 2024 6:15 PM

To: Legislative Services email < Legislative Services @victoria.ca >

Subject: Principal Residence STR Application Appeal Notice: 1403-760 Johnson Street

Hello.

This email is to inform you of my intent to dispute the City of Victoria's decision to deny my application for a Principal Residence Short-Term Rental License. It was stated by the bylaw officer that my application was denied because the bylaw inspector does not believe 1403-760 Johnson Street is my principal residence. This decision was wrongfully made and took the City of Victoria over 8-months to respond to my

This statement by the bylaw officer is false and my application should be approved. My principal residence is 1403-760 Johnson Street, I do not own any other property and I do not rent any other property. There are several ways I can show that this is my principal residence, a few examples (non-exhaustive) include: my drivers license attached (my CRA assessment and BC Services card are not included at this time but also state this as my principal residence), I work across the street (750 Pandora) and need to be in the office every Monday, Tuesday, Wednesday and Thursday each week, all of my mail (and my girlfriends' mail) is delivered to this address and she does not own or rent another property, etc.

Once you provide an acknowledgement of this email and send me the Short-Term Rental Business License Appeal Process Policy I will provide you with my formal written Appeal Letter. Please let me know if there is anything else that is needed for you to review my appeal of this wrongfully denied application.

Thank you for your time and help resolving this matter.

KEVIN T. SMITH CFASenior Principal, Partnership Portfolio
Public Markets

750 Pandora Ave, Victoria BC V8W 0E4 CANADA

BCI.ca



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- 2. Please note that any use, disclosure or copying of this email is prohibited.



Attn: Victoria City Council & Legislative Services City Hall, #1 Centennial Square Victoria, B.C. Canada, V8W 1P6

Principal Residence Short-Term Rental Application: Response to the License Inspectors' Report

Johnson Street

Dear City Council Members,



Summary of The Response Structure for Council Members

This response has been organized into three distinct sections to facilitate a clear and thorough review by Council Members.

Section 1: Regulatory Frameworks and Obligations:

The first section outlines the regulatory frameworks that govern short-term rentals in the City of Victoria and defines the rights and obligations of all parties involved, including myself, City staff, the License Inspector and Council Members. This section provides the foundation for understanding the relevant bylaws, provincial regulations, and their application to this appeal.

Section 2: Core Considerations to Overturn the Rejected Rental Application:

The second section focuses on the fundamental considerations upon which this appeal rests:

- Whether Johnson Street is in-fact my Principal Residence.
- Whether I meet and exceed the definitions of a "Principal Residence" as they're defined by the City of Victoria and Province of British Columbia.

These are the key questions that must be answered to determine the approval or rejection of my principal residence application. If I satisfy these requirements, then all other concerns raised in this report become irrelevant to the final decision.

This section will provide comprehensive evidence and supporting documentation to establish that I meet and exceed these criteria. It will also address any perceived inconsistencies in my application, demonstrating that Johnson Street is unequivocally my Principal Residence as defined by the regulatory framework.

Section 3: Fact-Based Evidence and Rebuttals:

The final section systematically addresses the false statements, misrepresentations, and procedural failures identified within in the License Inspector's report. Each issue is clearly identified, corrected, and substantiated with fact-based evidence that demonstrates my compliance with the applicable regulations and challenges the conclusions drawn by the License Inspector.

To ensure clarity and ease of reference for Council Members, each subsection begins with the License Inspector's statement displayed in light grey, followed by my detailed response in black. This structure provides a direct and transparent comparison between the Inspector's claims and the supporting evidence I have provided. By presenting the information in this format, Council Members can fairly and objectively evaluate the validity of my appeal and the procedural shortcomings that have impacted this process.

Business Licence (Short-term Rental) Appeal re

Submission of the Licence Inspector

I. Introduction

- 1. This is an appeal from the decision of the Licence Inspector to refuse to issue a business licence to the appellant) for the operation of a short-term rental at Johnson Street.
- 2. The business licence was denied pursuant to section 4(b) of the Short-term Rental Regulation Bylaw, which states:
 - 1. The Licence Inspector may refuse to issue a licence for a short-term rental if, in the opinion of the Licence Inspector, ...
 - (a) the applicant failed to comply with section 3; or
 - (b) the short-term rental operation would contravene a city bylaw or another enactment.
- 3. The appeal is brought pursuant to section 60(5) of the Community Charter, which requires that an applicant for a business licence has the right to have a staff decision to refuse such licence reconsidered by Council.
- 4. On a reconsideration such as this, Council can apply its own judgement and may either uphold the decision to refuse the licence or grant the licence.

Section 1: Regulatory Framework and Obligations:

The License Inspector has outlined above the key points for Council Members to consider when reviewing this appeal. Directly below I will expand on each numbered section listed above by the License Inspector to outline in non-legal terms what Council Members need to understand prior to reviewing the facts of my case and my responses to the License Inspector's report.

1. Nature of the Appeal

This appeal seeks to overturn the License Inspector's decision to deny my Principal Residence Short-Term Rental license for Johnson Street. It is also an appeal for the proper recognition of my principal residence status under existing regulations. My case is supported by comprehensive documentation that aligns with both the letter and spirit of the regulations and bylaws established by the City of Victoria and the Province of British Columbia.

My home cannot be offered as a long-term rental; it is only available for short-term rentals while I am temporarily away, as permitted under the regulatory framework. The denial of my application is based on a misinterpretation of the evidence I provided to establish my compliance with the principal residence license requirements.

Council Members have the full authority to apply their independent judgment in reconsidering this decision and ensuring that my application is evaluated fairly and objectively.

2. Regulatory Framework and Compliance

Compliance with Short-Term Rental Regulation Bylaw (No. 18-036): The Short-Term Rental Regulation Bylaw requires compliance with Section 3, which outlines the licensing requirements:

- Submission of a complete application with all required information.
- Proof of ownership (or owner's consent) for short-term rental use.
- Strata council approval, if applicable.
- Evidence of principal residence status.
- Designation of a responsible person when the operator is away.

I have met all these requirements, submitting extensive documentation (36 unique documents, provided by third parties to remain impartial, each can be independently verified), including proof of ownership, personal property and rental insurance, mortgage statements, utility bills, government-issued ID, workplace access logs, strata council approval, etc.

Alignment with Principal Residence Definitions

The City of Victoria **Bylaw No. 18-036** defines a principal residence as: "The usual place where an individual makes their home."

Amendment No. 24-059 refines this definition: "The residence in which an individual resides for a longer period of time in a calendar year than any other place."

Similarly, the **Province of British Columbia** defines a principal residence as: "A principal residence is the residence an individual lives in for a longer period during a calendar year than any other place."

Included in this response to the License Inspectors report, I have provided a daily timeline of my location over the past two years. The data displays that Johnson Street is my principal residence and that I exceed the requirements as they're defined above by the City of Victoria and the Province of B.C.

The supporting evidence is irrefutable as the data is sourced from access card data, geographically tagged photos, receipts displaying purchase location in Victoria, and 33 additional forms of documentation provided by third-party resources. A summary of the information provided as evidence within each document supporting my principal residence status follows in the next section. A summary table of the information provided within each document and details on where to find the supporting documentation within the Appendix and the Supplement to the Appendix has been provided below.

Section 6 of Bylaw No. 18-036 mandates that a responsible person be available during short-term rental operations. I have always ensured compliance by designating a responsible person who can respond promptly during my absences.

Compliance with Schedule 'D' - Home Occupations

The property is zoned as CBD-2 (Central Business District – 2 Zone), which permits short-term rentals as a Home Occupation under Schedule 'D'.

Section 12(1): No more than two bedrooms may be rented, and the property must be the operator's principal residence. I comply with these limitations, as my property has two bedrooms available for short-term rental, and I have submitted conclusive evidence defining my principal residence status.

Section 12(2): The entire principal residence may be used for a short-term rental while the operator is temporarily away, provided it does not exceed 160 nights per year. My operations adhere to this rule, with rentals limited to temporary absences. Supporting documentation provides definitive travel dates for my work at statements from Head of Human Resources that I'm mandated to be in the office in Victoria 4-days per week and that offices in Victoria (Pandora Ave) remain my primary place of work.

Basis For Application Denial

The License Inspector made the <u>subjective</u> determination that I do not meet the requirements under the *Short-Term Rental Bylaw, Schedule 'D' – Home Occupation, and the Zoning Regulation Bylaw.* Discretionary authority within an administrative process must be exercised based on fact-based evidence. However, it is evident that this decision improperly relied on speculative interpretations of circumstantial data that was provided by sources such as Instagram, LinkedIn, and AirDNA, while failing to engage with the substantial evidence I provided (or was able to provide upon request). Despite my willingness to provide additional documentation and repeated attempts to initiate a dialogue with the City of Victoria, the

License Inspector did not request further information beyond the standard application requirements (government-issued ID and utility bill). Notably, while proof of insurance was later added as a requirement in 2024, this too was <u>never</u> requested during my application review.

Instead of clarifying the speculative concerns raised by online data, the License Inspector allowed assumptions to overshadow the objective evidence supporting my application. To date, the Inspector has neither articulated what additional information would have been helpful nor outlined the specific documentation required to make an informed decision. This lack of engagement and transparency has undermined the integrity of the decision-making process and unfairly penalized my compliance efforts.

My short-term rental operations align with Schedule 'D's intent by offering my home for full occupation only during "temporary" absences, such as work travel or vacations. This ensures that the property remains my principal residence and adheres to the bylaw's framework of "occasional use." It needs to be understood that the term "occasional use" is not explicitly defined in the bylaw, but the definition of a principal residence is quite clear and cannot be misinterpreted.

3&4. Council's Authority & Considerations

The Community Charter Section 60(5) provides Council with important authority in this appeal:

- i. Council is not bound by the License Inspectors interpretation and can apply independent judgement to all of the evidence provided.
- ii. Council can consider broader context and policy implications. The License Inspector is meant to be bound by approved legislation.
- iii. Council has full authority to conduct an independent review of all parties involved in this appeal.
- iv. Council may either uphold or overturn the License Inspectors decision.

Council should also consider:

- v. The source of the documented evidence that has been provided. Is the underlying argument based on irrefutable evidence, has it been verified by an independent third-party, or is the evidence provided speculative and circumstantial?
- vi. Have the bylaws been written in a way that can be applied unilaterally across all idiosyncratic situations? Current bylaws lack a definition for "occasional use" which suggests that the only way to consistently apply these regulations is by ensuring the applicant's residence status meets the stated definition of a "principal residence."
- vii. The intent of the short-term rental regulations has been stated as a tool to help manage the cost-of-living crisis, address soaring housing prices, remove investors and speculators from the short-term rental market, and return housing supply to the long-term rental market. Does the License Inspector's decision promote the intent of the regulations?

End of Section 1

Section 2: Core Considerations to Overturn the Rejected Rental Application:

Given the regulatory framework and Council's authority as outlined in section one above, this appeal fundamentally rests on two key determinations:

- 1. Whether Johnson Street is my principal residence as defined by both City and Provincial regulations.
- 2. Whether my rental patterns align with the bylaw's provisions that allow short-term rentals while the owner is "temporarily away."

These two points are interrelated but distinct, and the evidence supporting each is comprehensive. Once these fundamental elements are established, the other aspects surrounding my compliance with City regulations naturally follow. I will address each point in detail, providing documented evidence that clearly demonstrates my eligibility for a Principal Residence Short-Term Rental license.

Documentation Supporting Principal Residence Status

The City of Victoria's Short-Term Rental Website (www.victoria.ca/building-business/business-licensing/short-term-rentals) defines the below documentation as the required proof of residence documentation for a principal residence license application.

What kind of proof of residence documentation is required for my application?



You will need to provide government issued ID which states your address, a home or rental insurance policy and a utility bill. All documentation must be current and valid.

At the time my application was submitted, the required documentation included government-issued ID showing my address and a utility bill. During 2024, the documentation requirements were amended to include a home or rental insurance policy as an additional piece of evidence. Despite this change, the License Inspector, Bylaw Officers, and City Staff never requested that I provide this additional documentation. They also never requested any additional information to support my application during the entire review process. No attempt was made to engage with me to clarify concerns or address perceived inconsistencies, even though I repeatedly expressed my willingness to provide further documentation.

Instead, the License Inspector relied heavily on circumstantial evidence from online resources, such as LinkedIn and Instagram, rather than seeking direct and irrefutable documentation that I could have easily provided upon request. This approach violates fundamental principles of administrative fairness and due process, which require that applicants be informed of the specific concerns or deficiencies in their application and be given a meaningful opportunity to address them prior to receiving a decision. By failing to define what additional information would have been needed (or helpful) in the License Inspectors review of my application, the

City of Victoria denied me the ability to adequately respond to their concerns and defend my case.

Furthermore, the reliance on speculative online evidence, rather than objective documentation, is inconsistent with the principle of procedural fairness established in cases such as Baker v. Canada (1999 SCC 699). Administrative decision-makers are required to provide applicants with clear criteria and an opportunity to address concerns before making a determination. The City of Victoria's failure to adhere to these standards not only undermines the integrity of the process but also raises serious questions about the quality of the License Inspector's review.

Below I will present Council Members with all of the evidence I have gathered to include within this response to the License Inspector's report. It provides details, the type of evidence, the issuer or source of the documentation, and a brief description of the information it contains. This evidence comprehensively demonstrates my compliance with the principal residence requirements and addresses all concerns raised in the License Inspector's report.

Please keep in mind that a simple email or phone call requesting any of this information could have resolved these issues without the need for this extensive appeal process. It would have saved me the +100 hours I have spent putting this response together and the additional +50 hours I spent working on my initial appeal and attempting to communicate with City Staff over the past 12-months. It would also have spared Council Members the burden of reviewing a detailed +120-page report, and the License Inspector the time spent preparing their response. A collaborative and transparent approach would have ensured a fair and efficient resolution, avoiding unnecessary delays and miscommunications.

Council Members, please take the time to read the information that has been included within the following table. The evidence that has been included within the table should be enough to prove Johnson Street is our & principal residence.

Documentation Provided by the Applicant:

Section 1: Provides proof that the property Johnson Street is owned by The property is owned by and individual and not a corporation.

Evidence & Location	Issuer/Source	Description of Information Provided
Land Title Appendix: Pg. 62-63	Corporation	Produced by: PID/Plan Number: Legal Description: Victoria City Strata Plan: Borrower(s) & Mortgagor(s): & Address: Johnson Street Victoria BC Lender(s): Lender Address:

		Principal Amount:
		Document Execution Date:
Mortgage Statement Appendix: Pg. 64-68	Insurance: Personal Property	Name: Address: Johnson Street Victoria BC Canada Statement Date: Jan. 10, 2024 Mortgage Balance: as of December 31, 2023. Revolving Debt Balance: as of Dec 31, 2023. Address: Policy Type: Personal Property Insurance Name of Insured: Address of Insured: Johnson Street Victoria BC Canada
74-81	Insurance	Dwelling Occupancy: Owner Occupied
Supplement to Appendix: Pg. 387-390		History: 3-Years of Continuous Coverage
2024 Home Insurance	Insurance Services: Rental Insurance	Policy Type: Rental Insurance Policy Effective Date: Name of Insured:
Appendix: Pg. 71-73	Policy	Address of Insured: Johnson Street Victoria BC Canada Location of Risk: Johnson Street Victoria BC Canada
Supplement to Appendix: Pg. 391-445		Period of Insurance: Description of Business Operations: Condo Unit Ownership - Short Term Residential Rental
2023 Home Insurance	Insurance Services:	Policy Type: Rental Insurance Policy Effective Date:
Appendix: Pg. 83-93	Rental Insurance Policy	Address of Insured: Johnson Street Victoria BC Canada Location of Risk: Johnson Street Victoria BC Canada Form of Business: Individual
Supplement Appendix: Pg. 326-386		Period of Insurance: Description of Business Operations: Condo Unit Ownership - Short Term Residential Rental

Section 2: Provides evidence to support my stated business plan.

The information gathered in this section was used to fill out the adjoining spreadsheet in my submission.

All data was provided by independent third parties and can be verified for authenticity.

Evidence & Location	Issuer/Source	Description of Information Provided				
2024 Rentals	Airbnb & VRBO	Period: January 1 – July 3, 2024. The timeline captures the period				
		during the License Inspectors review of my rental application.				
Appendix:		Total Nights Booked: 53 Nights				
Pg. 174-177		Earnings: (before operating expenses and income tax).				
o .		The evidence provided by the booking platforms confirms AirDNA				
		data provided by the License Inspector has been grossly misstated.				

Letter of	Human	Home Residence: Johnson Street Victoria BC Canada
Employment	Resources	Employment: Permanent Full-Time Since April 2018
. ,		Office Location: Pandora Avenue Victoria BC Canada
Appendix: Pg. 1-2		Attendance: Required in-office presence Monday to Thursday
		Hybrid Remote Work Progression:
		2020/2021: Primarily remote work during covid pandemic
		April 2022: 3-Days in-office required (Tues / Wed / Thurs)
		March 2024: 4-Days in-office required (Monday-Thursday)
		Current Remote Working Days: Every Friday
		Hybrid Work Allowance: 4-weeks additional remote work per year
		Access Card Data: Confirms consistent physical
		presence and adherence to in-office requirements. Vacation: 4 Weeks for full-time employees
		Documented Temporary Business Travel Dates Include:
		April 20-28, 2023:
		September 16-October10, 2023:
		February 25-March 1, 2024:
		April 11-19, 2024:
		November 13-15, 2024: September 16-December 31, 2024: September 31
		September 10-December 31, 2024.
		Temporary Work Assignment in New York:
		Temporary assignment discussions began on
		NAFTA L-1A Non-Immigrant Visa Submitted to Department of
		Homeland Security on
		Temporary U.S. Entry Granted on
		Temporary Working Visa: Granted on
		Corporate Housing: from
		Temporary Assignment Concludes: December 31, 2024.
		January 3, 2025: will return to Victoria and his 4-Day in-office work requirement resumes at Pandora Avenue Victoria BC.
		Provided Contact for Verification:
Letter of		Work Status: Permanent full-time Employment
Employment		Employed by Public Markets Since:
		Employment Address: Pandora Ave, Victoria B.C.
Appendix: Pg. 3		Provided Contact for Verification:
Access Card	Information	Physical Attendance: Victoria Office on Pandora Avenue
Data	Technology	2023 Access Card Data: 127 Days
		2024 Access Card Data: 111 Days
Data has been		
consolidated into		Manages with Confidential Proprietary Data
the adjoining		Building entry is highly secured
spreadsheet.		Building access is ONLY granted by an access card
Supplement to		
Appendix: Pg. 1-62		
Thhemaive LR. T-05		

Remote Work	Human	Detailed Explanation of In-Office Requirements
Directive	Resources	Purpose: Defines total days employees are required to be in-office
	Resources	2024: Friday is a designated remote working day
Appendix: Pg. 4-9		Hybrid Work: 20-Days of additional remote work per year
		Vacation: 20-days per year
		Sick: 10-days at 100% pay
		Personal Leave: 5-days at 100% pay. Doctor, family emergency, etc.
		Human Resources tracks every employee's card entry data and remote server access data to ensure every working day has been properly accounted for.
		Information Technology provided card access data and Human Resources provided human capital management software) data for each business day in 2023/2024.
		Provided Contact for Verification:
Travel Receipts	& Corporate	All business travel at is booked through Corporate Traveller
_	Traveller	All of my travel receipts have been provided for 2023 & 2024
Appendix:		Travel dates are supported by the information provided within
Pg. 10-30		Human Resources Letter of Employment
Personal Travel	Airlines & Hotels	All of my personal travel receipts have been provided for 2023 & 2024
Receipts		
Appendix:		All travel dates are documented in the adjoining spreadsheet
Pg. 31-57		attached to my submission
Photos	&	Geographically Tagged Photos: Displays Proof of Location
Annondiss	iPhone	Data provided by: Apple
wonendix.		
Appendix: Pg. 137-158		Photo Evidence: 112 Days of evidence in Victoria
Pg. 137-158 Combined	&	
Pg. 137-158		Each Receipt Included Displays: The City of Purchase
Pg. 137-158 Combined Receipts	& Banking Records	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card
Pg. 137-158 Combined Receipts Appendix:		Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix.
Pg. 137-158 Combined Receipts		Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136	Banking Records	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts
Pg. 137-158 Combined Receipts Appendix:	Banking Records Weichert	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant:
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate	Banking Records Weichert Corporate	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: (110 Days)
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate Housing Appendix:	Banking Records Weichert Corporate Housing: Lease	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: (110 Days) Date of Signed Lease:
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate Housing	Banking Records Weichert Corporate	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: Date of Signed Lease: Address:
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate Housing Appendix:	Banking Records Weichert Corporate Housing: Lease	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: Date of Signed Lease: Address: Name on Credit Card:
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate Housing Appendix:	Banking Records Weichert Corporate Housing: Lease	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: Date of Signed Lease: Address: Name on Credit Card:
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate Housing Appendix:	Weichert Corporate Housing: Lease Agreement	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: Lease Term: Address: Name on Credit Card: Billing Address: Johnson Street Victoria B.C. Canada
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate Housing Appendix: Pg. 58-61	Weichert Corporate Housing: Lease Agreement	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: Lease Term: Address: Name on Credit Card: Billing Address: Johnson Street Victoria B.C. Canada Employer: Work Location: Victoria, BC Employment: Full-time continuing contract Oct. '23 - Sept.'24
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate Housing Appendix: Pg. 58-61 Letter of Employment	Weichert Corporate Housing: Lease Agreement	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: Lease Term: Date of Signed Lease: Address: Name on Credit Card: Billing Address: Johnson Street Victoria B.C. Canada Employer: Work Location: Employment: Full-time continuing contract Oct. '23 - Sept.'24 Days Worked: 141 Days on location at
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate Housing Appendix: Pg. 58-61 Letter of Employment Appendix:	Weichert Corporate Housing: Lease Agreement	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: Lease Term: Date of Signed Lease: Address: Name on Credit Card: Billing Address: Johnson Street Victoria B.C. Canada Employer: Work Location: Victoria, BC Employment: Full-time continuing contract Oct. '23 - Sept.'24 Days Worked: 141 Days on location at Winter Break 2023: 8 business days off
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate Housing Appendix: Pg. 58-61 Letter of Employment	Weichert Corporate Housing: Lease Agreement	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: Lease Term: Address: Name on Credit Card: Billing Address: Johnson Street Victoria B.C. Canada Employer: Work Location: Employment: Full-time continuing contract Oct. '23 - Sept.'24 Days Worked: 141 Days on location at Winter Break 2023: 8 business days off Spring Break 2024: 10 business days off
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate Housing Appendix: Pg. 58-61 Letter of Employment Appendix:	Weichert Corporate Housing: Lease Agreement	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: Lease Term: Name on Credit Card: Billing Address: Johnson Street Victoria B.C. Canada Employer: Work Location: Employment: Full-time continuing contract Oct. '23 - Sept.'24 Days Worked: 141 Days on location at Winter Break 2023: 8 business days off Spring Break 2024: 10 business days off Summer Break 2024: 44 Business days off
Pg. 137-158 Combined Receipts Appendix: Pg. 104-136 Corporate Housing Appendix: Pg. 58-61 Letter of Employment Appendix:	Weichert Corporate Housing: Lease Agreement	Each Receipt Included Displays: The City of Purchase Information Provided: Document consolidates 68 monthly credit card statements that are included in the Supplement to the Appendix. Receipts Displaying Victoria in 2023: 182 Days of Receipts Receipts Displaying Victoria in 2024: 139 Days of Receipts Tenant: Lease Term: Lease Term: Characteristic (110 Days) Date of Signed Lease: Address: Name on Credit Card: Billing Address: Johnson Street Victoria B.C. Canada Employer: Work Location: Employment: Full-time continuing contract Oct. '23 - Sept.'24 Days Worked: 141 Days on location at Winter Break 2023: 8 business days off Spring Break 2024: 10 business days off

Freed Consendable at	M/a wlada v	Data Information
Excel Spreadsheet	Workday	Date Information:
Attacks all to	Calendar Portal	Column A: Every Day of 2023 & 2024 Column B: Day of the Week
Attached to	Human	Column C: Weekday or Weekend
Submission	Resources	Column C. Weekday of Weekend
	Information	Work Status:
	Technology	Column D: Defines if I worked for stating: Business Day,
	Corporate	Holiday, or Off.
	Traveller	Column E: Defines if I was physicaly in the Victoria office, travelling for
		work, or working remote.
		Column F: Defines why I did not work on a business day: vacation,
	&	sick, or personal leave.
	Receipts/Photos	
		Travel Data:
		Column G: Defines the city/country of accommodation that night.
		Column H: Defines the residence: If I slept in Victoria the cell displays
		Home, if I stayed with family in Vancouver, it will state Family, etc.
		Column I: Defines if or paid for the travel.
		Evidence of physically being in Victoria:
		Column J: Defines the number of data sources collected confirming I
		was in Victoria on a given day. Highest = 6. No data = 0.
		Column K: States "Yes" if access card data provides proof that I
		was in Victoria working within offices that day.
		Column L: States "Yes" if has credit card data displaying that I
		purchased something from a Victoria location that day.
		Column M: States "Yes" if the segment of the segmen
		evidence in his principal residence or in Victoria that day.
		Column N: States "Yes" if the state of the victoria triat day.
		she purchased something from a Victoria location that day.
		Column O: States "Yes" if the segment of the segmen
		evidence in her principal residence or in Victoria that day.
		Column P: States "Yes" if worked for the
		at in Victoria that day.
		Column Q: Describes if was living in Vancouver. I commuted to
		Vancouver to visit while we were dating until she moved to
		Victoria in September 2023. If was still living in Vancouver the
		cell states "Yes", if she had moved Victoria to live with me at
		Johnson Street then the cell will state "No".
Storage		Master Bedroom: Custom made storage under the master bed stores
		clothing and items that are used daily. Includes any items that
Appendix: Pg. 184-		shouldn't be stored outside or that could be affected by weather.
188		Deck Storage #1: special/high-needs education items,
		electronics, and out of season clothing.
		Deck Storage #2: Toolbox, drills, golf clubs, basketball, out of season
		clothing, shoes, portable heater.
		Parking Garage Storage: Extra cutlery, plates, glasses, cups, cooking items (anything that breaks often by guests and may need to be
		replaced), holiday decorations, hockey gear, tennis rackets, paint,
		extra linens.
		extra miens.

|--|

Section 3: Additional Documentation Stating Johnson Street as My Principal/Home Address

Evidence &	Issuer/Source	Description of Information Provided
Location		
Drivers Licence	B.C. Government	Name:
		Address: Johnson Street Victoria BC
Appendix:		Issued:
Pg. 179		Expires:
2023-2024 Auto	ICBC - Crown	Location Address: Johnson Street Victoria B.C.
Insurance	Corporation	Location address means the place where a vehicle is kept when not in use. The location address is used to determine the territory and
Appendix:		premiums. Failing to update an address is grounds for a void contract.
Pg. 94-96		Principal Driver:
		Effective Date:
		Expiry Date:
2024-2025 Auto	ICBC - Crown	Location Address: Johnson Street Victoria B.C.
Insurance	Corporation	Location address means the place where a vehicle is kept when not in
Annondiv		use. The location address is used to determine the territory and
Appendix: Pg. 97-99		premiums. Failing to update an address is grounds for a void contract. Principal Driver:
Fg. 37-33		Alternative Driver:
		Effective Date:
		Expiry Date:
BC Services Card	B.C. Government	Name:
Annondiv		Current Address: Johnson Street
Appendix: Pg. 180		
Passport	Federal	Current Home Address: Johnson Street Victoria
Application	Government of	Requested Approval Date:
	Canada	The state of the s
Appendix:		
Pg. 180	Fadanal	No.
Issued Passport	Federal Government of	Name: Date of Birth:
Appendix:	Canada	Date of Issuance:
Pg. 180	Cariada	Issuer Authority: Victoria
Nexus Card	U.S. Department	Mailing Address: Johnson Street, Victoria BC
Application	of Homeland	Current Home Address: Johnson Street
	Security	Received Mail Here Since:
Appendix:		
Pg. 181 Issued Nexus Card	U.S. Department	Name:
	of Homeland	Date of Issuance:
Appendix:	Security	Date of Issuance.
Pg. 181	Jecurity	
		Primary Address: Johnson Street, Victoria BC
Appendix:		Employment: Full-Time Services Employee
Pg. 182	Online Banking	
	Profile	

Credit Card		Documents: 24 Monthly Statements - 2023 & 2024
Statements		Address on Each Statement: Johnson Street Victoria BC
Supplement to	Visa -	Location of Transactions: Included for each Transaction
Appendix:		
Pg. 63-150		
Credit Card		Documents: 24 Monthly Statements - 2023 & 2024
Statements		Address on Each Statement: Johnson Street Victoria BC
	Mastercard -	Location of Transactions: Included for each Transaction
Supplement to		
Appendix:		
Pg. 242-325		B
Credit Card		Documents: 20 Monthly Statements - 2023 & 2024
Statements		Address on Each Statement: Johnson Street Victoria BC
Supplement to	Mastercard -	Location of Transactions: Included for each Transaction
Appendix:		
Pg. 151-241		
Student Line of		Name: &
Credit		Address: Johnson Street Victoria BC
		Statement Date: Jan. 3, 2024
Appendix:		Account Balance: as of January 3, 2024.
Pg. 69-70		Account Opened: 2018
		Address:
BC Hydro Service	BC Hydro	Name:
Bill		Service Address: Johnson Street, Victoria BC
Appendix:		Billing Address: Johnson Street, Victoria BC
Pg. 100-101		Billing Date: August 15, 2024
Fortis BC Service	Fortis BC	Name:
Address		Service Address: Johnson Street, Victoria BC
		Billing Address: Johnson Street, Victoria BC
Appendix:		Billing Date: December 13, 2024.
Pg: 102-103		·
Post Mail	Revenue	Mail included: BC Emergency Health Services Communication &
Appendix:	Services of B.C &	ICBC Auto Insurance Renewal Reminder
Pg. 181	ICBC Insurance	

Section 4: Documentation Stating	Johnson Street as	Principal/Home Address

Evidence & Location	Issuer/Source	Description of Information Provided
Driver's Licence Appendix: Pg. 183	B.C. Government	Name: Address: Johnson Street Victoria BC Issued: Expires:
Statement of Earnings Appendix: Pg. 167-171		Name: Date of Data Request: 04-Dec-24 Reported Earning: From 27-Nov-2023 to 12-Sept-2024 Hours Worked per Day: 5.6 to 6.0 Total Hours Worked in Date Range: 704.8

Performance Review Appendix: Pg. 172-173	Principal,	Performance Appraisal Date: February 27, 2024 The performance review demonstrates that in 2023. She works with the which requires daily physical attendance at in 2025.
Post Mail Appendix: Pg. 184	Federal Gov't of Canada	Service Canada

In addition to the information provided in the table above, I have also provided additional email correspondence with @Victoria.ca email addresses that were excluded by the License Inspector. A detailed timeline with Appendix page references has been provided below at the beginning of "Section 3: Fact-Based Evidence and Rebuttals."

Summary of Evidence Supporting Principal Residence Status

The evidence provided in the above table establishes that unequivocally my primary residence. The documentation includes multiple authoritative and independently verified records that explicitly state my primary address, such as:

Property Ownership and Insurance Documentation:

- Land Title Ownership for Johnson Street: & Note that my does not live at the residence and he is not a party to this dispute, he will be removed from the title when my mortgage renews in .
- Three examples of home insurance policies across 2023 and 2024.

Financial & Banking Records

- online banking profile with the states states Johnson Street as my primary address.
- Mortgage Statement displays that & are the listed mortgagors for Johnson Street. Note that my does not contribute to the mortgage payments, and he is only listed because I needed help with the down payment and to get approval for the mortgage. He will be removed from the mortgage in .
- 68 Credit Card Statements from January 2023 to December 2024, were all delivered to Johnson Street to
- Student Line of Credit statement displays Johnson Street as the primary address.

Employment and Identification Records:

 Human Resources Letter of Employment confirms my permanent in-office work location is Victoria, BC. Further, my listed home residence with is Johnson Street, Victoria BC.

- Letter of Employment from the that must be physically in Victoria to work at each week.
 driver's license lists Johnson Street as the primary address.
 driver's license lists Johnson Street as the primary address.
 Passport application and issued passport identify Johnson Street as my current address.
 Nexus card application and issued Nexus card identify Johnson Street as my current address.
- B.C. Services Card displays my current address as

 Johnson Street.

Supplemental Documentation

- 2023-2024 and 2024-2025 auto insurance policies.
- BC Hydro service address and billing address is

 Johnson Street.
- Fortis BC service address and billing address is
- Examples of official mail delivered to Johnson Street include the Federal Government, the Government of British Columbia, and ICBC Insurance.

Additionally, Johnson Street is the only property I own globally. Neither I, nor my partner, own or rent any other property anywhere in the world. This fact underscores that all our financial, legal, and working ties are exclusively linked to this residence in Victoria.

This comprehensive collection of evidence definitively demonstrates that Johnson Street is listed as my primary residence. The volume, quality, and verifiability of the documentation provided leave no reasonable doubt regarding my stated principal residence.

Data-Driven Evidence Supporting Principal Residence Status

To further supplement the extensive documentation provided above, I have created a spreadsheet that consolidates the data supplied by my employer, employer, our credit card statements (receipts displaying purchases in Victoria), geographically tagged photo evidence of being at home or around Victoria, and our documented travel. All input data is derived from third-party verified records, ensuring the highest level of reliability and accuracy. The evidence gathered is irrefutable and it can easily be verified by documentation that's available in the provided Appendix or the Supplement to the Appendix. This spreadsheet offers a detailed and transparent analysis of my residency patterns and activities, demonstrating that I meet the regulatory requirements and the definition of a principal residence as outlined by the City of Victoria and the Province of British Columbia. The spreadsheet is attached to my submission for your reference.

Purpose and Relevance: The following section uses the data to conclusively prove that

Johnson Street is my principal residence, meeting the criteria that I reside in this home for a longer period of time in a calendar year than any other place. The spreadsheet outputs align

with the regulatory framework for short-term rental licensing and provide an objective, fact-based analysis of my compliance.

Clarity and Transparency: By presenting the outputs from this spreadsheet, I aim to provide a clear, comprehensive, and transparent demonstration of how my living patterns adhere to the requirements set forth in the Short-Term Rental Regulation Bylaw, Schedule D – Home Occupations, and the broader provincial regulations.

This section serves to reinforce the evidence already provided and to address any remaining concerns or ambiguities regarding my principal residence status. It ensures that all data presented is fully auditable, further substantiating my case with objective, data-driven proof.

The below chart displays what city or country I slept in, on every night over the past two calendar years. You will notice that I spent more nights in Victoria than anywhere else each year. This meets the definitions of a principal residence as defined by the City of Victoria and the Province of British Columbia.

Location of Accommodation: 2023 & 2024							
Location	Travel Reason	2023	%	2024	%	Total	%
Victoria	N/A: Johnson St.	167	46%	130	36%	297	41%
Vancouver	Family & Family	121	33%	59	16%	180	25%
New York	Work	0	0%	108	30%	108	15%
Lake Cowichan	Family & Family	30	8%	35	10%	65	9%
Whistler	Vacation	4	1%	0	0%	4	1%
Pemberton	Wedding	2	1%	0	0%	2	0%
Miami	Wedding	0	0%	4	1%	4	1%
Seattle	Vacation	2	1%	0	0%	2	0%
Sweden	Vacation/Friends	0	0%	5	1%	5	1%
Denmark	Vacation	0	0%	3	1%	3	0%
London	Work	14	4%	9	2%	23	3%
Paris	Work	6	2%	0	0%	6	1%
Los Angeles	Work	6	2%	0	0%	6	1%
San Francisco	Work	2	1%	0	0%	2	0%
Atlanta	Work	0	0%	1	0%	1	0%
Italy	Work/Wedding	8	2%	9	2%	17	2%
Greece	Vacation	3	1%	0	0%	3	0%
Chicago	Vacation	0	0%	3	1%	3	0%
Total		365	100%	366	100%	731	100%

It is evident that I have travelled a significant amount over the past two years. However, the majority of my out of country travel has been required for my work at as shown below:

Travel				
Location	2023	2024	Total	
New York	0	108	108	
London	14	9	23	
Italy	8	0	8	

Total	36	118	154
Atlanta	0	1	1
San Francisco	2	0	2
Los Angeles	6	0	6
Paris	6	0	6

has provided travel receipts (Appendix: Pg. 10-30) and the Head of Human Resources at has confirmed in her signed Letter of Employment (Appendix: Pg. 1-2; contact information is also provided for verification) that I have travelled to these locations, see the statement within the letter below:

"To provide specific context, Mr. recent business travel includes:

- April 20-28, 2023:
- September 16-October 10, 2023:
- February 25-March 1, 2024:
- April: 11-19, 2024:
- November 13-15, 2024:
- September 16-December 31, 2024:

The data provided confirms that I have spent a fair amount of time in over the past year. The same letter provided by Human Resources department provides two relevant statements, the first provides the timeline underlying my temporary work assignment:

was temporarily assigned to a special project in City from September 16, 2024, to December 31, 2024. Mr. submitted his documentation to the legal team preparing his L-1A Nonimmigrant Visa Application on working visa on ."

The above statement also confirms that I was not aware of the upcoming temporary absence at the time of either of my home inspections on March 5 and June 21, 2024. The second statement from the same letter describes that each trip is required by as is on a temporary basis, and that I return to Victoria after each business trip:

"All of these trips are required business travel, coordinated through and are part of Mr. regular duties in managing permanent office location, and he will return to full-time in-office work in Victoria after the assignment (January 2025). Mr. role requires his presence in Victoria as his entire team operates from Victoria office... despite this required business travel, Mr. maintains his primary residence in Victoria at Johnson Street, where he returns between business trips and works in person from the Victoria office, according to our attendance requirements."

I have demonstrated above that each business trip I take is temporary in nature and that I consistently return to work at offices at Pandora Avenue in Victoria upon completing

each business trip. In the following section, I will further establish that every location I have resided in over the past two years, aside from Victoria, has also been temporary in nature.

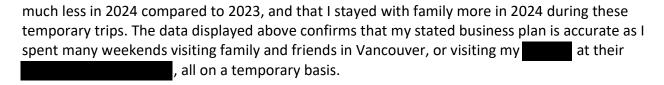
Total Travel Days						
Who Paid For Travel	2023	%	2024	%	Total	%
Flights	6	9%	7	12%	13	10%
Ferry	2	3%	4	7%	6	5%
Total	8	12%	11	19%	19	15%
Flight	4	6%	7	12%	11	9%
Ferry (Walk-On)	38	56%	23	39%	61	48%
Driving to Cabin	18	26%	17	29%	35	28%
Train	0	0%	1	2%	1	1%
Total	60	88%	48	81%	108	85%
Total Travel Days	68	100%	59	100%	127	100%

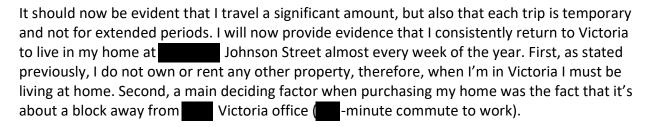
As illustrated in the chart above, I traveled a total of 68 days in 2023 and 59 days in 2024 (note that each trip indicated is one-way). The majority of this travel is relatively inexpensive, with the largest contributing factor being walk-on ferry rides between Victoria and Vancouver. My next most frequent destination is driving to my . Additionally, most flights I purchased were Harbour Air or RyanAir flights, reflecting cost-effective travel choices. For example, I often extend a business trip to Europe (where covers the long-haul flight) with a short, inexpensive personal vacation nearby. These patterns underscore the temporary and economical nature of my travel (Appendix: Travel documentation Pg. 10-30, Personal Travel documentation Pg. 31-57; Supplement to the Appendix: Credit Card Statements Pg. 63-325).

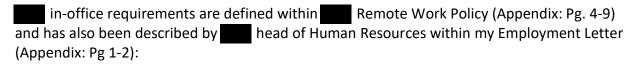
Below defines where I lived (nightly accommodation) throughout the past two years when I was not in Victoria or travelling for my work at

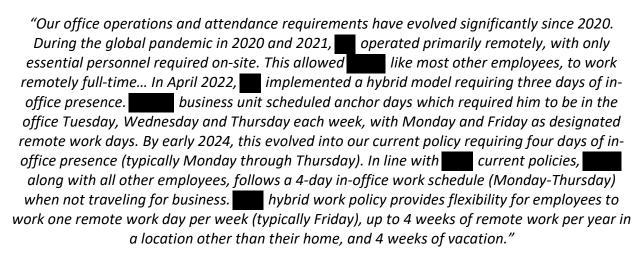
Personal Travel						
Accommodation	2023	%	2024	%	Total	%
- Hotel	14	8%	18	14%	32	11%
– Vancouver Rental	107	60%	0	0%	107	35%
	30	17%	35	28%	65	21%
Wedding - Group Booking	0	0%	4	3%	4	1%
Family - Vancouver	20	11%	59	47%	79	26%
Friends	1	1%	2	2%	3	1%
Wedding - Paid by Groom	2	1%	5	4%	7	2%
Free Hotel - Gift	4	2%	0	0%	4	1%
Overnight Travel	1	1%	2	2%	3	1%
Total	179	100%	125	100%	304	100%

In the above chart it is evident that I must have worked from a remote location (Vancouver) a significant amount in 2023. At the time, my partner was still living and working in Vancouver until she moved to Victoria to live with me in September 2023 (also when she moved out of her apartment in Vancouver). The data shows that I have travelled to Vancouver









The above statement describes required in-office and remote working policy for 2023 and 2024. The below data describes annual attendance requirements.

Annual Attendance	2023	2024
Annual Business Days	247	249
Holiday	13	13
Weekend	105	104
Total	365	366

The chart on the left displays the total annual business days in 2023 and 2024.

Annual Attendance Allotments				
Annual Allowance	2023	2024		
Remote Friday	54	54		
Remote Monday	54	0		
Hybrid - Optional Remote Work	20	20		
Vacation	20	20		
Personal Leave	10	10		
Sick Days	10	10		
Holidays	13	13		
Total	181	127		

The chart on the left describes annual attendance allotments. currently allows employees to work remote on Fridays (included Mondays in 2023) with 20 additional optional remote working days throughout the year. In total, it's possible for employees to work remote, take vacation (or be sick) for 114 business days in 2024.

The above charts display that the minimum number of in-office working days allowed in 2024 was 135-days (before accounting for business travel). Data provided by Human Resources (through human capital management software - is provided below. The data displays my in-office and remote working status throughout 2023 and 2024.

Annual Work Status						
Work Location	2023	%	2024	%	Total	%
Holiday (less Travel Days)	11	3%	8	2%	19	3%
In Office	107	29%	89	24%	196	27%
In Office on Designated Remote Day	12	3%	13	4%	25	3%
Team Offsite Meeting	5	1%	1	0%	6	1%
Travel Days	36	10%	118	32%	154	21%
Designated Remote Workdays Used	71	19%	24	7%	95	13%
Optional Remote Workdays Used	18	5%	20	5%	38	5%
In Office on Weekend	2	1%	7	2%	9	1%
Off Days	103	28%	88	24%	191	26%
Total	365	100%	368	100%	733	100%

The data shows that I exceeded in-office work requirements by working in Victoria office for 109-days in 2024 (supplemented by 118-days of required business travel).

The above data is further supported by building access card data provided by Information Technology Department (Supplement to the Appendix: Pg. 1-62, the data is also consolidated in the spreadsheet attached to my submission). Entering Victoria office location requires each employee to scan their unique Building Access Card to gain entry to the building. Every employee must also scan their card to enter the elevator. Further, to gain access to my floor (Public Markets Department) I'm also required to scan the access card a third time. This data should prove without a shadow of a doubt which days I worked from Victoria office over the past two years. Note that Victoria Office (Pandora Avenue) is located one block from my home at Johnson Street.

In addition, I have provided geotagged photo evidence (Appendix: Pg. 240-261) and credit card receipts (with location data) (Appendix: Pg. 207-239) to further support my consistent physical

presence in Victoria. The data provided below also makes it evident that the number of designated remote working days has significantly changed in 2024 compared to 2023.

Evidence of Physically Being in Victoria								
		2023				2024		
Day of Week	Card	Photo	Receipt		Card	Photo	Receipt	
Monday	7	5	19	8	16	9	21	18
Tuesday	35	11	39	10	24	13	25	23
Wednesday	36	10	43	10	25	16	25	23
Thursday	36	6	38	10	24	11	27	20
Friday	9	3	17	7	15	9	23	16
Saturday	3	7	11	0	4	6	10	0
Sunday	1	1	15	0	3	5	8	0
Total	127	43	182	45	111	69	139	100

The above evidence displays that I am consistently in Victoria working out of Victoria office (127-days in 2023 & 111-days in 2024) at least 4-days per week throughout 2024 when I'm not travelling for my work at

Card Entry Data	2023	2024
Weekday	123	104
Weekend	4	7
Total	127	111

access card data provided by Information
Technology Department displays that I spent 127days and 111-days in the Victoria office in 2023 and 2024, respectively.

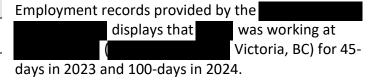
Victoria Receipts	2023	2024
Weekday	156	121
Weekend	26	18
Total	182	139

Credit card receipts displaying a location in Victoria displays further evidence of being in Victoria for 182-days in 2023 and 139-days in 2024.

Victoria Photos	2023	2024
Weekday	35	58
Weekend	8	11
Total	43	69

Geographically tagged photo evidence displays that I was in Victoria for 43-days in 2023 and 69-days in
 2024. The majority of these photos are from within my home at Johnson Street.

Employment	2023	2024
	43	98
Pro-D	2	2
Total	45	100



The data provided above establishes that I'm primarily at home during business days throughout the year. It also displays that I'm primarily away on weekends which aligns with my stated business plan as stated to the Bylaw Officers during my home inspections.

Further, the table below consolidates the data provided above to display that I have evidence of being in Victoria for 169-days in 2023 and 144-days in 2024. In 2024, I only claim to be in Victoria for 5-days when I do not have any evidence of being in Victoria (weekends without work data, when I didn't make a credit card purchase, or take a photo).

Number of Days with Physical Evidence of Being In Victoria						
Evidence	2023	%	2024	%	Total	%
1 Type of Evidence	38	10%	21	6%	59	8%
2 Types of Evidence	71	19%	31	8%	102	14%
3 Types of Evidence	31	8%	44	12%	75	10%
4 Types of Evidence	23	6%	39	11%	62	8%
5 Types of Evidence	6	2%	8	2%	14	2%
6 Types of Evidence	0	0%	1	0%	1	0%
In Victoria - No evidence	21	6%	5	1%	26	4%
Away - No Evidence	175	48%	217	59%	392	54%
Total	365	100%	366	100%	731	100%

Finally, the below statement from Head of Human Resources confirms that I have met in-office work requirements. Which then means that I have consistently returned to live in Victoria following each temporary trip.

Our records, including building access logs and security system data, confirm consistent physical presence at Pandora Ave from Monday through Thursday each week when not traveling for business. These records show regular daily badge swipes and office access patterns during standard business hours, demonstrating his adherence to our in-office attendance requirements."

Establishment of Principal Residence Status at Johnson Street

In summary, I have provided numerous forms of evidence to establish that my home is my principal residence, including government-issued identification (such as my driver's license, B.C. Services Card, passport, Nexus card), several forms of insurance (personal property insurance, rental insurance, and auto insurance), and financial records (banking profile, mortgage statement, revolving line of credit statement, student line of credit, and credit card statements). Additionally, I have demonstrated that I consistently return to Victoria between trips, all of which are short-term in nature, as established by both mine and employment records.

Furthermore, I have conclusively established that Johnson Street is my sole and principal residence, a fact confirmed by the License Inspector, who noted that I do not own any other residence in British Columbia. Over the past two years, I have spent more time at this address than any other location. By definition, this means I meet the requirements outlined by both the City of Victoria and the Province of British Columbia to designate this property as my principal residence.

The City of Victoria defines a principal residence as "the usual place where an individual makes their home," while the Province of British Columbia defines it as "the residence an individual lives in for a longer period during a calendar year than any other place." The extensive documentation provided confirms that my use of Johnson Street aligns with both definitions, satisfying the regulatory requirements.

Finally, I have established a comprehensive storage system to manage my belongings during my temporary absences (Appendix Pg. 184-188). This system, which I have invested considerable time and money into building, allows me to store my personal items while ensuring that my home remains organized and ready to offer short-term rentals while I'm temporarily away. The system includes custom-built under-bed storage, closet organizers, and three external storage bins, which are designed to keep my belongings accessible yet out of sight during rentals. This setup not only streamlines the process of preparing my home for a rental but also ensures that I can quickly and seamlessly return to my residence after each rental period.

Short-Term Rental Patterns Alignment with Bylaws

The bylaws permit the short-term rental of a principal residence as a full home occupation while the owner is "temporarily away." The evidence I have provided clearly establishes that Johnson Street is my principal residence. Furthermore, the documentation demonstrates that I consistently return to my principal residence after being temporarily away, in full alignment with the regulatory framework.

Additionally, the evidence supports that I am typically away over weekends, often staying with family, unless traveling for work-related purposes with or working remotely. These patterns align with my stated business plan and further confirm that my short-term rental operations comply with the intent and requirements of the bylaws governing principal residences and short-term rentals.

The License Inspector's stated belief that my rental patterns do not align with the bylaws hinges on the undefined term of "occasional use" within the approved regulations. However, it is critical to note that the bylaws governing short-term rentals, including Schedule D – Home Occupations, do not provide a specific definition of "occasional use," nor do they impose any explicit limitation on the number of rental periods that can occur in a calendar year. The only quantitative restriction outlined in the validated bylaws pertains to the total number of nights, which is capped at 160 nights per year for principal residences. Without a clear definition or numeric limit on the frequency of rentals, the bylaws rely on compliance with the intent of "temporary absences" and the requirement that the property remains the operator's principal residence.

My operations align fully with these requirements as they're stated within the bylaws, as evidenced by my documentation, which demonstrates that I reside at Johnson Street for the majority of the year and offer rentals only during documented temporary absences. The lack of a defined standard for "occasional use" underscores the License Inspector's misinterpretation of the bylaws and the subjective nature of their decision-making process.

Below I will outline for Council Members how my rental operations align with the stated short-term rental regulations by the Province of British Columbia and the City of Victoria.

Stated Objectives of Short-Term Rental Regulation

The objectives of the City's short-term rental regulations, as outlined in the Short-Term Rental Regulation Bylaw and Schedule D – Home Occupation, aim to address housing availability concerns by limiting short-term rentals to an operator's principal dwelling unit. My operations at Johnson Street fully align with these objectives.

Objective: To prevent the diversion of homes from the long-term housing market into the vacation rental market.

Response: My short-term rental operation does <u>not</u> remove any housing stock from the long-term rental market because Johnson Street is my principal residence. I reside in the unit Monday—Thursday and I primarily travel on weekends (work-related travel or vacation) and offer the unit for rent only during these temporary absences. My business plan is structured around offering the property only when I am temporarily away, ensuring the property's primary use remains as a personal residence. This usage aligns with the bylaw's intent to allow limited short-term rentals without compromising housing availability for Victoria residents.

Evidence: Documentation, including workplace access logs, letters of employment, home insurance, auto insurance, driver's license, passport, nexus, travel receipts, photos, credit card receipts, mortgage statement, land title, BC Hydro services, Fortis BC services, and the delivery of all my mail confirms that this property is my primary residence. Further, documentation including her letter of employment, statement of earnings, driver's license and the delivery of her mail confirms this property is her primary residence.

Alignment with Principal Residence Requirement

Objective: To restrict short-term rentals to a person's principal dwelling unit, ensuring rentals are incidental to the primary residential use of the property.

Response: The unit remains my principal residence, and I return to the property once I am temporarily away, maintaining its primary use as my home. Short-term rentals are offered only for limited periods and align with the definition of "occasional use," as described in the bylaws.

No Conflict with Regulatory Intent: My operations fully comply with the regulatory framework by restricting rentals to temporary absences, ensuring that the property does not become a full-time vacation rental or secondary income property.

Supporting the Broader Objectives of the Regulations

Objective: To balance the needs of the community while allowing homeowners to generate supplemental income from short-term rentals in principal residences.

Response: The income generated from short-term rentals helps offset the high cost of living and property ownership in Victoria. This financial support is critical for many homeowners, including myself, to remain residents of the City of Victoria.

Community and Economic Contributions: My short-term rental guests contribute to the local economy by patronizing businesses, restaurants, and cultural attractions. This aligns with the City's broader objectives to support tourism and local economic growth. In addition, the tax revenue (8% PST charged on short-term rentals, tax on earned income based on the owners' tax bracket & property tax) and rental licensing fees help support City of Victoria staff payroll.

Overall, I have demonstrated that my short-term rental operation at Johnson Street aligns with the objectives of the City's regulations by maintaining the property as my principal residence and ensuring that rentals occur only during temporary absences. My actions do not divert housing stock from the long-term market and fully comply with the intent of the bylaws.

In summary, within Section two I have conclusively demonstrated that Johnson Street is in fact my principal residence, that my rental operations conform to the requirements under the approved bylaws and regulatory requirements, demonstrated that my rental operations conform to my stated business plan as presented to the Bylaw Officers during the home inspections, and that my rental operation is aligned with the underlying intent of the rental legislation.

I respectfully request Council to consider this evidence in its entirety and recognize that my use of short-term rentals represents a legitimate case of a resident using their principal residence in accordance with the City of Victoria and Provincial bylaws. The evidence provided above should demonstrate to Council Members that my principal residence application should be approved.

End of Section 2

Section 3: Fact-Based Evidence and Rebuttals:

Section three provides detailed responses to the statements made by the License Inspector throughout their report. Each response is based on supporting documentation that can be verified by City Council. I have taken a systematic approach to address the numerous shortcomings displayed throughout the License Inspectors report to clearly display that the required principles of a fair and due administrative process were not followed during this assessment.

That said, I want it to be understood at the outset that I do not believe the License Inspector intentionally misrepresented the information they provided within their report. This belief is based on my conclusions after assessing the City of Victoria's 2024 Budget and 2023 Financial Statements which suggest the Short-Term Rental Department was not provided with an adequate budget ahead of the regulatory changes coming into effect in May 2024. I will provide my assessment of these findings at the conclusion of section three.

The fact that I was never once contacted to address any of the perceived issues within my application by the License Inspector suggests the department was either not adequately staffed, or they were provided with a mandate to reject applications before conducting proper due diligence – either scenario is unacceptable. The underlying principles of a fair and due process require applicants to understand the standard they're being required to meet by City officials reviewing business applications. The License Inspector, Short-term Rental Office, Bylaw Offers, and Legislative Services never once requested any additional information in any form (document, email, phone call, etc.) and never provided me with any examples of documentation that could have been helpful in their review. I made numerous attempts to speak with someone at the City of Victoria but was never given the opportunity. My assumption is that the related departments were not adequately staffed to manage the increased volume of applications and questions caused by the regulatory changes.

Below is a timeline of the main events and conversations conducted by email with City Staff for Council Members to review.

Documented Email Con	respondence & Timeline

Evidence & Location	Issuer/Source	Description of Information Provided
Appendix: Pg. 258	str@victoria.ca	January 27, 2023: 2023 Non-Principal Application Submitted. The email states: "We are processing a high volume of applications. We kindly ask that you allow 7-10 business days to process your application Our office will contact you if we require additional documentation or clarity regarding an application package."
		The email provides an estimated timeline for the application review and states the STR office will contact the applicant if more information is required.

Appendix:	Strata: Tribe	December 28, 2023: Submission of first Principal Residence License to my
Pg. 230-243	Management	strata representative. Follow-up email requests were sent on January 3/9/11/ 17, 2024. The signed and approved application by my strata was delivered to me by email on Thursday, January 18, 2024.
		January 23, 2024: Principal Residence Application Submitted.
		My application was submitted promptly three business days after it was received from my strata council. The application included all required documentation (government issued ID and utility bill). Note the City later added a third requirement (proof of ownership or insurance policy). I have provided four documents in the Appendix that meet this requirement.
		The License Inspector <u>never</u> requested any additional documentation throughout the <u>entire</u> application review process.
Appendix:	str@victoria.ca	January 25, 2024: Automatic Reply to Application Submission.
Pg. 189		STR Email states: "Principal residence applications will take longer due to inspection requirement and scheduling is subject to availability."
		The 2024 auto-response email removed any reference to an expected timeline for the application review (which was provided in 2023). Applicants are never provided with an expected timeline for the License Inspector to complete the application review by the Short-Term Rental Office.
		STR Email states: "Our office will contact you to book an inspection, if more information is required, or once a decision has been made." Again, the License Inspector, Bylaw Officers, and STR Office never requested any additional information or documentation during the License Inspectors entire application review process.
Appendix: Pg. 193-196.	str@victoria.ca	January 25-26, 2024: Home Inspection Scheduling.
1 g. 193°190.		The earliest home inspection date provided was February 27, 2028. This is 35-days after my application was submitted on January 23, 2024. The timeline is excessive and unacceptable for an administrative review process.
		The STR Office should have opened the application portal several months in advance to avoid unnecessary administrative delays while processing applications. It should have been apparent that there was going to be a significant increase in application volume caused by the regulation changes coming into effect on May 1, 2024. This was not an unforeseen event (such as Covid) and being unprepared to process these applications in a reasonable timeframe is a notable failure by the City of Victoria.
		I responded ~1.5 hours after receiving the email and stated that I would be away travelling for work from February 23-March 3, 2024. The home inspection was then scheduled for March 5, 2024 (42-days after the application was submitted).
License	str@victoria.ca	
Inspector Report Appendix D:		March 5, 2024: First home inspection was conducted by Bylaw Officer Duarte. The inspection was completed despite several procedural failures

Pg. 31-35		such as the Officer arriving unprepared and unaware of the application type that he was reviewing.
		The Bylaw Officer erroneously stated that principal residence licenses only allow a maximum of four-rentals per year. The Officer states this requirement is written within the approved bylaw legislation and does not clarify that the four-rental maximum is actually an unwritten administrative policy that has not been passed within official legislation. The Officer further violates several established legal standards related to timely reporting and standards for investigative reports.
		City staff had multiple opportunities to correct the Bylaw Officers misstatements in the email chain regarding the four-rental maximum limit and failed to do so. The overall responses provided were unhelpful and failed to answer the majority of the questions asked.
License		Tailed to answer the majority of the questions asked.
Inspector Report:		
Section 15		March 8, 2024: City staff state that I am offering unlicensed short-term rentals. City Staff fail to follow established legal precedents set by the Supreme Court of Canada (Blencoe v. BC human-Rights Commission) which determined that businesses cannot reasonably cease operations due to prolonged administrative reviews. Forcing a business to cease operations would cause undue economic hardship. The current 45-day administrative delay is unacceptable. Businesses are allowed to continue operating under existing licenses throughout the application review period. I was operating under my issued non-principal license in 2023 due to the excessive
License	str@victoria.ca	administrative delays in processing my 2024 application.
Inspector		
Report Appendix D: Pg. 31-34		March 11-12, 2024: Misinformation provided by the Bylaw Officer and City Staff forces me to apply for a non-principal residence license (which I did not need).
		The STR Office allows me to submit a non-principal residence application without making any changes to my principal residence application.
		The STR office completely removes my first principal residence license application from the review process. It was not effectively communicated that my application would be completely withdrawn and that I would be forced to request updated signatures from my strata council for the second submission. My principal residence application was outstanding for 49-days.
		STR Office states that I should "submit a new application closer to May."
		STR Coordinator Marissa Peluso ignores the majority of my 1,310-word email and does not correct the Bylaw Officers misstatements regarding the four-rental maximum. She further ignores my request to speak with her and only quotes basic information that can be found in the documented legislation.
License Inspector Report: Section: 18		My follow-up email is answered by another STR employee (Emma Crockett) who also ignores my request to speak with someone at the STR Office. The response is unhelpful and only refers me to the Short-Term Rental Webpage for more information.

	1	
Appendix: Pg. 236-244	Strata: Tribe Management	March 18, 2024: City of Victoria issues my valid and approved non-principal residence license. The application review took 6-days to complete. Requiring no new additional documentation and issuing in a shortened timeframe displays a lack of due diligence and inequitable standards for rental applications.
License Inspector Report: Section 19		April 11, 2024: I'm forced to submit a second principal residence application to my strata council because the STR Office will not accept my original application due the signatures being just over two-months old. I sent follow-up email requests for completion on April 18, 22, 23, 25, 2024. The signed application was provided on Thursday April 25, 2024. This demonstrates proactive efforts to resolve unnecessary procedural obstacles imposed by the City of Victoria.
Appendix: Pg. 197-199	str@victoria.ca	April 25, 2024: Submitted my second principal residence license to the City of Victoria on the same day it was received by my strata council. Demonstrates a proactive effort to remain compliant with the bylaws.
		May 3, 2024: Scheduling of my second principal residence inspection.
Appendix:	str@victoria.ca	The STR Office required a second home inspection despite completing one on March 5, 2024 (59-days earlier) for the same residence. I responded (12:54pm) 2-hours after the email was sent stating that I had already had a home inspection on March 5, 2024 (59-days earlier) and asked if a second home inspection was required.
Pg. 197-258		The earliest provided date for the second inspection was June 15, 2024 (51-days after the application was submitted).
Linama	atu Quiata sia	May 7, 2024: Emma Crockett responded 4-days later on May 7, 2024. The email stated that the first inspection was for a withdrawn application and for "fairness to other applicants a second home inspection was required."
Inspector Report Appendix D: Pg. 31	str@victoria.ca	The City of Victoria then provided new dates for the inspection as they did not hold the original dates provided in their email. The new dates provided were on June 18/26, 2024 (54 & 62-days after my application was submitted).
		This is an unacceptable timeline for an administrative process. It is also unacceptable that the STR Office had previously stated that I should "submit a new application closer to May." The STR Office has provided a
Inspector Report: Section 23		recommended timeline that was impossible to meet.
License Inspector Report Appendix L: Pg. 77-78	str@victoria.ca	May 27, 2024: STR Office reports my listing to the Province of B.C. for offering unlawful short-term rentals.

		May 27, 2024: I responded to the provinces automatic email notification on the same day it was received. I explained much of the information that has already been included within this table in my 532-word email response. I received a 17-word response from Emma Crockett simply stating "A valid, approved and paid, Principal Resident Short-Term Licence is required to advertise and/or operate a Short-Term Rental in the municipality of Victoria." The STR Office did not take any interest in understanding the circumstances of the situation.
Liconos	str@vistoria sa	The first principal residence application would have been outstanding for 122-days on May 27, 2024. My second principal residence application was also outstanding for 29-days. During this prolonged administrative delay I continued to operate under my non-principal residence license that was approved on March 18, 2024.
License Inspector Report Appendix M: Pg. 80	str@victoria.ca	My right to continue operating during administrative delays is backed by established legal precedents set by the Supreme Court of Canada (Blencoe v. BC human-Rights Commission).
		June 18, 2024: Cancellation of my second home inspection by the STR Office due to staff illness.
License		Inspection date moved from June 18 to June 21, 2024.
Inspector Report Appendix P: Pg. 99		The inspection would now take place 57-days after my application was submitted to complete. This is an unacceptable timeline. Displays the STR Offices' suggestion to "apply closer to May" was poorly advised.
License Inspector Report: Section 30		June 21, 2024: Bylaw Officer Carr completed the home inspection 57-days after my application was submitted. No material changes had occurred since the first inspection, making the second inspection redundant and an inefficient use of tax payor resources.
		July 3, 2024: The License Inspector "states the application was reviewed in full, including the results of the inspection, open-source data and internal records." The open-source data includes Instagram, LinkedIn, and AirDNA. The data cited by the License Inspector related to these online sources has all been conclusively determined irrelevant in the following sections below.
Appendix: Pg: 190		The License Inspector states my license was "rejected because I failed to demonstrate satisfactory to the License Inspector that the premises where the short-term rental will be offered is occupied by the operator as their principal residence". The License Inspector never requested any additional documentation or clarification regarding the circumstantial evidence that was gathered.
		December 3, 2024: Automatic Response email.
		The email from str@victoria.ca completely removes all statements regarding application processing timeline. The email also removed the statement that applicants should expect an extended review period in 2025.

	T	
		Inspection: Email suggests that a home inspection may not be required in 2025.
		The email states "Rest assured, you will be notified by our office if we require further information or once the license decision has been reached." I do not have any confidence the License Inspector will contact any applicants for additional information. This belief is based on my experience and my assessment of the City of Victoria's 2024 Budget and Statements of Financial Position. My conclusion is that it does not appear the relevant City of Victoria licensing offices have been provided with an adequate budget, or that they have properly staffed to address the increase in principal residence applications (which require a time intensive home inspection and written summary from the Bylaw Inspector following the inspection).
Email	LegislativeServices	August 5, 2024: Notice to appeal the License Inspectors Decision.
Appendix: Pg. 201-211	@Victoria.ca	August 5, 2024: Legislative Services accepts my request to appeal and provides a submission date of August 20, 2024.
		August 6, 2024: Legislative Services states that the Short-Term Rental office will not accept my appeal as my rejection letter was dated as of July 3, 2024, and appeals must be submitted within 30-days. However, it's not stated if the timeline requirement is by business day or calendar day. Also, this highly important document was sent by post-mail, not email, which has been the only source of communication to date. Further, it's impossible to know when the rejection letter was actually delivered as the post-mail was not delivered by courier. These are three examples of procedural failures that should be corrected in the future.
		August 7, 2024: Legislative Services responds to my lengthy email requesting reconsideration of my case and extends my submission date to August 21, 2024.
Appendix: Pg. 202	LegislativeServices @Victoria.ca	August 8, 2024: My requests to clarify what documentation I should include, or answers to specific questions that I can answer for the License Inspector are rejected by Legislative Services. I was <u>not</u> provided with any information that would help define the legal standard that I'm being required to meet.
		This rejection does not conform to the established legal precedents that have been established in Canadian administrative law.
Annordin	LogislativoSomissa	August 21, 2024: Submission of my appeal to Legislative Services.
Appendix: Pg. 202	LegislativeServices @Victoria.ca	My email states that I did not wish to include my initial emails and the documentation that I provided to Legislative Services within my official submission (which Legislative Services has specifically said was at my discretion). Legislative Services ignored my request and included it anyway.
Appendix: Pg. 216	LegislativeServices @Victoria.ca	August 23, 2024: Legislative Services responds to my expected timeline inquiry stating "Unfortunately, we are unable to provide an estimated timeline as the Short-Term Rental o ice responds to appeals in order of receipt and each varies in completion time."

Appendix: Pg. 215	LegislativeServices @Victoria.ca	November 27, 2024: Legislative Services informs me that the License Inspector has responded to my appeal notice (98-days after my submission). The email states that I have seven (7) days to respond to the License Inspectors 136-page submission.
Appendix:	LegislativeServices	December 3, 2024: Request for an extension to the 7-day timeline.
Pg. 213-214	@Victoria.ca	Legislative Services, Short-Term Rental Office, and the License Inspector have still not provided any clear guidance regarding the specific evidence that I could provide to satisfy to the principal residence requirement.
		The License Inspector makes serious allegations regarding the authenticity of my supporting documentation, including suggesting that I falsified banking records. These allegations extend to suggesting I falsified documentation to U.S. Federal Agencies, such as, The U.S. Department of Homeland Security. The License Inspector has not provided any form of verified evidence to support their claims.
		The License Inspectors report has made a significant number of false statements and misrepresentations throughout the report. The License Inspector has failed to provide fact-based and irrefutable evidence to support their serious claims.
		My request for an extension was based on the principles of procedural fairness which require that I have adequate time to respond and the opportunity to present my case, given the serious allegations and the potential impact on my housing security. The License Inspector provided a 135-page report which would take time to fact-check due to the inclusion of numerous false and misleading statements.
Appendix: Pg. 212		December 5, 2024: Legislative Services provides a 30-calendar day extension for my final appeal submission to Friday, January 3, 2024. I was provided with 30-days relative to the inspectors 98-days (1/3 the amount of time) to prepare my response to the Inspectors 135-page report.
Appendix: Pg. 253		December 12, 2024: After gathering a significant amount of data (verifiable documentation) it was clear that I was going to need more time to adequately respond to the License Inspectors report due the significant number of false statements and misrepresentations that were made. I requested an additional 7 to 14-day extension from Legislative Services as I must work on this appeal outside of regular working hours (as opposed to this being the License Inspectors regular job) and I would have appreciated not having to spend my entire holidays working on my appeal.
Appendix: Pg. 252-253		December 24, 2024: I did not receive a response from Legislative Services after 12-days. In my follow-up email, I reiterated my request for an extension and stated that I will proceed as if I was granted the timeline extension until I received a response.

Appendix: Pg. 252	January 3, 2024: Expected response submission date provided by Legislative Services.
	Legislative Services took 22- days to respond to my request and appears to have intentionally waited until the last minute to inflict as much undue hardship as possible. Legislative Services responded to my request two minutes before the end of their working day (4:30pm), on the day my submission was due, to grant their acceptance of my extension request at 4:28pm.
	By January 3, 2024, I had spent ~100 hours working on my response to the License Inspector and worked on it every single day that I was not working for over the holidays.
	My email correspondence with Legislative Services displays several examples of failures to adhere to established Canadian Administrative and Case Law. In the following section it will become evident that my rights have been violated on several occasions during this process.

Below I have addressed specific points throughout the License Inspectors report to display areas where a factual rules-based approach was not followed. I will provide the source of the contradictory evidence, how it was mischaracterized and where Council members can verify the evidence. I respectfully urge Council Members to conduct a thorough review Victoria's Short-Term Rental Office and to implement necessary reforms to ensure transparency, accountability, and fairness for all applicants. My evidence not only supports my case but also underscores the critical need for change to restore confidence in the City's regulatory framework.

II. Summary

The Licence Inspector's decision to deny the appellant's application for a principal resident short-term rental business licence at Johnson Street was based on the appellant's failure to meet the requirements of the *Short-Term Rental Regulation Bylaw*. The Licence Inspector was not satisfied by evidence, including inspection results, open-source data and internal records, as it reflected inconsistencies with the appellants' claim that the property Johnson Street is his principal residence. The appellant had previously operated short-term rentals under a non-principal resident licence in 2022 and 2023, but as result of the provincial regulations elected to apply for a principal resident licence in 2024.

The License Inspector's decision to deny my application on the grounds of failing to meet the requirements of the Short-Term Rental Regulation Bylaw is unsubstantiated.

I have provided extensive and verifiable documentation to demonstrate compliance, including: Government-issued identification (such as my driver's license and B.C. Services Card), several forms of insurance (personal property insurance, rental insurance, and auto insurance), and financial records (banking profile, mortgage statement, revolving line of credit, student line of credit, and credit card statements). Additionally, I have demonstrated that I consistently

return to Victoria between trips, all of which are short-term in nature, as established by both mine and employment records.

Furthermore, I have conclusively established that Johnson Street is my sole and principal residence, a fact confirmed by the License Inspector, who noted that I do not own any other residence in British Columbia. Over the past two years, I have spent more time at this address than any other location. By definition, this means I meet the requirements outlined by both the City of Victoria and the Province of British Columbia to designate this property as my principal residence.

The City of Victoria defines a principal residence as "the usual place where an individual makes their home," while the Province of British Columbia defines it as "the residence an individual lives in for a longer period during a calendar year than any other place." The extensive documentation provided confirms that my use of Johnson Street aligns with both definitions, satisfying the regulatory requirements.

Procedural Failures in Evaluating My Application

The License Inspector failed to engage meaningfully with my evidence or request additional clarification, which constitutes a procedural failure:

- At no point did the Inspector request further documentation to resolve concerns about my principal residence status, despite my repeated offers to provide additional information.
- The City's failure to communicate specific deficiencies in my application deprived me of the opportunity to address any perceived inconsistencies, violating the principles of a fair and due process.

Misrepresentation of Inspection Results and Open-Source Data

The Inspector's reliance on inspection results, open-source data, and internal records to claim inconsistencies in my application is flawed.

- Inspection Results: The claim that the inspection revealed inconsistencies fails to account for my comprehensive storage system (Appendix: Pg. 184-188), which I designed to securely store personal belongings during temporary absences. Neither of the Bylaw Officers inspected the storage units despite providing them both with the opportunity. This storage system demonstrates preparation for short-term rentals while maintaining Johnson Street as my principal residence. In addition, I have highlighted a concerning number of false statements and misrepresentations made by Bylaw Officer Duarte within his written statement following my first home inspection. I have provided a detailed analysis with irrefutable evidence in a later section to demonstrate his clear lack of attention to detail when producing his submission.
- **Open-Source Data:** The reliance on speculative data from platforms like Instagram and LinkedIn, instead of directly requesting clarification or additional documentation, undermines the integrity of the decision-making process. A simple conversation or

request for information could have resolved any perceived inconsistencies. The decision to prioritize circumstantial evidence over direct and verifiable documentation both procedurally and substantively contradicts the principles of a fair and due process. This will be explained in detail within several following sections of the report.

• Internal Records: The City has not disclosed any internal records that contradict the verified documentation that I have submitted. The evidence provided by the License Inspector from the Province of British Columbia confirms that my rental operations are aligned with the defined regulations and my stated business plan. Further, the data provided by the Province of British Columbia directly contradicts the License Inspector's AirDNA data. I will provide a detailed explanation in later sections.

Transition from Non-Principal to Principal Residence License

The Inspector's statement about my transition from a non-principal resident license in 2022 and 2023 to a principal residence license in 2024 ignores the procedural and regulatory changes that necessitated this transition.

In 2024, provincial regulations invalidated non-principal residence licenses, requiring me to apply for a principal residence license. My application reflects a good faith effort to comply with these changes, not an attempt to circumvent regulations. Further, my historical use of a non-principal license does not negate the fact that Johnson Street has always been my primary residence, as evidenced by the extensive documentation I provided.

The decision to deny my application is unsupported by the evidence and reflects a reliance on speculative and circumstantial data rather than the comprehensive and verified documentation I provided. My application aligns fully with the requirements of the Short-Term Rental Regulation Bylaw, and I respectfully request that Council Members reverse the License Inspector's decision in recognition of my compliance.

The appellant's advertisements reflected a calendar consistent with full-time rental. This observation matches the back-end data from the provincial database, showing continued short-term rental bookings, and the AirDNA data reflecting the property generated \$95.6K in revenue. City staff have spent a significant amount of time and resources communicating with the appellant about the regulations, processing three applications within four months, and numerous requests for compliance. Despite these efforts, the appellant has continued to disregard the regulations and operated unlawfully. The appellant's appeal attempts to obtain exemptions from City and Provincial regulations, discredit staff, and distract from the appellant's ineligibility to obtain a licence.

This evidence further supports the Licence Inspector's assertion that the appellant does not reside at the property. Additionally, the appellants willingness to contravene both City and Provincial regulations raises questions about the integrity of his declarations in his application and subsequent appeal. Therefore, the denial of the application should be upheld to ensure compliance with the City's regulations.

This characterization by the License Inspector contains several misleading statements, omits crucial context, mischaracterizes my residency status and regulatory compliance, and includes concluding assertions about my integrity that are unsupported by evidence.

Claim: "The appellant's advertisements reflected a calendar consistent with full-time rental... showing continued short-term rental bookings, and the property generated \$95.6K in revenue."

Response: The License Inspector states later in their report that my "listing was reviewed over the prior 12-month period starting on July 3, 2024."

This means that only 184-days of 2024 was captured in the assessment (50.1%) and the remaining ~6-months was captured in 2023. It's clear that the data being cited is not only misleading but also that half of the data being provided is completely irrelevant to the licensing decision for 2024.

Further, AirDNA data cannot be relied upon because it does not distinguish between availability and active bookings across rental platforms. If I were to block off rental dates consistently on both platforms, then the data from AirDNA could be considered accurate. However, because my rental calendar is managed on Airbnb's platform (friendlier user interface) the data being provided by VRBO to AirDNA is inherently flawed. VRBO cannot distinguish between an active booking or a date that has been blocked off on Airbnb. Ultimately, this causes the VRBO data reported to AirDNA to be inaccurate because it assumes that any date that has been blocked off is an active booking, effectively overstating the number of days the listing has been made available to rent. The fact that this data has been cited as a source of information, without any clarifying statements, displays a clear lack of understanding of AirDNA's data.

To demonstrate that AirDNA data only provides an <u>estimate</u> of gross <u>potential</u> bookings I have provided a picture of the Financial Reporting and Payout Summary section on the VRBO platform below. Note that the dates selected are the relevant dates in 2024 that are under discussion (January 1-July3, 2024).



Above, VRBO states that there were <u>potentially</u> 48 booking over 230 nights resulting in an <u>estimated</u> payout of \$71,663.18 to the owner.

However, the actual downloaded spreadsheet displays the below information: 7 total bookings for 31-nights of rentals throughout the stated period of January 1-July 3, 2024 (Appendix: Pg. 176). The total payout was actually before expenses and taxes (8% PST on all rentals + taxes on earned income calculated at the rate of the owners individual tax bracket).

Address	Reservation ID	Check-in	Check-out	Nights	Gross booking amount	Deductions	Payout
		5-Jan-24	13-Jan-24	8	2285	195.23	2089.77
		4-Apr-24	8-Apr-24	4	1465	125.18	1339.82
		18-Apr-24	21-Apr-24	3	910	77.74	832.26
		3-May-24	6-May-24	3	985	84.14	900.86
		18-May-24	21-May-24	3	1335	114.03	1220.97
		13-Jun-24	17-Jun-24	4	1580	134.9	1445.1
		29-Jun-24	5-Jul-24	6	2420	206.7	2213.3

As seen above, my actual rental pattern conforms to my stated business plan and is well within the defined bylaw requirements. Clearly, the License Inspector does not have an adequate understanding of how AirDNA data is sourced and that the License Inspectors AirDNA findings are irrelevant. Council Members, this raises a potential significant liability for the City of Victoria as the License Inspector has likely denied numerous applications throughout 2024 by quoting AirDNA data that they never fully understood, which in turn has caused undue hardship to applicants.

In addition, the data provided by the provincial government in the License Inspectors report (License Inspector Report: Appendix X) states that I had zero bookings from January 1 – April 30, 2024, across Airbnb and VRBO. The data provided by the province also states that the number of nights rented in 2024 totaled 75-nights (only states 19-nights from January-July 2024). This is well-below the City of Victoria's stated 160-night maximum per calendar year on the City of Victoria Short-Term Rental website. The data provided by the provincial government also directly contradicts the statements made by the License Inspector.

Additional supporting evidence is displayed by data gathered by Information Technology department and the provided geographically tagged photo evidence and receipts displaying purchases at Victoria locations during the period in question.

July 3, 2023 - July 3, 2024			
Card Access Data	141		
Photo & Receipt Evidence 173			
Total Evidence 31			

For the period of July 3, 2023 - July 4, 2024:

Card Access Data: provides evidence that I was working from Victoria office on 141 days during the period in question.

Photo/Receipt Data: provides geographically tagged photo evidence of me living in Victoria and the credit card receipts display that I made purchases in Victoria on a given date during the period in question.

In the above section, the License Inspector has provided three examples of their clear lack of attention to detail. These are significant oversights and should call into question the accuracy of every piece of data being presented by the License Inspector.

Claim: "City staff have spent a significant amount of time and resources communicating with the appellant... and numerous requests for compliance."

Response: While City staff may have allocated time to this case, I have spent over 130 hours (outside of my regular working hours) compiling evidence, responding to the Inspector's claims, and attempting to address their concerns. Despite my repeated offers to provide additional documentation or engage in dialogue, <u>City Staff did not ever request</u> further clarification or specific evidence beyond the standard application requirements when reviewing my application.

I'm paying for these services through multiple channels, including the \$1,500 licensing fee I paid this year for a short-term rental license that I did not need, the goods and services taxes deducted from my Airbnb and VRBO payouts, the income taxes I pay on earnings from these rentals, and the property taxes I pay each year. Property Taxes (\$180.9M) and Business Taxation (\$34.1M) are two of the largest revenue generators for the City of Victoria accounting for 63.5% of the total 2024 Budget. These contributions fund the very services and resources that City Staff are now citing as a burden.

Furthermore, it is the City's own actions—particularly their misinterpretation of the defined bylaws—that created the time burden and resource usage they now complain about. The City's incorrect interpretation of the regulations led to three separate applications being required this year. My decision to apply for both licenses was based solely on the guidance provided by City staff, which I followed in good faith, but was completely misguided.

Effectively, I'm paying for both sides of this appeal process. On one side, my tax contributions are being used to pay City Staff who are actively opposing my application, and on the other, I'm dedicating my time and resources to demonstrate my compliance - without having any indication of what information will satisfy the License Inspector's requirements. This is not a fair or balanced system, and the burden of time and resources falls disproportionately on applicants like me who are trying to navigate a confusing and inconsistent application process.

Rather than focusing on the resources spent communicating with me, the City should address the systemic issues within its short-term rental application process that created this situation. Providing more transparent definitions within the bylaws would have prevented the need for multiple applications and this entire appeal process, significantly reducing the time and resources expended by both parties.

Finally, I have provided a substantial amount of evidence in the following sections displaying that all communication efforts were one-sided, and that City of Victoria Staff have failed to communicate at an adequate level.

Claim: "The appellant's appeal attempts to obtain exemptions from City and Provincial regulations, discredit staff, and distract from the appellant's ineligibility to obtain a licence."

Response: My appeal does not seek exemptions but rather asks for fair and transparent consideration of my application based on the evidence provided. My goal is to address the misrepresentations and procedural shortcomings that have impacted the review of my application. Any criticism of City Staff is directed at procedural failures and aims to highlight systemic issues that need to be resolved for the benefit of all applicants.

Further, the three applications processed within four months reflect procedural inefficiencies created by City Staff. It also demonstrates a consistent willingness to remain compliant throughout the application process. In the following sections I have provided a significant amount of documentation definitively proving that City Staff did not provide clear guidance and intentionally misrepresented the written bylaws on several occasions.

Claim: "This evidence further supports the Licence Inspector's assertion that the appellant does not reside at the property... raises questions about the integrity of his declarations."

Response: I have provided 36 pieces of verified evidence demonstrating that Johnson Street is my principal residence. This includes government-issued ID, utility bills, employment verification, travel documentation, financial records, insurance policies, and much more.

Integrity of My Declarations: My application and appeal have been conducted with transparency and is supported by irrefutable evidence. Every statement in my appeal is supported by official documentation (verified by external third parties) and includes contact information if further verification could be required. The suggestion that my declarations lack integrity is unsubstantiated. The evidence I have submitted aligns with the requirements of the Short-Term Rental Regulation Bylaw and demonstrates that Johnson Street is my principal residence.

The License Inspector has relied on circumstantial evidence from Instagram and LinkedIn and has quoted faulty revenue estimates from AirDNA (which fails to align with evidence provided by the Province of British Columbia). All of which does not outweigh the comprehensive documentation supporting my principal residence status. In my below responses it will become evident that the License Inspector has failed to meet the legal standards of a fair and due process. It will also be evident that the Inspector makes several defamatory allegations (suggesting I falsified information to a government body) without providing any substantiating evidence.

Overall, the denial of my application is based on speculative data, mischaracterizations, and several procedural shortcomings rather than substantive evidence of non-compliance. My appeal will continue to address these failures and demonstrate that my operations align with the Short-Term Rental Regulation Bylaw and the regulatory intent of limiting short-term rentals to principal residences.

Facts The appellant and have owned the property at since May 11, 2021. is not a party to this dispute. helped me with the downpayment and co-signed on my mortgage because I was a first-time home buyer that required family assistance to purchase my home

(someone these regulations are meant to help). Despite being a co-signer on the mortgage, he does not reside at the residence, he does not pay any of the ongoing expenses (mortgage principal/interest, insurance, taxes, upkeep expenses, etc.) and he will be removed from the property title as soon as the initial term of my mortgage is completed in

Ownership structure has no bearing on actual occupancy status or eligibility for a short-term rental license. B.C. Property Laws recognize various forms of ownership that will result in a principal residence status, furthermore, there is no requirement to be the sole owner of the property (or to even own the property) to gain principal residence status.

The statement appears designed to cast doubt on my principal residence status without providing any legal context to City Council.

6. The property is zoned CBD-2 (Central Business District – 2 Zone). This zone does not permit short-term rentals except as a 'home occupation' under Schedule 'D'.

The first sentence is accurate regarding CBD-2 zoning status. However, the overall statement is incomplete and misleading. The statement fails to explain what qualifies as a "home occupation" and omits specific Schedule 'D' provisions that are supportive of my case. The statement is also misleading as it implies CBD-2 zoning status restricts the use as a short-term rental.

The property operates within the "home occupation" parameters outlined in Schedule 'D': principal residence status has been well-documented, no more than two bedrooms are offered, a responsible person is designated, complies with temporary absence provisions, there is no advertising signage at the property, strata approval is obtained and documented, and the business is operated from this address.

The Inspectors statement confirms my use is permitted when the requirements are met.

7. In 2021, the appellant obtained a long-term rental licence for

The standalone statement is misleading and omits crucial context about the property's rental use in 2021. Importantly, the rental use and primary residence status in 2021 is irrelevant to the decision to grant my principal residence license in 2024.

The Inspector's statement attempts to use a license obtained in 2021 to cast doubt on my principal residence status in 2024 while completely ignoring important context about the property acquisition timeline, covid pandemic and my evolving work requirements at The License Inspector, bylaw officers, and City of Victoria personnel have never inquired about how the property's rental status has transitioned since 2021 to present.

employees worked primarily remote throughout the 2021 calendar year (limited to a few essential personnel working from the Victoria office) as the province was still going through rolling Covid lockdowns and ongoing social gathering restrictions (evidence of remote work status is confirmed by Head of Human Resources in the Appendix on Pg. 1-2). I purchased

the property in when interest rates were low, at a time when I believed the property was undervalued, and because the property was zoned to allow both long-term and short-term rentals. In 2021, I purchased a long-term rental license (which demonstrates a history of bylaw compliance) because it aligned with my remote work allowance and my ability to rent my condo for extended periods.

The Inspector's statement is irrelevant to Council's decision to grant my 2024 principal residence license.

8. In 2022 and 2023, the appellant obtained a Non-Principal Resident Short-Term Rental licence to operate short-term rentals at Johnson Street.

The statement is correct but fails to include important context about the reality of post-pandemic workplace transitions and the practical reasons for operating under a different license category.

My decision to operate under a non-principal residence license was based on it having fewer restrictions on rental frequency (at the beginning of 2022 it was impossible to know if we would go back into full lockdown, etc.) while also providing greater operational flexibility (I could hire third party management if my working status required it). The decision was not based on principal residence status (despite it being my principal residence in 2023) as my property was zoned in a way that allowed me to choose either license. I chose to pay \$1,500 for greater flexibility under the non-principal residence license.

In 2021, most workplaces were still working fully remote. By 2022, many workplaces were beginning to transition back into the office. In April 2022, implemented a 3-day in-office requirement; my team mandated employees to be in the office from Tuesday-Thursday each week. Each Employee was also allowed to work fully remote for an additional 20-days per year at their own discretion but with manager pre-approval of the dates requested. The same remote work policy was in effect throughout 2023. This flexible work arrangement (remote work Mondays and Fridays) provided the ability to rent out my apartment for up to 5-nights per week (leave after work on Thursday and return on the first ferry on Tuesday). Additionally, travel restrictions were lifting in 2023, which allowed business travel to return at and caused me to travel a total of 38-days for my work in 2023 (Human Resources Employment Letter; Appendix Pg. 1-2).

My partner was renting an apartment and working in Vancouver until September 2023, when she moved to Victoria and into my apartment. The rental income subsidized the cost of our long-distance relationship and the ~300% increase in my mortgage interest rate. Neither myself nor my partner currently rent or own any other property in 2024, this is our only residence.

Johnson Street is also our principal residence as defined by the legislation.

9. On January 23, 2024, the appellant submitted a 2024 Principal Resident Short-Term Rental application for Johnson Street [Appendix C].

The statement is accurate but omits critical context regarding the limited information that has been provided by the City of Victoria's Short-Term Rental Office and Bylaw Services department. Further, the application process has since revealed significant systemic issues with the City's handling of short-term rental applications:

Application Submission: All requested forms and documentation were submitted with my application on January 23, 2024. The Principal Residence Application Form states:

"If 'Principal Residence' is selected, please attach two items of identification that prove this is your principal residence. One piece must be a valid and current government-issued ID which states your address (e.g., driver's licence, BC Services Card). The second piece of ID can be a current utility bill that states the billing period, service address and mailing address."

My driver's license and BC Hydro bill were both submitted with the application and the application was accepted.

New Submission Requirement: Note that the Principal Residence Application has been updated after the acceptance of my application submission. The new application form includes a third proof of residence document, requiring a

"Home or rental insurance policy (stating property address, mailing address and policy holder)".

I have included three insurance policies (personal contents policy and two rental insurance policies) in this submission to ensure compliance with the new requirements that were added after my application submission date. The headline insurance contract information can be viewed in the Appendix (2024 Personal Property Home Insurance Pg. 74-81; 2024 Rental Insurance Pg. 71-73; 2023 Rental Insurance Pg. 83-93) and the three full insurance contracts have been included in the Supplement to the Appendix (Pg. 326-445).

Inadequate Processing Timeline: The City's excessive processing delays and inability to maintain reasonable administrative timelines create an untenable situation for residents attempting to maintain regulatory compliance. This issue has been compounded by the Short-Term Rental Offices decision to remove all timeline estimates from their email correspondence as seen below:

In 2023, I received my signed application from my Strata Council on January 18th, 2023. I must have walked across the street from work to submit the application in-person at City Hall because I do not have outbound/inbound email to confirm the submission date. However, 9-days later I received an email confirming the approval of my Non-Principal Residence Application. When I responded to the email to confirm my receipt and to inform City Staff that I had paid promptly paid the required licensing fee, I received an automated email from str@victoria.ca which stated (Appendix: Pg. 258):

"We are processing a high volume of applications. We kindly ask that you allow 7-10 business days to process your application... Our office will contact you if we require additional documentation or clarity regarding an application package".

However, when I submitted my Principal Residence Application to the str@victoria.ca inbox in 2024, the automatic response I received had been changed to (Appendix Pg. 189):

"Principal residence applications will take longer due to inspection requirement and scheduling is subject to availability. Please note, the applicant must attend the inspection. Our office will contact you to book an inspection, if more information is required, or once a decision has been made."

Finally, the automatic response has been changed again in 2025. Unfortunately, I cannot provide a quote for the expected timeline because it has now been fully removed. However, regarding requests for additional information the email now states (Appendix: Pg. 190):

"We are kindly requesting all applicants refrain from requesting status updates as it impacts our ability to efficiently do our work. Rest assured, you will be notified by our office if we require further information or once the licence decision has been reached."

There are a few glaring issues that need to be identified:

First, the City of Victoria made the explicit decision to remove any reference to an estimated timeline for completion in 2024 and 2025. I was applying for a principal residence application for the first time in 2024. How am I (or any applicant for that matter) supposed to adequately manage my business operations without being provided with an estimated timeline for the inspection and full review process?

Second, it is reasonable to assume that the City of Victoria removed the estimated timeline because it was determined that the City of Victoria could have been found liable for not meeting the expected timeline or wanted to avoid any community backlash for stating an excessive administrative review period.

Third, the Short-Term Rental Office is directly requesting applicants to <u>not</u> contact the office. This issue is compounded by the fact that I personally have zero confidence in the Short-Term Rental Office contacting anyone for any additional information as they never made the request in my case despite my repeated attempts to provide them with the information they needed.

These are three clear examples of the Short-Term Rental Office failing to provide applicants with a fair and due administrative process. Applicants cannot manage their business operations without being provided with an expected completion timeline, and established legal precedents have determined that applicants must fully understand the standard that they're being expected to meet (which is impossible without speaking to the person reviewing my file).

It is clear that the City of Victoria failed to adequately staff and budget for an entirely predictable increase in principal residence applications in 2024 - driven by announced provincial regulatory changes — which represents significant administrative oversight. The City of Victoria's 2024 Budget only provided a 1.4% year-over-year budget expense increase to the Bylaw Services department (inflation ranged between 2.9% and 1.9% throughout 2024) which means the department received less funding in 2024 on an inflation adjusted basis compared to 2023.

Principal residence applications require a home inspection (not required for non-principal residence licenses) which is time consuming for Bylaw Officers who must travel to each location and then provide a written summary post-inspection. The entirely forecastable issue surrounding likely administrative delays should have been evident given principal residence

application volumes were going to increase due to non-principal residence licenses becoming unlawful.

This was not an unforeseeable "black swan" event like COVID-19, but rather a known regulatory change with clear implications for application volumes. The City's decision to remove processing timelines from their automatic responses, rather than increase staffing to maintain service standards, suggests either a failure of planning or a deliberate choice to under-resource the department. Either scenario raises concerns about the City's execution of its administrative duties and the resulting impact on residents attempting to comply with new regulations.

Inconsistent Application of Stated Procedures and Due Process: The City's handling of my application reveals a concerning departure from fundamental principles of administrative fairness and the City of Victoria's own stated procedures. Their automatic email response (quoted a few paragraphs above and restated here) states:

"Our office will contact you to book an inspection, if more information is required, or once a decision has been made."

The License Inspector's rejection without first requesting any additional information, any clarification regarding information found using speculative online sources, or accepting my any of my requests to speak in-person clearly displays a lack of due process. It suggests the License Inspector either simply neglected to follow the principles of a fair and due process, or they have been incentivized to deny applications without conducting a thorough investigation. Both scenarios are unacceptable.

The License Inspector, Short-Term Rental Office, and the Bylaw Officers never requested additional documentation to help establish principal residence status in my case. This reflects a problematic "guilty until proven innocent" approach to their application reviews, where:

- No clear standards were communicated for proving principal residence status.
- No examples were given of acceptable documentation in excess of the three documents stated in the new application template.
- No opportunity was provided to address the License Inspectors perceived deficiencies in the application.
- No guidance was offered despite repeated attempts to seek clarification.
- No specific concerns were raised before the rejection.

This approach contradicts basic principles of administrative law and procedural fairness, where applicants must:

- 1. Know the case they need to meet.
- 2. Have an opportunity to provide relevant evidence.
- 3. Receive clear guidance on requirements.
- 4. Be given a chance to address concerns before adverse decisions.

Canadian courts have consistently held that administrative decisions affecting housing rights require enhanced procedural fairness (Baker v. Canada). The City's failure to provide clear guidance or opportunity to address concerns before rejection falls below these established legal standards. Further, (Cardinal v. Director of Kent Institution) establishes that public authorities must provide both clear standards and meaningful opportunities to demonstrate compliance. When officials have broad discretionary powers (like the License Inspector), they must exercise that discretion fairly and with proper procedure. The City's approach has failed to meet these fundamental requirements of administrative fairness.

Baker v. Canada [1999] 2 SCR 817

- Leading Supreme Court of Canada case on procedural fairness.
- Establishes that greater procedural protections are required when decisions significantly affect individuals' rights and interests.
- Relevant Quote: "The more important the decision is to the lives of those affected...
 the more stringent the procedural protections that will be mandated."
- Application: Housing security and property rights are fundamental interests requiring robust procedural protection.

Cardinal v. Director of Kent Institution [1985] 2 SCR 643

- Landmark decision establishing fundamental principles of procedural fairness.
- Court ruled that any administrative decision affecting individual rights requires basic procedural protections.
- Relevant Quote: "This Court has affirmed that there is, as a general common law principle, a duty of procedural fairness lying on every public authority making an administrative decision which is not of a legislative nature and which affects the rights, privileges or interests of an individual."
- Application: Local government licensing decisions must; i) provide clear standards for compliance; ii) allow for meaningful opportunity to respond; 3) consider evidence before making adverse decisions; 3) communicate concerns before rejection.

The License Inspector has had several opportunities to ask questions, request additional documentation, to define what was required to approve my principal residence status. I never received any such request.

The rejection notice is particularly troubling given the stated precedents were ignored and the fact that I have provided a substantial amount of information throughout the appeal process that have also been ignored. The License Inspector has chosen to make serious allegations suggesting that I'm falsifying documentation (a statement made in a later section) without ever providing fact-based evidence contradicting any of the documentation I have provided.

Inadequate Communication: The City's communication procedures have been proven inadequate. The only form of communication that receives any response is through the str@victoria.ca email inbox and is the only listed contact on the City of Victoria website.

Who can I contact for more information about short-term rentals and enforcement in the City of Victoria?

You can contact staff in Bylaw and Licensing Services at str@victoria.ca. Questions about the provincial legislation should be directed to the Province: New rules for short-term rentals - Province of British Columbia (gov.bc.ca)

I have sent over 30 emails to @Victoria.ca email addresses in 2024. Within several emails I have requested to speak with someone on the phone or in person. I also asked both bylaw officers for the opportunity to speak with someone with authority during each home inspection. Each request was denied or ignored and not one person followed-up with my requests for a conversation. Not one person was willing or able to tell me what evidence I could show to build my case. Evidence of my requests to speak with someone at the City of Victoria's Short-Term Rental Office can be found in the License Inspectors Appendix on pages 33, 35, 36, 77, 78, and 131. In addition, examples can be found in my Appendix on pages 192, 194, and 207.

When email communication and the in-person opportunity to speak with the Bylaw Officers proved inadequate and unhelpful, I physically went into City Hall to 1 Centennial Square and 12 Centennial Square in an attempt to speak with someone in person. I estimate I visited City Hall a minimum of 10 times, at various times in the day, and was never able to speak to anyone other than the administrative assistants at the front desk. The admin team only ever provided the standard business card for the short-term rental office. I was never provided with a call back despite making numerous requests to the administrative team in-person.

10. On January 25, 2024, City staff contacted the appellant to schedule an inspection, offering two of the next available dates [Appendix D].

My principal residence application was submitted on January 23, 2024. The earliest possible inspection date provided was February 27, 2024. This means that the earliest date provided to conduct the required home inspection was 35-days after the application was submitted. Ultimately, this application was subsequently removed by the City of Victoria (the poor reasoning behind this is decision is described in detail in a later section) when the application was still outstanding on March 12, 2024 (49-days after submission). My second principal residence application was submitted on April 25, 2024. The second home inspection was scheduled for June 21, 2024 (58-days after submission). This second application was finally reviewed by the License Inspector on July 3, 2024 (69-days after the application was submitted).

The City of Victoria's Short-Term Rental Office does not open applications for the following year until December of the preceding year. Given the above timelines that were provided, the City of Victoria does not have the ability to process applications in a reasonable timeframe as it was impossible for any principal residence short-term rental operation to be actively offering rentals throughout January 2024. Further, many applications would not have been reviewed until the end of February given the License Inspectors additional review period post-home inspection completion.

It is clear that the City's excessive processing delays and inability to maintain reasonable administrative timelines creates an untenable situation for principal license applicants attempting to maintain regulatory compliance.

The Supreme Court of Canada has established that administrative bodies must execute their duties within reasonable timeframes (Blencoe v. British Columbia-Human Rights Commission [2000] 2 SCR 307) and they should not cause undue economic hardship (forced closure due to administrative delays). These Business Continuity Principles state that established businesses (I have held the appropriate licenses since 2021) cannot reasonably cease operations during prolonged administrative reviews.

11. On January 26, 2024, the appellant informed staff he was unable to attend the inspection during the offered times as he would be in New York for work. Staff responded on the same day, providing the appellant with the next available inspection dates. The appellant responded and accepted an inspection date of March 5, 2024 [Appendix D].

As noted in the letter from Human Resources my absence from Victoria was due to required business travel for my work at (Appendix Pg: 1-2). Additional evidence of the temporary nature of this work trip (February 25-March 1, 2024) can be seen in the travel documentation provided by (Appendix: Pg. 10-30).

Separately, to demonstrate my commitment to timely compliance I can show that my proactive application efforts began on December 28, 2023, when I submitted the application to my Strata Council for approval (the date is available in the License Inspectors Response Submission in Appendix C on page 26). Despite requiring multiple follow-up emails to my strata representative (January 3, 9, 11, and 17, 2024), I submitted my application to the City of Victoria three business days after receiving Strata approval on January 18, 2024 (proof of the timeline and email correspondence is included in the Appendix on pages 230-243). My application was submitted well ahead (99-days) of the May 1st provincial regulation changes.

As previously noted, the only licenses I had applied for were the long-term rental license in 2021 and the non-principal residence license in 2022 and 2023.

As another example of my history of timely compliance efforts, in 2023, I received a signed application from my Strata Council on January 18th, 2023. I must have walked across the street from work to physically drop the application off at City Hall because I do not have an outbound or inbound email to confirm the date that I actually dropped off the application.

However, just 9-days after receiving my signed application by my strata council I received an email confirming my 2023 short-term rental license had been approved. I sent a response ~3-hours later thanking the str@victoria.ca inbox for the quick processing, letting them know I had just submitted my payment for the license and that I will get the license number updated on my online rental advertisements and on the license within the unit. This is a clear example of my desire to be compliant and to abide by the regulations.

12. On March 5, 2024, staff identified the appellant's advertisement offering unlicensed short-term rental at 728 Johnson Street [Appendix E].

First, the License Inspector continues to display a consistent lack of attention to detail as the stated address is incorrect and is not my residence or the property under discussion (my principal residence is located at Johnson Street). In addition, the License Inspector's chronological presentation of events is demonstrably incorrect and appears designed to create a false narrative that City Staff have followed proper procedure to Council Members.

The License Inspector's misrepresented timeline appears to be an attempt to make the reader believe that the City Staff have followed a proper and due process. However, subsections 12 and 13 have been presented in the wrong order. This is a clear example of the License Inspector falsifying information to better fit their preconceived set of beliefs.

To display that this section was not in the correct order the bylaw officer makes the following statements in Appendix F (noted the next section of the Inspector's report):

"DUARTE did not have the opportunity to review the file in totality prior to the inspection"

Officer Duarte "was not aware which type of application had applied under."

"Upon conclusion of this inspection and returning to the office DUARTE did conduct a more thorough review of the file. DUARTE reviewed an active Airbnb listing for this unit"

First, basic factual errors suggest rushed or careless documentation by the License Inspector.

Second, the 42-day delay between application and inspection provided ample time for proper preparation. However, Officer Duarte did not conduct an appropriate review of my file before the inspection as the officer arrived without any knowledge of the application type he was reviewing. Not only is this a material procedural error but the Officer also neglected to provide the common courtesy of preparing for a meeting that forced me to take time out of my work day. Importantly, the inspection process violated basic principles of administrative fairness.

Baker v. Canada [1999] 2 SCR 817 established fundamental requirements:

- Decision-makers must be properly prepared.
- Examination must be conducted with full knowledge of relevant facts.
- Inspections must be conducted with clear understanding of what is being inspected.
- Judgements cannot be based on post-hoc investigations.

The Inspection process failed to meet these standards when:

- The Bylaw Officer arrived without reviewing the application type.
- Conducted the inspection without understanding what to look for.
- Made observations without proper context.
- Formed conclusions before reviewing my full file.

Third, the License Inspector's report appears to deliberately reorder events to create an appearance of proper procedure by:

- Falsifying evidence by placing subsection 13 in the incorrect sequence of events.
- Creates a misleading impression of thorough pre-inspection application review.
- Falsely presents research findings before establishing a factual basis to conduct the inspection.

This demonstration of procedural failures and timeline manipulation raises serious concerns about the integrity of the inspection process and subsequent reporting. The apparent attempt to retroactively justify decisions through post-inspection research, combined with basic factual errors and timeline manipulation, suggests a process designed to reach a predetermined conclusion rather than conduct an objective assessment.

In response to this (misplaced) section, the License Inspector claims I was operating without a license on March 5, 2024, but fails to note important context regarding administrative delays and reasonable business continuity principles.

Processing delays caused by an inability to maintain reasonable administrative timelines create an untenable situation for businesses attempting to maintain regulatory compliance. My application (submitted January 23, 2024) had been outstanding for 42-days on March 5, 2024. This is a significant increase from the previous nine calendar days that was required to process my application in 2023. There was no communication provided to explain the reason for the processing delays or how much longer the License Inspector required to form a conclusion.

The Supreme Court of Canada has established that administrative bodies must execute their duties within reasonable timeframes (Blencoe v. British Columbia-Human Rights Commission [2000] 2 SCR 307) and they should not cause undue economic hardship. These Business Continuity Principles state that established businesses cannot reasonably cease operations during prolonged administrative reviews.

The court found that regulatory compliance efforts should be viewed holistically to include an assessment of the business' history of:

- Proper Licensing: I have a well-established history of documented compliance as stated by Officer Duarte in his report. I continue to list my 2024 non-principal residence license on my listings as required by the City of Victoria throughout the extensive administrative delays and during this appeal process.
- **Display Prompt Application Submission:** My first application was submitted to my strata council for approval on December 28, 2023. I followed up four times by email before the signed version was emailed to me on Thursday January 17, 2024. The application was

submitted to the City of Victoria on January 23, 2024 (the next business day I was in Victoria). My second principal residence application was sent to my strata council for signatures on April 11, 2024. Again, I had to follow-up four times by email before receiving the signed application on April 25, 2024. The application was submitted to the City of Victoria on the same day. Both email correspondences with my strata council have been included in the appendix on pages 230-243.

- Continuous Attempts to Seek Guidance: I have sent 30 individual emails to @victoria email addresses in 2024. (LegislativeServices@victoria.ca; str@victoria.ca; cranderson@victoria.ca; BRoder@victoria.ca; ocp@victoria.ca). I even emailed the Official Community Plan on April 4, 2024 (which I never received a response) attempting to speak to someone at the City of Victoria due to never being given the opportunity to speak with someone in the Short-Term Rental Office despite multiple attempts (OCP Email: Appendix 228-229).
- Adequate Documentation Provided to the Administrator: I provided the documentation
 that was defined in the application. I submitted 14 forms of documentation in my initial
 appeal (which the License Inspector suggested I falsified). I have now provided 36
 independently verifiable forms of documentation within this response to the License
 Inspector to prove my principal residence status (including an excel spreadsheet with my
 location over the last two years (730 days).
- A willingness to comply with the legislative requirements: My extensive email correspondence with City Staff displays my desire to comply with the legislation. In addition, I requested on multiple occasions to speak with someone in the Short-Term Rental Department to identify what documentation would be sufficient to prove my principal residence status I was never given this opportunity. Evidence of my requests to speak with someone at the City of Victoria can be found in the License Inspectors Appendix on pages 33, 35, 36, 77, 78, and 131. Additional examples can be found in my Appendix on pages 192, 194, and 207. Further, Bylaw Officer Duarte made a statement confirming his belief that I am genuinely attempting to be compliant within his written statement (note the first word below is not a typo, the Officer misspelled his own name in his written report):

"DUARE did believe Mr. to be genuine in that he made several statements agreeing to what the city is doing, and that he has full intent in following the regulations, he mentioned this on more than one occasion."

The City's processing delays, which extended well beyond their own previously stated timelines, effectively force applicants to choose between:

- i. Ceasing operations while awaiting processing, causing financial hardship.
- ii. Continuing operations under existing licenses while awaiting decisions.
- iii. Potentially losing their homes due to inability to maintain mortgage payments.

The Bylaw Officer inspected my residence 42-days after my application was submitted (January 23, 2024) on March 5, 2024. As you will see later in this response it ultimately took the License Inspector 162 calendar days to complete the review of my Principal Residence Application on July 3, 2024. Both timelines provided are excessive and create an unnecessary burden on applicants and established business.

The established legal precedent states that administrative limitations should not force homeowners/businesses to bear the financial consequences of delayed application processing. Further, the principle of "justice delayed is justice denied" applies equally to administrative processes affecting housing security and property rights. Overall, the City's failure to process applications within reasonable time frames should not result in de facto denial of rights through administrative delay and cannot force a business to cease operations during the prolonged delay.

13. On March 5, 2024, Bylaw Officer Duarte inspected Johnson Street. The purpose of the inspection was to understand the layout of the home and business plan for a potential short-term rental. During the inspection the appellant inquired about the new provincial regulations and how it would impact his ability to operate, disclosing to Bylaw Officer Duarte he had already received short-term rental bookings for 2024. The appellant also informed Bylaw Officer Duarte he currently had a guest staying for 30 days. Bylaw Officer Duarte informed the appellant that he requires a licence to conduct the short-term rental business activity he just declared. The appellant asked Bylaw Officer Duarte if he could have special exemption regarding the regulations and who he could speak to in order to plead his case. Bylaw Officer Duarte informed the appellant he could contact the City's short-term rental coordinator, who may or may not be in a position to assist [Appendix F].

The statement by Bylaw Officer Duarte is replete with factual inaccuracies, misrepresentations, and a lack of attention to detail that undermines its credibility (and his as a bylaw Officer). Documented email correspondence displays inaccuracies with the Bylaw Officers statement and that he failed to document the information accurately. Not only did the Bylaw Officer fail to accurately transcribe the provided business plan information but he also neglected to request additional information to corroborate the accuracy of my statements. Combining procedural irregularities and the officer's failure to adhere to proper administrative and legal standards, the statement should be deemed inadmissible in its entirety. This section highlights the falsehoods, misrepresentations, and procedural failures evident in Officer Duarte's report (Appendix F of the License Inspectors Report).

Bylaw Officer Duarte Examples of Misconduct:

I was waiting outside of my building for Bylaw Officer Duarte as he was late for the inspection on March 5, 2024. Fact-based evidence to this is provided in Appendix F of the License Inspectors Report when the Bylaw Officer states:

"DUARTE who was on duty and in full uniform met with the registered homeowner at the front entrance to the building."

The Bylaw Officer parked his vehicle across the street from the building. He then proceeds to cross the street without using one of the three crosswalks' available on Johnson Street between the parked between two crosswalks with a total distance of ~30-40 meters between the two. Prior to the inspection starting, the Bylaw Officer had already displayed conduct unfitting of a Bylaw Officer.

It should be made clear that I do not have proof that the Bylaw Officer crossed the street illegally in full uniform. However, the reason this stands out in my memory is because Bylaw Officer Carr (who completed my second inspection on June 21, 2024), parked in about the same spot but walked ~15-20 meters away from me while I was waiting at the front of my building to cross the street using the crosswalk (following the law). I bring this up in my appeal because this example speaks to Bylaw Officer Duarte's character (cutting corners and lack of attention to detail) and fully displays that he has neglected to conduct himself in a manner that should have been expected of any Bylaw Officer.

The second example is well documented in the preceding section but is worth repeating. Bylaw Officer Duarte states multiple times during the inspection that principal resident license will be limited to four bookings per year:

"should Mr. then apply as a principal resident that under the current regulations he could only offer his residence up to four times a year."

"Victoria will no longer be operating short-term rentals for persons as non-primary residences and will only be permitting primary resident operations allowing for four bookings per year."

The interpretation of "occasionally" as "four times per year" appears to be an administrative policy rather than a bylaw requirement, meaning the officer is applying an unwritten standard that's not found in the legally binding regulations. The bylaw officer could suggest a four-rental limit, however, this administrative interpretation has no binding legal effect (without proper basis in the bylaws) and should be clearly stated as such. However, the Officer's statement was intended to be interpreted as a legally binding requirement and that the four-rental limit was explicitly stated in the approved legislation. The Bylaw Officer purposefully misrepresented administrative policy that is not legally binding.

A third example of the Officer's statements not reflecting information that has been defined by the City of Victoria is seen by the statement:

"DUARTE explained to Mr. that although his licence may state that it expires January 15, 2024, it only covers to December 31, 2023."

The statement is in direct contradiction to City of Victoria's Short-Term Rental website which states (https://www.victoria.ca/building-business/business-licensing/short-term-rentals):

"All Short-Term Rental Business Licences expire January 15 and must be re-applied for annually."

The above quote is further supported by additional evidence provided in the Frequently Asked Question section on the webpage provided above.

I have a 2024 short-term rental licence. Do I have to reapply to operate in 2025?

Yes, short-term rental licenses must be applied for annually. All 2024 Short-Term Rental Licenses will expire on January 15, 2025.

To continue advertising or operating a short-term rental you must apply for, receive approval and pay your 2025 licence fee before January 15, 2025.

Each of the three examples provided above include direct quotes provided by the Bylaw Officer in his statement and fact-based evidence contradicting each statement that was made. Either the Bylaw Officer is not familiar with the short-term rental regulations, or the City of Victoria has misrepresented information to the public. Either scenario is unacceptable.

Suspicion of Falsifying Evidence:

As stated in the previous section, the License Inspector has misrepresented the timeline by placing subsections 12 and 13 in the wrong order. This is a proven fact with supporting documentation submitted by the License Inspector.

Bylaw Officer Duarte appears to further misrepresent himself and the City of Victoria in his documented statements on several occasions. As a starting point, the second line of Bylaw Officer Duarte's statement defines the date he claims the statement was written (Monday March 8, 2024). However, the date does not exist.

The inspection took place on Tuesday March 5, 2024. This means that the statement was either written on Friday March 8, 2024 (four days after the inspection) or possibly Monday March 11, 2024 (six days and a full weekend after the inspection took place). This timeline assumes that at least the day or the numbered date provided by Officer Duarte is correct.

This means that the Bylaw Officer wrote a 2,477-word summary of the inspection by memory several days after the inspection took place. The delay and the date discrepancy raise concerns about the report's accuracy and the officer's recollection of events. It appears the majority of the accurate details provided in the written report were likely provided by him describing the pictures he had taken during the inspection.

The credibility of official reports, such as those authored by bylaw officers, is significantly influenced by the timeliness of their preparation. Delays between the observed event and the documentation can lead to inaccuracies, memory lapses, and potential challenges to the report's reliability. Legal precedent underscores the importance of timely documentation to ensure accuracy and fairness, a standard that was not followed in this instance.

Legal Standards:

Importance of Timely Reporting: Courts have emphasized that prompt reporting is crucial to preserve evidence and ensure witness reliability. While these cases pertain to criminal

proceedings, the underlying principle—that delays can cast doubt on the accuracy and trustworthiness of reports—applies broadly, including to administrative contexts.

Standard for Investigative Reports: Guidelines for internal affairs investigations in law enforcement stress the necessity for prompt and accurate report writing. Delays can result in incomplete or inaccurate accounts, which may compromise the integrity of the investigation. While these guidelines are specific to internal police investigations, they reflect a general expectation for timely documentation in official matters to maintain credibility.

Bylaw Officer Duarte's report contains several false statements and baseless misrepresentations that further cast doubt on the reliability of the Officer's entire statement. Below is a list of the Officers' claims that can be proven inaccurate with accompanying documentation. If I was not writing this over the Christmas Holidays and I had more time to put this together, there's another 8-12 examples that I could provide.

False Statements

Claim: "When asked if Mr. applied for a non principal or a principal licence, he stated he applied for the non principal licence even though this unit was his principal residence, stating he resides in the unit."

Response: I have already proven that Bylaw Officer Duarte was not adequately prepared for the inspection in the preceding section. Here he also falsely states that I had told him that I applied for a non-principal residence license.

However, later in the License Inspectors report (subsection 16) it's stated that on March 11, 2024 (6-days after Duarte's inspection took place) I stated by email that I would change my rental application from a principal residence to a non-principal residence application. This was the first time that I stated I would pursue a non-principal license to the City of Victoria.

City Staff stated (Appendix: Pg 197) that it was not possible to have two applications pending at the same time which means my principal residence license was still pending at the time of the Bylaw Officer's inspection.

The fact that Bylaw Officer Duarte included a statement in his written report that was not true until 6-days after the inspection provides additional evidence that he violated the principals of procedural fairness as he used information that was not available to him at the time of his home inspection to write his report. It also means that it is likely that he did not write his report until Monday March 11, 2024 (6-days and a full weekend after the date of the home inspection) further violating administrative process requirements.

Claim: Duarte states "he mentioned paying for increased insurance, creating a commercial business through his bank so that he is covered in the event something happens to his unit."

Response: The Officer clearly displays that he did not understand the context of our conversation and shows a lack of care to ensure that he was presenting accurate information to the License Inspector and City Council members.

Bylaw Officer Duarte never requested additional documentation to support his misbelief that my residence was in fact an investment property and was purchased through a corporation. Documentation has been provided refute the Bylaw Officer's claims include:

•	Personal Property (Contents) Insurance provided by Insurance. The contract states: Name of insured is dwelling occupancy is "owner occupied", 3-years of continuous insurance coverage, the address of the insured dwelling is Johnson Street (Appendix: Pg. 74-81; Supplement to the Appendix: Pg. 387-390).
•	Commercial Insurance (Rental) Insurance provided by Insurance Services. The contract states the name of the insured is (not a corporation), address of the insured and address of risk is both Johnson Street (my home address matches the location of risk for the policy), the form of business is "Individual" (not a corporation), and the description of business operations is "Condo Unit Ownership – Short Term Residential Rental". All information provided confirms that an individual is the policy holder and not a corporation (Appendix: Pg. 71-73; Supplement to the Appendix: Pg. 391-445).
•	Law Corporation submitted the Land Title Act documentation for the purchase of my home. The document defines the borrower/mortgagors as and and (not a corporation). The document includes the legal description of the land (PID/Plan Number), legal description of the Strata Lot Number, initial mortgage amount of and the lender as the This confirms that and are the listed borrowers/mortgagors and the property is not owned by a corporation (or through a "commercial business at set up through my bank"). Available in the Appendix on Pg. 62-63.
•	Mortgage Statement from the and defines: the borrowers as and and the address of the mortgage and statement delivery is Johnson Street Victoria BC it confirms the outstanding balance of the mortgage (Confirms the borrowers (Appendix: 64-68).
•	The License Inspector States in (subsection 5) of the License Inspectors Report that: "Language and have owned the property at Johnson Street since "The License Inspector's findings directly contradict the Bylaw Officer Duarte's statement that I created a commercial business through my bank to

Claim: Bylaw Officer Duarte misstates basic information about my business plan:

hold this property.

"Mr. made a statement that his plan was to replace the current bed with a wall type hide a bed similar to the bed type in the first bedroom, so it can be folded away in order to create more space."

Response: I spent \$3,329 over the previous five months purchasing a custom-built bed frame (November 2023) for additional storage and new king size mattress (delivered in April 2024) for the master bedroom (Appendix: Pg. 136). I described in detail to the License Inspector in my initial appeal that the new storage bed is where I keep my clothes (in-season clothes and work clothes), toiletries and other items that I use on a daily basis while I'm living in my home (Appendix: Pg. 184-188).

The Bylaw officer neglected to take the opportunity to view the storage space. If he had viewed it there would have been picture evidence. This storage space is a key contributing factor allowing me to easily prepare my home for guests and to reset my living space when I return. The Officer also neglected to mention that I offered to show him the inside of the two storage units on the deck and the additional unit in the parking garage. He declined each offer.

This is another example of the Bylaw Officers inability to understand the details of my business plan, lack of due diligence conducted, and a false statement.

Claim: "Mr. stated that he somehow had been stuck with having someone currently staying in his unit for 30 days, which would be the person staying in the first bedroom, not the primary bedroom."

Response: I have never rented a single bedroom in my home to someone through an online platform. I have also never been living in my home while a stranger rented out one of the bedrooms. I would never feel comfortable, or safe, and neither would my partner.

The Bylaw Officer assumes that I rented the second bedroom to someone using a third-party platform. However, I have allowed a close friend and a colleague at to stay in my home periodically while he was searching for a home to purchase with his fiancée. At the time (March 2024), was travelling to and from Vancouver to visit his partner (now fiancée) as she had not moved out to Victoria. They were in a similar position to me in 2022 when had been living in Vancouver. stored a few bags at my home for several months while he searched for a home to purchase.

Claim: The Bylaw Officer states:

"How do you plan to advertise? Airbnb, mentioned he may advertise on VRBO, also stated he is NOT currently advertising on VRBO."

Response: I have clearly displayed my 2024 non-principal rental license number in my property description on both Airbnb and VRBO as required by the City of Victoria. I have declared the business number in the tax declaration sections on both Airbnb and VRBO.

It is clear that I have not made any attempt to hide either of my listings in 2024. I have actively listed my home for rent, on occasion while I'm temporarily away, as is permitted by the bylaws. Further, legal precedent displays that business operations should not be forced to stop during extended administrative delays. I believe I have strong legal standing for my case to be overturned and all allegations to be dropped.

Further, the City of Victoria is currently building a rental registry alongside the Province of B.C. Any knowledgeable person (and who has a history of compliance) would never misstate

information that is readily available through a simple online property rental search. I assume that I have made it clear by now that I'm smart enough to make a better decision.

The Bylaw Officer attempts to make it appear as if I was attempting to hide the fact that I had listed my property on VRBO from the City of Victoria. Unfortunately, I do not know how to block the City of Victoria staff members from viewing an online platform, which makes this claim difficult to understand. What is clear, is this is another example displaying that the Bylaw Officer was not prepared for the meeting as he did not review my file before the inspection to see if I was offering my place for rent on both platforms. Personally, I believe that Bylaw Officer Duarte did not write down the information, then found the listing on VRBO after the inspection (which he should have done prior to the inspection), then concluded that I must have misrepresented the information when he wrote his report (from recollection) six days after the inspection took place.

Allegations of Staging my Home for the Inspection

The Officer made baseless references in his report suggesting I staged my home for the inspection. I have never met the Bylaw Officer previously, yet he consistently makes assumptions about my life and about the way I would choose to decorate my home. This is a serious accusation to make and should be accompanied with concrete evidence (which has not been provided). Examples of statements suggesting I staged my apartment include:

"DUARTE then proceeded to the main primary bedroom which was furnished, with ensuite and appeared to be staged"

"when photographing the bathroom DUARTE did observe that the towels hanging from the glass shower and the hand towels hanging from their rack above a wooden table appeared to have been used, as in not staged."

"some male hygiene products on display by the sink"

It's unclear what he's attempting to uncover by continuously suggesting that the apartment was "staged" for the inspection. I don't have pictures of family or friends in my apartment because it's rented on occasion while I'm away and the entire point of the inspection is to gain approval for a rental license. Guests do not want to see personal items in their rental unit.

However, to further characterize the bylaw inspectors complete lack of attention to detail while making these baseless allegations, the Officer stated there were:

"two generic framed prints hanging in the bathroom"

First, he missed five more hanging above the kitchen cupboards. Second, he clearly did not look closely at the evidence he was describing because each of the seven "prints" are actually original albums covers with the album stored inside the frame. These are a keepsake of mine from my parents when they sold our family home.

Misrepresentations:

Officer Duarte's report is riddled with errors that indicate a lack of care and thoroughness in documenting the inspection and subsequent findings.

During the inspection, I took the opportunity to speak with the Bylaw Officer about my principal residence status as it was my first opportunity that I had been given to speak with someone inperson at the City of Victoria. The Officer informed me that he had booked 30-minutes for the inspection and that I could use the additional time to discuss the pending regulation changes and the characteristics of my principal resident status (it's my primary residence, my ability to work remote, I travelled a significant amount for work, I visit family in Vancouver often, my parents have a

The Bylaw Officer fails to adequately outline these details as they were presented to him within his written submission:

"Mr. mentioned his parents living in Vancouver and also having a place in which are the two locations he stated he would be when he is not home."

The officer neglects to mention that I explained how much I travel for work and that I have a flexible work schedule. This was the entire basis of the conversation and the reason why I have been trying to speak with City Staff.

As DUARTE was noting Mr. responses, he stated, "you don't have to write this down word for word", and then something to the affect that he was just describing his situation so that DUARTE could then tell him what to say. DUARTE felt that was an odd statement to make however, allowed Mr. to continue."

To me this is a clear example of me oversharing information to the Bylaw Officer so that he can represent the information correctly in his report. However, he clearly shows in this statement that he could not remember the facts of the conversation when he filed his report nearly a week later and decides to fill in his own narrative.

This claim will become more evident in the next section as you will see that I emailed City Staff a few hours after the inspection (5:14pm on Tuesday March 5, 2024) and provided a detailed summary of my principal residence status and my conversation with Bylaw Officer Duarte. My statements will demonstrate that I have been consistent over the past 12-months. This will further show negligent behavior by City Staff and the Bylaw Officers failure to follow basic procedural processes.

To further display how poorly the Bylaw Officer recounts the information as it was provided below is a summary of the conversation as it's written in his short-form notes (provided in the written statement):

The Bylaw Officer states that I am:

"Offering the whole home, while away"

That I am offering my home on:

"Weekends, Friday, Saturday, and Sunday, unless it is a long weekend then whatever day falls on the holiday will be added, example Friday, Saturday, Sunday, Monday (holiday)"

But clearly he never wrote down any additional examples that I provided during the conversation because he fails to grasp that I have the ability to offer my home for rent from Thursday night to Monday morning (5-nights) on a regular work week. If I choose to use

additional remote working days, or I'm travelling for work, then I can allow longer rentals. The Bylaw officer further asks:

"Are your plans subject to change?"

I responded "Yes"

The Bylaw Officer failed to gather additional information. He made a one word note of my response, indicating that my plans were subject to change. The officer did not request additional documentation or clarifications that could have addressed any concerns regarding my principal residence status. As someone currently learning more about the approval process, I would have expected this response to require additional notes to be taken, to properly understand the reason behind the response.

However, the Bylaw Officer continues with his next question:

"What is the typical minimum length of stay you anticipate offering? 3 to 4 night minimum."

Officer Duarte then states later in his report:

"Mr. stated that if DUARTE were to review his Airbnb listing currently that it would look different to what he just described and his reasoning behind that was that it would take time to re-adjust the availability in his calendar."

It takes just a minute or two to login and update the availability of my listing on the platforms. I can only assume the officer was mixing up the discussion we had around my work schedule, which does take time to adjust because I need approvals for working remote, as well as booking flights and accommodation when I'm travelling. Entire travel plans and dates can change at any time. The Officer chose not to clarify but to add the statement:

"DUARTE reviewed an active Airbnb listing for this unit offering a 5-night minimum stay...

DUARTE also conducted a search of VRBO platform locating an active listing for this unit which was offering a 6-night minimum stay".

I don't think I have ever required a 6-night minimum stay on either platform since 2021 when I was renting out my residence as a long-term rental. On both platforms I require a 3-night minimum on Saturdays (1-day of the week) to ensure that rentals over the weekend provide enough income to cover my cleaning expenses, travel expenses, and have a few hundred dollars left over to pay down my mortgage.

In the end, the Bylaw Officer was not speaking with me for the full 30-minutes, yet he chose to make the following statement as if he was choosing to cut me off from the conversation:

"DUARTE felt at that time, should the conversation continue that it would only loop in circles and so he ended the conversation there."

I cannot speak for what the officer was thinking at the time. But he did state during the meeting that he had 30-minutes blocked off for the inspection so he would answer questions that I had about the pending legislation changes and my personal situation, he was not with me for the entire 30-minutes.

Summary of bylaw Officer Duarte's Statement

- Incorrect Dates: The officer's report lists "Monday, March 8, 2024," a non-existent date. This error raises questions about when the statement was written and the accuracy of its contents. The officer's statement was drafted 4–6 days after the inspection, relying heavily on memory rather than contemporaneous notes or records. Legal precedent underscores the importance of timely documentation to ensure accuracy and fairness.
- Failure to Gather Additional Information: The officer did not request additional documents or any clarifications that could have addressed any concerns regarding my principal residence status while he was preparing his written summary.
- **Incomplete Observations:** The officer failed to note many details, such as 20+ rolls of toilet paper and cleaning supplies in the closet, while deciding to include other irrelevant or incorrect details such as the shoe rack's contents.
- **Contradictory Statements:** The officer admitted to not reviewing my file prior to the inspection but simultaneously claimed to have conducted a thorough review afterward. This contradiction undermines the report's credibility.
- Improper Application of Administrative Policies: Legal precedents, such as Merritt v. Ontario (Attorney General), establish that administrative policies must align with enabling legislation. The officer's reliance on unwritten rules about rental limits violates this principle.

The cumulative issues with Bylaw Officer Duarte's report—including false statements, misrepresentations, lack of attention to detail, and procedural failures—demonstrate its unreliability. Admitting such a flawed statement into the appeal process would undermine the principles of fairness and justice. I respectfully request that this statement be excluded in its entirety and that my application be evaluated based on factual evidence and adherence to established legal standards.

14. On March 5, 2024, the appellant contacted city staff via email about the impacts of the new provincial regulations, current City regulations and how to proceed with his request for an exemption and how it would impact him. In the email, the appellant stated he resides at the property for more than 180 days of the year, between 200-250 days. The appellant stated he wished to offer the home only weekends 'or when I'm on vacation for a week to maybe 10 days throughout the year'. The appellant stated he would be residing at his parents' home in Vancouver or their cabin in Lake Cowichan while offering the home for rent. The appellant stated he needed the income to afford his living and property costs, that his position is unique, and he is a prime candidate for an exemption. The appellant ended his communication asking if he should be applying for a non-principal licence instead of the principal residence licence, given the amount of time he plans on operating and acknowledging he previously operated under the non-principal short-term rental licence [Appendix D].

The statements presented in Section 14 of the License Inspector's report misrepresent key facts, selectively omit critical context, and inaccurately frame my intentions and compliance

efforts. My correspondence on March 5, 2024, was written in good faith and based on the information provided to me at the time, including statements made by Bylaw Officer Duarte. Below, I will refute the inaccuracies, clarify my intent, and provide context that is essential to a fair evaluation of my application.

Misrepresentation of "Requesting an Exemption"

Claim: "The appellant stated he is a prime candidate for an exemption."

Response: I did not specifically request an exemption. My communication was framed around my understanding of the bylaws as explained by Bylaw Officer Duarte during our inspection. The officer informed me that a principal residence could only be rented four times per year, which I now understand is not backed by any legal documentation or stated in the bylaws.

Based on this incorrect understanding, I inquired about whether I could be considered a prime candidate for an exemption given my unique circumstances. My email was not a demand for preferential treatment but rather an effort to clarify my position under what I believed to be the applicable rules.

Selective and Incomplete Representation of Business Plan

Claim: "The appellant stated he wished to offer the home only on weekends or when on vacation for a week to maybe 10 days throughout the year."

Response: This statement fails to address whether my comments referred to business days, calendar days, or longer periods tied to my extensive work-related travel schedule.

I clearly informed Bylaw Officer Duarte during the inspection that my business plan was subject to change based on my business travel schedule, ability to work remote on select days, changing regulatory requirements and my ability to operate within the bylaws.

While my email did not explicitly outline my extensive travel schedule for work at ability to work remotely on Fridays and an additional 20 times per year, this omission was not intentional. I was relying on the assumption that further documentation would be requested if necessary. However, neither the Bylaw Officer nor the License Inspector requested any additional supporting documentation to validate my statements.

Inquiry About Non-Principal License

Inspector's Claim: "The appellant ended his communication asking if he should be applying for a non-principal license instead of the principal residence license."

Response: My question regarding the non-principal license was solely based on the bylaw officer's erroneous statement that I could only rent my home a maximum of four times per year. This misrepresentation created unnecessary confusion about the applicability of the principal residence license to my situation.

This inquiry was not an admission of intent to apply for a non-principal license but rather an effort to ensure compliance and understand whether my operational plans aligned with the proper licensing requirements.

Financial Context Misrepresented

Claim: "The appellant stated he needed the income to afford his living and property costs."

Response: This statement is presented out of context and in a way that misrepresents my intentions. The financial impact of these regulations was mentioned to highlight the disproportionate burden on homeowners like myself who rely on occasional short-term rentals to cover living expenses.

This was not a justification for non-compliance but an effort to explain why clarity on the regulations and my compliance options were critical. I requested to speak with someone four separate times in my email on March 5, 2024. I was not given this opportunity.

Demonstrating Alignment with the Intent of Regulations

The underlying intent of the evolving short-term rental regulations is to reduce the cost of living for B.C. residents, return properties to the long-term rental market, and address the ongoing housing crisis. I have not sought an unfair exemption or to circumvent the stated rules or any bylaws. My situation fully aligns with these objectives for the following reasons:

Primary Residence: Johnson Street is my principal residence, as substantiated by the land title, mortgage, insurance, employment access logs, employment documents, and several additional documented evidence. Unlike non-principal rental properties, my home is not being removed from the long-term rental market as I live in the residence more than anywhere else during the year.

Rental Activity: I have consistently operated my short-term rentals on an occasional basis, such as weekends or during periods of travel, without displacing potential long-term tenants. This approach complies with the principle of occasional use for short-term rentals outlined in the bylaws.

Supporting Housing Affordability: The income generated from short-term rentals helps offset my high cost of living and property expenses, allowing me to remain in Victoria while continuing to contribute to the local economy.

Good Faith Efforts: I have consistently sought to comply with regulations, as evidenced by my communication with City staff, my pending application for a principal residence license, and my reliance on information provided by the Bylaw Officer. My intent has always been to operate within the framework of the law.

Additional Observations:

Lack of Request for Supporting Documentation: Neither the Bylaw Officer nor the License Inspector sought additional information from me to validate or clarify the statements in my email. This lack of engagement reflects a failure to adhere to proper administrative practices and results in an incomplete and biased interpretation of my communication.

Selective Quotation of Communication: The Inspector's report selectively quotes my email without including the full context, particularly my reliance on statements made by Bylaw Officer Duarte and my expressed intent to comply with the rules.

Section 14 of the License Inspector's report contains numerous inaccuracies and misrepresentations that unfairly portray my statements and intentions. My email communication was an attempt to seek clarity and ensure compliance with what I believed to be the regulations at the time. The reliance on incomplete and selective quotations without further engagement or documentation requests demonstrates a lack of due process. I respectfully request that this section be re-evaluated based on the full context and my continued willingness to comply with all applicable regulations.

15. On March 8, 2024, staff identified an additional VRBO listing by the appellant offering unlicensed short-term rental at 728 Johnson Street. The appellant's VRBO 2024 calendar displayed multiple grey blocks indicating dates booked by guests, blue font for available dates, and grey font for dates blocked by the operator. The VRBO calendar showed a current booking that extended until March 31, 2024, which aligned with the appellants statement to Bylaw Officer Duarte that he currently had a guest staying for 30 days. However, the appellant had informed Bylaw Officer Duarte he only planned to list on Airbnb and did not disclose the VRBO listing. [Appendix F-G].

The statements in Section 15 of the License Inspector's report contain critical inaccuracies and misrepresentations that mischaracterize my actions and intentions. The Inspector's misinterpretation of the VRBO calendar and failure to understand the platform's functionality have led to unsupported conclusions.

Incorrect Address Referenced

Claim: "Staff identified an additional VRBO listing by the appellant offering unlicensed short-term rental at 728 Johnson Street."

Response: The address 728 Johnson Street is incorrect and does not pertain to me or any property that I own or operate. This is the second time the License Inspector has stated the wrong address in the report. In a legal court this would undermine the credibility of the report and likely cause several sections of the Inspectors report to be inadmissible. My principal residence is located at Johnson Street, which is the subject of this appeal.

Mischaracterization of the VRBO Calendar

Claim: "The VRBO calendar displayed multiple grey blocks indicating dates booked by guests, blue font for available dates, and grey font for dates blocked by the operator. The calendar showed a current booking that extended until March 31, 2024."

Response: The License Inspector fails to display an adequate level of understanding of how VRBO's calendar function works. The assumptions made are a glaring oversight and undermines the validity of their conclusions and brings into question how many other applications the License Inspector has denied due to their false conclusions.

I have integrated the calendar functionality across my Airbnb and VRBO listing - like most hosts. Airbnb has a better user interface allowing me to block off available dates more easily in comparison to VRBO. This means that any dates blocked off in my Airbnb calendar (dates I've selected that are not available to book, or they have been booked on Airbnb) will display a grey block on VRBO.

The License Inspector erroneously states that the grey blocks mean there is a booking; this is false. Grey blocks do have to indicate an active booking as they more often represent periods when the property is reserved for personal use.

The License Inspector also fails to mention that the 5 periods of availability (indicated in the report by blue font) between the period of March 8 – December 31, 2024, align with my stated business plan as each of the available dates being offered over the weekend.

Misrepresentation of Rental Activity

Claim: "The VRBO calendar showed a current booking that extended until March 31, 2024, which aligned with the appellant's statement to Bylaw Officer Duarte that he currently had a guest staying for 30 days."

Response: I have stated previously that I had a colleague staying with me for close to a month. The Inspector's repeated claim that a 30-day booking occurred is inaccurate and contradicts documented evidence.

The calendar in Appendix G further confirms that my VRBO rental activity is limited. At the time of the March 8, 2024, review, my condo was only available for bookings over weekends on VRBO between March 8-December 31, 2024. These bookings align with my statements that rentals are primarily short-term (3–4 nights) and focused on weekends or over longer periods where I'm away on vacation/travelling for work.

Alleged Failure to Disclose VRBO Listing

Claim: "The appellant informed Bylaw Officer Duarte he only planned to list on Airbnb and did not disclose the VRBO listing."

Response: During my conversation with Bylaw Officer Duarte, I explicitly mentioned that I primarily use Airbnb for bookings but that I may also advertise on VRBO. I did not state that I was exclusively listing on Airbnb.

Furthermore, the use of VRBO as a platform is entirely consistent with City regulations, provided that listings adhere to licensing requirements, which mine does. The VRBO listing includes my business license information, as required by City regulations, making the suggestion of concealment baseless.

Mischaracterization of Unlicensed Rentals

Claim: "Staff identified an additional VRBO listing offering unlicensed short-term rental."

Response: The Inspector provides circumstantial evidence that the VRBO listing was used for unlicensed short-term rental activity. Established legal precedent states that administrative limitations should not force homeowners/businesses to bear the financial consequences of delayed application processing. Further, the principle of "justice delayed is justice denied" applies equally to administrative processes affecting housing security and property rights.

Overall, the City's failure to process applications within reasonable time frames should not result in de facto denial of rights through administrative delay and cannot force a business to cease operations during the prolonged delay.

The claims in Section 15 of the License Inspector's report are riddled with inaccuracies, including an incorrect address, a misinterpretation of the VRBO calendar, and unsupported allegations of unlicensed rental activity. The Inspector's lack of understanding of platform functionality and their reliance on <u>assumptions</u> rather than <u>facts</u> have led to a flawed conclusion.

16. On March 11, 2024, City staff responded to the appellant explaining the City of Victoria regulations and the potential impacts of the new provincial regulations. Staff informed the appellant that from his description of his short-term rental business plan, it did not appear to align with the regulations of a principal resident short-term rental licence as outlined in *Schedule D – Home Occupations* [Appendix D].

The appellant responded the same day, informing staff he wished to pursue a non-principal short-term rental licence instead. The appellant asked if a subsequent application would be required to obtain a principal resident short-term rental licence to operate after April 30, 2024 [Appendix D].

Timeline to March 11, 2024.

Submission/Event	Submission Date	Completion	# Days
Strata Council – License Signatures	December 28, 2023	January 18, 2024	21
1 st Principal Residence License Submission	January 23, 2024	N/A (March 11, 2024)	53
Full Application Timeline	December 28, 2023	March 11, 2024	74

The statements in Section 16 of the License Inspector's report mischaracterize my actions and intentions, relying on incomplete interpretations of the bylaws and omitting critical context.

Claim: "Staff informed the appellant that from his description of his short-term rental business plan, it did not appear to align with the regulations of a principal resident short-term rental licence as outlined in Schedule D – Home Occupations."

Response: This statement misrepresents the context and the underlying bylaws. Schedule 'D' allows for the entire principal residence to be rented occasionally while the operator is temporarily away. The term "occasionally" is not defined in numerical terms, leading to inconsistent applications of the bylaw. The staff's interpretation appears arbitrary and unsupported by the regulation text. My business plan explicitly adheres to the regulation by offering the entire residence only during periods when I am away, consistent with the intent of "temporary absence" in Schedule 'D'.

The staff's interpretation that my plan to rent on weekends or during vacations does not align with "occasional" use is inconsistent with the regulation. This demonstrates a failure to apply the bylaw in an objective and consistent manner as required by administrative legal precedents.

My email correspondence provided extensive details about my use of the property and my operational intent. However, the report fails to acknowledge that I was willing to provide additional documentation or evidence to support my statements. It also fails to address that I requested to speak with someone on the phone or in person several times – but the request was never granted.

Claim: "The appellant responded the same day, informing staff he wished to pursue a non-principal short-term rental licence instead."

Response: My communication clearly shows that I decided to temporarily pursue a non-principal residence license only because of staff guidance. This was based on their interpretation of Schedule 'D' and the assertion that my principal residence business plan did not align with the regulations.

My email explicitly states that I intended to revisit the principal residence license application later in the year to comply with anticipated regulatory changes. This demonstrates good faith in seeking compliance, not a preference for a non-principal license.

Importantly, my inquiries about subsequent applications and willingness to adjust my operations demonstrate a commitment to comply with both current and forthcoming regulations. This was not adequately reflected in the staff's response or the report.

Claim: "The appellant asked if a subsequent application would be required to obtain a principal resident short-term rental licence to operate after April 30, 2024."

Response: My inquiry about subsequent applications reflects an attempt to understand the administrative process and does not imply a change in my principal residence status or operational intentions.

Overall, section 16 of the report misrepresents my compliance efforts and operational intent. My actions have consistently demonstrated good faith in navigating a complex regulatory framework. Unfortunately, it does not appear the City of Victoria has shown the same duty of care to applicants as shown below.

Misrepresentation by City Officials

The City staff's misrepresentation of bylaw requirements has caused direct financial and mental harm, while unnecessarily complicating my licensing decisions. This situation raises serious concerns about the proper exercise of administrative authority.

Bylaw officer Duarte stated on March 5, 2024, during the principal residence inspection that the City of Victoria will only permit a primary resident operation to allow a total of four bookings per calendar year. The Officer stated (Appendix F in the License Inspectors appeal response):

"[Victoria] will only be permitting primary resident operations allowing for four bookings per year"

I stated five different times in my email (to str@victoria.ca and m.peluso@victoria.ca / Marissa Peluso) on March 5, 2024, that I had concerns about the four-rental limit that I had just learned about. In the response, Marissa failed to correct Bylaw Officer Duarte's statement and to let me know this was an administrative suggestion as opposed to a legal standard written in the Bylaws. City Staff presented this information as a regulatory fact despite having no basis in any City bylaw or adjoining regulation.

However, no such limitation exists:

 Bylaw 18-036 & Amendment 24-059: No specific number of bookings is referenced and no maximum days per year specified. The only limitation is rentals must be "short-term" which is specified as less than 30 nights. The principal residence definition was updated to "residence in which an individual resides for a longer period of time in a calendar year than any other place".

- Schedule 'D' Home Occupations: Section 12 permits entire principal residence rental "occasionally while operator is temporarily away". There is no definition provided for "occasionally," and there is no maximum number of rentals specified.
- City of Victoria Website (Link: STR Business Licensing): States "while you are away, you can rent your entire unit for no more than 160 nights in a calendar year."

As stated previously, the interpretation of "occasionally" to mean "four times per year" appears to be an administrative policy rather than a bylaw requirement. City Staff imposed an arbitrary limitation that lacks legal foundation and communicated the information as having legal standing. These statements were the direct cause that forced me to make alternative plans and seek a license that wasn't required.

Legal Precedents & Supreme Court of Canada Guidance

Merritt v. Ontario; Greater Vancouver Transportation Authority v. Canadian Federation of Students.

- Administrative policies cannot create restrictions beyond legislation.
- Unwritten rules cannot override bylaw provisions.
- Officials must exercise power within statutory authority.

Administrative Law Violations

City staff exceeded authority by:

- Creating an arbitrary number of rental periods
- Enforcing unwritten policies as law
- Influencing licensing decisions through misrepresentation
- Causing unnecessary financial expenditure

The creation and enforcement of this unwritten "four rental" policy represents an overreach of administrative authority, resulting in direct financial impact and operational complications for property owners attempting to comply with actual regulatory requirements.

The misrepresentations by City Staff (in authoritative positions) directly influenced my licensing decisions and my decision to pursue a non-principal residence license. I would never have applied for a non-principal residence license if the misrepresentations were never made.

The greatest economic benefit is to maximize the number of times I can rent my home while I'm occasionally travelling for work, working remote, or visiting family/friends in another city. Again, I do not have the ability to offer a long-term rental because I live in my home a majority of working days throughout the year.

I Assumed the Bylaw Officers and City Staff were not providing false representations of the City of Victoria's documented bylaws when they said I would be limited to a maximum of four rental periods in 2024 under a principal residence license. With this information, I decided that the greatest economic benefit would be generated by me using as much of my remote work time as

possible around weekends thru May 1, 2024, under a non-principal residence license. I would then only use the four-rental maximum under the principal residence license when I was going to be away travelling for work, or taking vacation (e.g. 18-day trip for a wedding, using 12 days of vacation, from June 30-July 17, 2024) after the regulation change in May. This business plan followed all documented regulations.

These misrepresentations caused me to purchase a non-principal residence license that I did not need for \$1,500. Had City staff accurately represented the bylaws, I could have operated under the \$150 principal residence license, saving \$1,350 in unnecessary licensing fees.

The financial impact of the City's mismanagement extends far beyond the unnecessary \$1,350 licensing fee differential. Over the past year, I have invested more than 130 hours pursuing a principal residence license - time spent writing emails, visiting City Hall, attending inspections, gathering documentation, and now preparing an appeal to a 135 page document (that has a significant amount of false and misleading statements which have been represented as 'Facts') that requires a significant amount of time to plead a fact-based case - which should be straight forward administrative process if I was dealing with an unbiased party.

The overall cost has extended far beyond quantifiable expenses and has led to serious impacts to my physical and mental well-being. After months of sleepless nights and mounting stress over potential housing insecurity, I experienced an unprecedented medical emergency - losing consciousness and requiring hospitalization. As someone without any pre-existing health conditions and no history of similar incidents, medical professionals attributed this episode to the stress and sleep deprivation caused by this ongoing situation. The incident required immediate emergency care and multiple follow-up appointments (Holter Monitor, heart scan, and a pending brain scan), adding both medical expenses and additional stress to an already overwhelming situation.

A physical manifestation of stress is particularly troubling given that it stems from the simple attempt of navigating an administrative process that should be straightforward and clearly defined. No resident should face such severe health consequences while seeking to maintain compliance with municipal regulations to retain their primary residence. I have a lifelong history of regulatory and legal compliance, my ability to keep my job depends on it, and the license Inspector's accusations that I have falsified evidence is a direct threat to my livelihood that I will NOT take lightly.

Adding to this frustration is the fact that the very staff members creating these unnecessary complications and making misrepresentations about bylaw requirements are paid through taxpayer dollars, business license fees, and other municipal revenue sources that I contribute to as a resident and property owner. The City staff's inefficient processes and enforcement of non-existent regulations effectively means I am paying for both sides of this dispute - funding the salaries of those causing the problems while bearing the direct costs and lost time value of navigating their administrative maze.

This represents a troubling misuse of public resources and raises serious questions about the responsible management of taxpayer-funds.

17. On March 12, 2024, City staff responded to the appellant via email to confirm his application had been switched from a principal resident to a non-principal licence type. Additionally, staff provided the appellant with an explicit answer regarding a future subsequent application stating, 'You are correct, you will need to submit a new application for a principal licence' [Appendix D].

The statements in Section 17 of the License Inspector's report fail to accurately represent the circumstances surrounding my application. City Staff's guidance and administrative inefficiencies created unnecessary barriers, which directly influenced the need to modify my application mid-process.

Claim: "staff provided the appellant with an explicit answer regarding a future subsequent application stating, 'You are correct, you will need to submit a new application for a principal licence"

Response: While the City responded to this <u>single</u> inquiry, my March 11, 2024, email contained four additional questions that were not addressed. Additionally, I reiterated my request to speak directly with someone to resolve outstanding questions, but this request was once again ignored.

Examples of questions that were not answered by this overly simple response on March 12, 2024:

- Clarification on why my original application, submitted in good faith, could not be amended to reflect the guidance provided, instead of requiring a completely new application.
- Explanation of the steps necessary to resolve the discrepancies in interpretation of the term "occasionally" in Schedule 'D' between staff and as they're defined in the bylaws so that my second application for a principal residence license would be accepted.
- Confirmation of whether previous documentation (e.g., strata approval) would still be valid for a new application or if it would need to be resubmitted to Strata Council for reapproval.

These unanswered questions created further uncertainty and prolonged the process unnecessarily. Similarly, questions from my March 5, 2024, email—including concerns about the evolving provincial regulations and how they intersect with City bylaws—were also left unaddressed. In the March 5th email, I concluded by stating:

"Anything you can provide/suggest would be appreciated, getting ahold of someone in the bylaw department has been difficult."

The lack of engagement by City staff is evidently clear and it hindered my ability to fully comply with regulatory expectations in a timely manner as you will see in the following sections.

Notable Issues Not Identified in the License Inspectors Report in Section 17:

Mischaracterization of Application Change: The decision to switch to a non-principal license was not voluntary but made under advisement from City staff, who indicated my principal residence plan would not align with their interpretation of the regulations.

The report misrepresents my application change as a decision made entirely by myself. In reality, the City Staff's interpretation of Schedule 'D' of the principal residence regulations forced this decision on me.

Failure to Acknowledge Communication: Despite my efforts to seek clarification and offer cooperation, my March 11, 2024, and March 5, 2024, emails were met with incomplete responses. The lack of engagement demonstrates a failure in procedural fairness, as applicants should receive clear and timely answers to reasonable questions.

Inefficiency in Administrative Processes: Despite completing an inspection in March 2024 and submitting required documentation, I was required to restart the application process due to procedural inefficiencies that introduced unnecessary redundancies. This demonstrates inefficiency and an undue burden placed on applicants.

Commitment to Compliance: My willingness to submit a new application and comply with guidance demonstrates good faith efforts to align with the evolving regulations.

Overall, section 17 misrepresents the voluntary nature of my application change and fails to acknowledge the role of administrative inefficiencies in prolonging the process.

18. On March 18, 2024, the appellant was issued a non-principal short-term rental licence.

The issuance of my non-principal short-term rental license on March 18, 2024, raises questions about the City of Victoria's licensing standards and administrative processes. The significantly shorter timeline for approving non-principal residence applications, compared to principal residence applications, reflects procedural inconsistencies and a lack of equitable treatment for applicants seeking compliance.

Timeline to March 18, 2024.

Event Description	Date (Start)	Date (Completed)	#Days
1 st Principal Residence Application Submission	January 23, 2024	March 18, 2024 (N/A)	55
Non-Principal Residence Application Submission	March 11, 2024	March 18, 2024	6

Discrepancy in Approval Timelines: The approval process for my non-principal license was completed in just 6-days. The Principal Residence Application would have been outstanding for 55-days at this time (9.2x longer). The stark difference in approval timelines indicates a lack of consistent standards and raises concerns about the City's administrative priorities.

The expedited approval of non-principal licenses suggests that the City did not hold these applications to the same standard of scrutiny as principal residence applications.

Lack of Due Diligence for Non-Principal Applications: The fact that <u>no</u> additional information or amendments were required to change my principal residence license application into a non-principal license application clearly displays the City of Victoria has failed to apply a rigorous review process tailored to each application type. This discrepancy also undermines the Province of B.C. and the City of Victoria's stated goals of aligning short-term rental licensing with housing and affordability objectives.

The two license types have very different rights and obligations and should therefore be held to a variant standard. If the documentation that was required for submission did not change, then it's unreasonable to assume that applicants should be subjected to disproportionately longer timelines and stricter scrutiny under one application type versus another. The fact that there was no variance in the required supporting documentation demonstrates how the City of Victoria has created an inequitable licensing environment across application types.

Inequitable Standards for Principal Residence Applications: The prolonged delays for principal residence applications create an undue burden for applicants seeking to comply with regulations.

The significant delay in processing my principal residence application contrasts sharply with the expedited approval of the non-principal license. This disparity reflects a systemic failure to prioritize applications that will no longer be compliant under the new regulatory framework. This directly undermines the City of Victoria's credibility in enforcing consistent and equitable standards for all applicants.

The City's approval of the non-principal license without requiring additional documentation further highlights inconsistencies in the level of scrutiny applied to different license types.

Overall, the stark contrast between the expedited approval of non-principal applications and the prolonged delays for principal residence applications raises questions about the fairness and transparency of the City's administrative framework. It also draws credible suspicion that the City of Victoria has an unwritten mandate to deny principal residence applications to force applicants (to sell the underlying homes) to navigate an unnecessarily burdensome administrative process.

19. On April 25, 2024, the appellant applied for a 2024 Principal Resident Short-Term Rental Licence [Appendix H].

The statement in Section 19 regarding the submission of my principal resident short-term rental application on April 25, 2024, omits critical context regarding the administrative barriers I encountered. These barriers include delays caused by the City of Victoria's bureaucratic requirements, redundant inspections, and unnecessary reapplication processes.

Event Description	Date (Start)	Date (Completed)	#Days
1 st Principal Residence Application Submitted	January 23, 2024	April 25, 2024 (N/A)	93
First Home Inspection	January 23, 2024	March 5, 2024	42
Date Indicated I Would Pursue A Principal Residence & and Non-Principal Residence License in 2024		March 11, 2024	
Application Change from Principal to Non-Principal		March 12, 2024	
Submission of 2 nd Principal Residence Application to Strata Council		April 11, 2024	
2 nd Principal Residence Application Submitted		April 25, 2024 (N/A)	
Days Between: Home Inspection Completion & Date Indicated I Would Pursue Both Rental Licenses	March 5, 2024	March 11, 2024	6
Days Between: Home Inspection Completion & 2 nd Principal Residence Application Submission.	March 5, 2024	April 25, 2024	51

Claim: "On April 25, 2024, the appellant applied for a 2024 Principal Resident Short-Term Rental Licence."

Response: This statement fails to acknowledge that my original principal residence application was submitted on January 23, 2024. This application was effectively abandoned by the City when it was replaced with a non-principal license application on March 12, 2024. The City of Victoria allowed the change from a principal residence application to a non-principal residence application without requiring any additional documentation, or me to make any changes to my original application.

However, the City refused to reinstate my original principal residence application by stating that it would not be fair to other applicants if the change were to be made during the application process. This is a clear example of the City of Victoria failing to maintain a consistent application review process as they had already allowed me to make this change on March 12, 2024. This displays a clear bias in the application process.

Importantly, note that I indicated my desire to apply for both licenses (by email; in Appendix D of the License Inspectors Report) on March 11, 2024, and that I received the non-principal license approval on March 18, 2024. Approval of the non-principal license was exactly two months after my original principal residence application was submitted. The City of Victoria decided that because I did not follow-up with them (for a second time) on March 18, 2024, that they could not accept my original application because the signatures were now more than two months old.

Once it was clear that the City of Victoria was going to require me to re-start the entire process, I re-submitted my application for signatures to my Strata Council on April 11, 2024. I followed-up with the Strata Community Manager six times by email, before finally receiving signatures

on April 25, 2024. I promptly submitted my second principal residence application that day. The full email correspondence is included in the Appendix on pages 230-243.

After resubmitting my application on April 25, 2024, the City required a second bylaw inspection, despite having already conducted an inspection on March 5, 2024 (51-days earlier).

The second inspection, scheduled for June 21, 2024, occurred just weeks after the first inspection and was entirely redundant. No material changes had occurred to the property, and the same documentation and details had already been reviewed during the initial inspection. This is a poor example of our public resources at work.

Procedural Failures and Their Impact: The City's procedural inefficiencies and inconsistent communication created significant delays and unnecessary burdens throughout the application process.

Strata Approval Delays: The City's refusal to accept my original application due to an eight-day delay forced me to seek reapplication of my Strata Council signatures without requiring, or requesting any additional documentation displays a lack of duty and care to the City of Victoria applicants/residents.

The lack of flexibility and fairness in accommodating minor procedural discrepancies displays a lack of efficient procedural efficiency, not a lack of fairness to other applicants by waiving the arbitrary 60-day requirement for signature approval and submission.

Communication Failures: My repeated requests for clarification with vague or incomplete responses, further complicated the process and delayed my ability to submit my second application within the defined timeline.

I made it abundantly clear that I was planning on applying for a Principal Residence application in every email correspondence. The City of Victoria was well aware of my intentions and decided to ignore this intention to create as many delays as possible in processing my application.

The City of Victoria's handling of my principal residence application has been fraught with procedural mistakes, inconsistent treatment, and unnecessary time delays in processing. These issues have caused unnecessary burdens in what appears to be a direct attempt to undermine my ability and desire to comply fully with the regulations. I respectfully request that these factors be considered as part of the appeal process and that City Council Members take action to properly address these measures for future applicants. These inequities in the City's administrative processes are excessive and unsubstantiated by a reasonable need to prolong the process.

20. On May 3, 2024, City staff contacted the appellant to schedule an inspection, offering an inspection on June 15. The appellant responded asking if another inspection was required, and if so, he required an alternative date [Appendix I].

Section 20 of the License Inspectors Report is a strong example of the City of Victoria's inefficient administrative process in action. The requirement for a second inspection after a

thorough review just months earlier demonstrates procedural inefficiency and a lack of consideration for applicants' time and resources. Below, I address inaccuracies in the City's portrayal of this process and provide supporting evidence to clarify the facts.

Timeline of Events

Event Description	Date (Start)	Date (Completed)	#Days
1 st Principal Residence Application Submitted (Total Days in Principal Residence Application Process	January 23, 2024	May 3, 2024	101
1 st Home Inspection	January 23, 2024	March 5, 2024	42
Email Booking Second Home Inspection		May 3, 2024	
Days between 1 st Home Inspection & the STR Email Requesting a 2 nd Home Inspection Date	March 5, 2024	May 3, 2024	59

Claim: "The appellant responded asking if another inspection was required."

Response: The first inspection, completed on March 5, 2024. The inspection was comprehensive and included a review of the property layout, business plan, and compliance with bylaws. Repeating this process for the same application is an inefficient use of resources and prolongs the timeline unnecessarily.

Further, the License Inspector fails to describe to City Council that I had previously attempted to clarify what would be required for the second principal License submission. As seen on March 11, 2024 (Appendix D of License Inspector Report) I specifically inquired whether a second application would be required, if I could apply for both applications at the same time, and if a contact could be provided to discuss what I would be required to submit. All of these questions were ignored.

Further, the City of Victoria failed to clarify on March 11, May 3, and May 7, 2024, that I would need updated signatures from my strata council for a subsequent application. Furthermore, the City did not disclose that my original principal residence application would be fully withdrawn. These omissions directly impacted my ability to plan and comply with the City's requirements in a timely manner.

21. On May 7, 2024, City staff informed the appellant that for consistency and fairness another inspection for your new application is required. As the previous application had been switched by the appellant mid-process to a different licence type, staff never completed the documentation and review required for a principal resident licence. The appellant responded to staff and confirmed an inspection date of June 18 [Appendix I].

Claim: "As the previous application had been switched by the appellant mid-process to a different license type, staff never completed the documentation and review required for a principal residence license"

Response: The above quote was not included in the email on May 7, 2024. It appears the License Inspector has chosen to provide City Council members with information that had never been presented to me previously, effectively altering the narrative of the entire email exchange.

Furthermore, this statement also displays that the City of Victoria "never completed the documentation and review required for a principal residence license" in a reasonable timeframe.

- The original application was submitted on January 23, 2024.
- The application was removed on March 11, 2024.
- The City of Victoria was reviewing my application for 48 days.

Claim: "The inspection completed in March was for a withdrawn application. For consistency and fairness another inspection for your new application is required."

Response: The City of Victoria's rationale for requiring a second inspection and a completely new application is inconsistent with their prior actions and demonstrates a lack of fairness and due process. Requiring a new application and inspection wastes both time and resources, especially given the redundancy of inspecting a property that had already been reviewed weeks earlier.

Further, on March 11, 2024, I explicitly inquired via email whether a second application would be required, if I could apply for both applications at the same time, and if a contact could be provided to discuss what I would be required to submit. All of these questions were ignored.

Furthermore, the City of Victoria did not disclose that my original principal residence application would be fully withdrawn or that I would be required to request updated signatures from my strata council for a subsequent application. The City of Victoria sent emails on March 11, May 3, and May 7, 2024. Each email neglected to provide any of the information requested, or information regarding the requirements of the second principal residence submission.

Inconsistent Treatment of Applications: The City allowed my original principal residence application to be switched to a non-principal license without requiring any changes or new documentation. In contrast, they claimed that my original principal residence application could not be reinstated for the new application, despite no material changes in the property or my intended use. This demonstrates a clear inconsistency in their processes.

The City's claim that requiring a new application ensures "consistency and fairness" is contradicted by numerous examples of inconsistent treatment and procedural failures that I have documented in my appeal. If anything, the statement displays inconsistent and opaque decision-making and a failure to provide applicants with clear and transparent processes.

Redundant Inspection Process: An inspection had already been completed on March 5, 2024, 59-days prior to the City of Victoria requesting a second inspection on May 3, 2024. Repeating

this process for the same application is an inefficient use of resources and prolongs the timeline unnecessarily.

Failure to Adapt Processes to Timely Review Applications: Despite submitting my reapplication on April 25, 2024, City staff did not contact me to schedule an inspection until May 3, 2024, and offered a date more than six weeks later on June 15, 2024. The extended timeline reflects administrative inefficiencies that disproportionately burden applicants seeking to comply with the regulations.

The City advised me to reapply for the principal residence license closer to May 2024, knowing full well that their processes are not equipped to review applications within a reasonable timeframe. My initial principal residence application submitted on January 23, 2024, had already experienced significant delays before being effectively abandoned and would have been outstanding for 101 days as of May 3, 2024.

Despite acknowledging their inability to process applications efficiently, the City has not adjusted its timelines or processes to meet the needs of applicants. The City of Victoria indicated (Appendix D of License Inspector Report) on March 12, 2024, that I should "submit a new application for a principal license "closer to May". This demonstrates a lack of accountability and negligence in addressing systemic issues around timeline estimates for review.

The City of Victoria's requirement for a completely new application and inspection lacks justification and reflects a pattern of inconsistent, inefficient, and unfair administrative practices. These failures have caused unnecessary delays and burdens, further undermining my ability to comply with regulations.

22. On May 7, 2024, City staff identified a listing for unlawful short-term rentals at Johnson Street, hosted by the appellant and his partner, Although the appellant had a valid non-principal short-term rental licence, the enactment of the provincial regulations resulted in all City of Victoria issued 2024 Non-Principal Short-Term Rental licences becoming unlawful as of May 1, 2024 [Appendix J].

Timeline of Events

Event Description	Date (Start)	Date (Completed)	#Days
1 st Principal Residence Application Submitted (Total Days in Principal Residence Application Process	January 23, 2024	May 7, 2024 (N/A)	105
1 st Home Inspection	January 23, 2024	March 5, 2024	42
Submission and Approval of Non-Principal License	March 12, 2024	March 18, 2024	6
2 nd Principal Residence Application Submission	April 25, 2024	May 7, 2024 (N/A)	12
2 nd Home Inspection	May 7, 2024	June 21, 2024 (N/A)	45

The City's statement in Section 22 fails to account for the procedural delays and administrative failures that directly impacted my ability to transition to a principal residence license.

Claim: "On May 7, 2024, City staff identified a listing for unlawful short-term rentals at Johnson Street, hosted by the appellant."



Response: The License Inspector has mischaracterized the status of my active listing. I continued to use my 2023 non-principal license through to March 18, 2024 (2024 non-principal license approval date) and subsequently operated under the validated 2024 non-principal license due to excessive administrative delays that were out of my control.

My listing was active under a valid license (issued by the City of Victoria) as the use of existing licenses has been validated by the courts during excessive administrative delays. The legal findings have been discussed at lengths previously. Any perceived unlawfulness was directly caused by the City of Victoria's inability to review applications in a timely manner.

Additional Procedural Failures Evidenced in Section 22:

The only reason I applied for the non-principal license was because of City Staff's unlawful determination that a principal residence license would only allow four-rentals per year. City of Victoria Staff member statements were the conclusive deciding factor for me to pursue a non-principal license. The change of application (caused by City Staff) from principal to non-principal should never have occurred.

If City Staff had not misrepresented the City of Victoria bylaws on multiple occasions, then my principal residence application would have been outstanding for 105-days by May 7, 2024. Again, the courts have found it unreasonable to force businesses to cease operations for a delayed application process.

Evidence from my email exchange with City staff on March 12, 2024 (email exchange in Appendix D of the License Inspector Report on March 12, 2024), provides additional procedural failures that are relevant to subsection 22. City Staff suggested in the email that I:

"submit a new application for a principal license [closer] to May [2024]"

This guidance is inherently flawed and demonstrates City Staff's continued inability to adequately adjust their recommended timelines to allow applicants to remain compliant.

To demonstrate this failure, my second home inspection was scheduled to take place 57-days (June 21, 2024) after the submission of my application on April 25, 2024 (as noted previously, City of Victoria communication failures were the cause of my second application being delayed from March 18 to April 25, 2024). Therefore, City Staff's suggested timeline was inherently flawed as I should have submitted my application at the beginning of March (not "Closer to May") if the License Inspector were even able to issue a ruling on the same day as an inspection (which has not been the case that I have experienced).

23. On May 27, 2024, after continuing to monitor the appellants listings offering unlawful short-term rental at 1460- Johnson Street. Staff used the new provincial portal to notify the province, the appellant, and listing platform that the appellant was operating an unlawful short-term rental [Appendix K-L].

The statement in Section 23 of the License Inspector's report contains several inaccuracies and misrepresentations, further compounded by errors in the documentation provided in Appendices K and L. Below, I address these issues, clarify the facts, and highlight procedural failures by the City of Victoria that directly contributed to the situation.

Misrepresentation of Evidence in Appendix K

Claim: "Staff continued to monitor the appellant's listings offering unlawful short-term rental."

Response: The availability dates stated in Appendix K (April 25–28, 2024) were fully compliant with my non-principal residence license issued on March 18, 2024. These listings provided do not support the claim of unlawful activity.

False Pretense in Appendix K: The information provided by the License Inspector in Appendix K was downloaded on May 24, 2024, it was not observed in June, as incorrectly stated in the License Inspector's report. This inconsistency demonstrates a clear lack of attention to detail and constitutes a misrepresentation of the facts provided.

Relevant Dates for Bookings in Appendix K: The dates displayed in Appendix K, where the License Inspector reviewed booking availability, are from April 25–28, 2024. These dates fall within a Thursday night check-in to Sunday check-out, aligning with my stated business plan of offering primarily weekend rentals. At that time, I was fully compliant with my valid non-principal residence license issued on March 18, 2024. The license was valid until May 1, 2024.

Irrelevant Time Period for Reviews in Appendix K: All reviews included in Appendix K pertain to rentals that occurred in 2023, which is entirely irrelevant to the evaluation of my 2024 application. Including these reviews as evidence for 2024 compliance issues demonstrates a lack of understanding of their relevance and purpose in this context.

Lack of Response and Engagement Regarding Appendix L

Claim: "Staff used the new provincial portal to notify the province, the appellant, and listing platform that the appellant was operating an unlawful short-term rental."

Response: My detailed response to the "Notice of Non-Compliance" email was met with a dismissive reply that failed to engage with any of the issues that were raised, including the excessive administrative delays and the pending second inspection. I provided a detailed 532-word email outlining (License Inspector Report Appendix L: Pg. 77-79):

- The timeline and delays in the application process.
- The excessive duration of the City's review process, which significantly exceeded the vague timelines previously communicated by City staff.

- The fact that I was still awaiting the second in-home inspection, which had been outstanding for approximately three months at the time.
- A formal request for the City of Victoria to allow me to continue operations until my application was fully reviewed, given the administrative delays.
- A request for direct communication, asking the City to call me to discuss the matter and confirm whether additional information could expedite the application process.

Inadequate Response from the City of Victoria:

To my detailed email, I received a 29-word response, which simply stated:

"A valid, approved and paid Principal Resident Short-Term Licence is required to advertise and/or operate a Short-Term Rental in the municipality of Victoria."

The response failed to address any of the information, questions, or requests I raised. The City of Victoria's refusal to engage meaningfully or provide clear timelines undermines their claim that I was operating unlawfully, as I was acting in good faith to resolve these issues. Further it reflects a lack of engagement and procedural fairness, that's outlined below.

Procedural Failures in City's Timeline and Communication in Appendix L

First Acknowledgment of Processing Timelines: On May 29, 2024, the City of Victoria, for the first time, stated that a principal residence license would take a minimum of 21 business days to process. This admission demonstrates:

- That the earlier suggestion to delay my application until "closer to May" was both impractical and negligent, as it would not have allowed sufficient time for the City to review the application for me to remain compliant.
- This further highlights systemic inefficiencies, a lack of proactive planning (or attention to detail) and the lack of support provided to applicants during the transition to new regulations.

The claims in Section 23 are based on misrepresented evidence and procedural failures by the City of Victoria. The timelines, administrative delays, and lack of engagement by the City significantly hindered my ability to remain compliant.

24. On May 27, 2024, the appellant responded to the province's automatic notification by emailing City of Victoria staff, requesting he be allowed to continue operating outside of the regulations while his application is pending [Appendix L].

The statement in Section 24 misrepresents my email response to the provincial notification and the context of my request to the City of Victoria.

Claim: "The appellant requested he be allowed to continue operating outside of the regulations while his application is pending."

Response: My email response on May 27, 2024, was not a request to operate "outside of the regulations" but a proactive effort to seek a resolution and clarify the situation. I also offered to

provide additional documentation or information to expedite the process and requested a phone call to discuss further. Neither request was addressed by the City of Victoria.

I made a reasonable request for the City of Victoria to allow me to continue operating in good faith (supported by legal principles of fairness and due process) while my second principal residence license application (submitted on April 25, 2024) remained under review, due to excessive administrative delays by the City of Victoria.

- I submitted my 1st principal residence application on January 23, 2024. This would be outstanding for 125-days as of May 27, 2024.
- I requested the City of Victoria to continue processing my principal residence application at the same time they processed my non-principal residence application on March 11, 2024. This request was denied despite the only reason I requested a non-principal license was because City of Victoria Staff misrepresented the bylaws and provided poor guidance on the bylaw interpretation.
- The second principal residence application was currently outstanding for 32 days as of May 27, 2024.

Reasonableness of My Request: My request to continue operating was made in good faith, based on legal principles of equity and fairness:

Legal Precedent: Courts have established that delays caused by administrative bodies should not unduly penalize applicants who act in good faith (Merritt v. Ontario - Attorney General, 2021 ONSC 7861) and emphasizes that administrative processes must align with the principles of fairness and cannot create undue burdens on individuals.

My request was reasonable given the City's acknowledgment of their own inefficiencies and the lack of alternative options provided to ensure ongoing compliance.

Overall, the statement in Section 24 misrepresents my email as a request to operate unlawfully. In reality, it was a good-faith effort to address the excessive procedural delays caused by the City of Victoria (entirely beyond my control) and ensure compliance while awaiting the resolution of my application.

25. On May 29, 2024, City staff responded and informed the appellant that a principal resident short-term rental licence would need to be approved and paid for before he could continue operating short-term rentals lawfully.

The appellant responded expressing his frustration with City staff and their lack of response, stating that 'I've been trying to get my principal residence application reviewed for nearly 6 months' and that he has demonstrated 'a consistent desire to remain compliant with all regulations'.

Staff replied to the appellant reminding him that the application he submitted in January for a principal resident short-term rental licence was withdrawn and applied towards a non-

principal short-term rental licence. The appellant's most recent application was submitted April 25.

The appellant responded stating he was never informed the application would be withdrawn in replacement of the non-principal and believed that both a non-principal and principal resident application would be processed concurrently.

Staff responded by providing the appellant with a capture of their communication on March 12, 2024, confirming the appellant was correct in his understanding that he would need to submit a new application [Appendix L].

Section 25 contains several false or misrepresented claims regarding my email communications with City staff.

Claim: "The appellant stated he wished to pursue a non-principal license."

Response: I never explicitly stated in my March 11, 2024, email that I wished to pursue a non-principal license. What I actually wrote was:

"My building has a non-conforming status so I will have to go with the non-principal residence license until May 2024. Then I'm assuming I will have to also get a principal residence license that I can use 4 times over the remaining portion of the year. I'm assuming I will have to submit a second application for that later in the year? If I can apply for both at the same time that would be nice, but not a problem if I need to get the principal residence license later in the year."

My email does not expressly state that I want to pursue a principal residence license.

Claim: "Staff reminded the appellant that the application submitted in January for a principal resident short-term rental licence was withdrawn and applied towards a non-principal short-term rental licence."

Response: I was never informed that my original principal residence application submitted on January 23, 2024, would be <u>fully withdrawn</u> when I applied for a non-principal license. At no point did City staff clearly communicate this, nor did they provide an opportunity to amend the application to avoid starting over.

Further, as reflected in my email response above, I requested to have both applications processed concurrently or in sequence (the request was never acknowledged). I also stated that it was an assumption that I would have to send in a second application later in the year (again, the City of Victoria <u>never</u> stated that my application would be withdrawn). This misunderstanding was caused by City Staff's failure to provide clear guidance and failure to answer my questions in full.

Claim: "Staff responded by providing the appellant with a capture of their communication on March 12, 2024, confirming the appellant was correct in his understanding that he would need to submit a new application."

Response: First, the License Inspector is quoting the City Staff's email which was on March 12, 2024. My email correspondence within the email chain ended on March 11, 2024. This is yet another example of a clear lack of attention to detail.

The License Inspector's statement ignored the fact that City Staff failed to clarify that my original application would be fully withdrawn and replaced with the non-principal license. This miscommunication directly contributed to the delays and confusion in the application process.

Claim: "The appellant responded expressing his frustration with City staff, stating, 'I've been trying to get my principal residence application reviewed for nearly 6 months' and that he has demonstrated 'a consistent desire to remain compliant with all regulations.'"

Response: My frustration, as expressed in the email, was due to the lack of transparency, excessive delays, and procedural inefficiencies that made compliance unnecessarily difficult.

I have demonstrated good faith efforts to comply, including:

- Timely submission of my original application on January 23, 2024.
- Proactively applying for a non-principal license to remain compliant during the review process. This goes without saying that this application was completely unnecessary and created unnecessary additional expenses and time to be spent navigating this regulatory maze.
- Submitting a second principal residence application on April 25, 2024, despite the City's administrative delays.

Further, my continued requests for direct communication and additional guidance was ignored, as evidenced by the second paragraph of my email on March 11, 2024 (License Inspector Report Appendix D: Pg. 31-32):

"Do you have a contact that I can speak with about the new regulations and so I can find out what the process is for appeals/an exemption under the regulations being put in place in May? My current situation has clearly not been considered under the new regulations because restricting me from renting on weekends (I live in the unit Monday-Friday) does not in any way affect long-term rental availability in Victoria. Anything you can provide/suggest would be appreciated"

City Staff's response (March 12, 2024) was simple and unhelpful (License Inspector Report Appendix D: Pg. 31):

"Our office does not have a direct contact for the provincial legislation, Please review the new provincial rules for short-term rentals for any questions regarding the appeal process."

My emails throughout the process highlight my proactive attempts to remain compliant and request clarification, which were met with vague or incomplete responses from City staff.

26. On June 18, 2024, City staff contacted the appellant to reschedule the inspection for that day, due to staff illness. While inspections were being scheduled 4-5 weeks in advance at [Appendix M].

My application was submitted to the City of Victoria on April 25, 2024. My inspection was scheduled on May 7, 2024. The inspection was originally scheduled for June 18, 2024 (54-days after my application was submitted). Due to City of Victoria Staff illness my inspection was then rescheduled for June 21, 2024 (57-days after my application was submitted).

The fact that inspections were "being scheduled 4-5 weeks in advance" as stated by the License Inspector, further displays that City Staff's recommendation to submit my second application "closer to May" was poorly advised (License Inspector Report Appendix D: Pg. 31). Clearly, submitting my application "closer to May" would not have provided enough time for the required home inspection or the License Inspector to assess the application before the regulations changed on May 1, 2024. This is another example of poor communication on behalf of the Short-Term Rental Office.

27. On June 20, 2024, City staff identified the appellant as still advertising and operating unlawful short-term rentals, reflecting multiple recent reviews by guests [Appendix N].

Claim: "City staff identified the appellant as still advertising and operating unlawful short-term rentals, reflecting multiple recent reviews by guests."

Response: The claim of unlawful activity is unsubstantiated as my listing was active under a valid license (issued by the City of Victoria). Further, the use of existing licenses has been validated by the courts and any perceived unlawfulness was directly caused by the City of Victoria's inability to review applications in a timely manner.

The claim that I was "advertising and operating an unlawful short-term rental" ignores the fact that my principal residence license application, submitted on April 25, 2024 (outstanding for 56-days), was still under review due to delays caused by the City of Victoria (completely out of my control).

Further, the license inspector fails to include in their statement that each of the three recent reviews included in Appendix N of the License Inspectors Report display that each tenant "stayed for a few nights" which is within my stated business plan as outlined to the Bylaw Officers.

28. On June 21, 2024, Bylaw Officers Carr inspected Johnson Street. The purpose of the inspection was to understand the layout of the home and business plan for a potential short-term rental. The appellant met Bylaw Officer Carr in the lobby of Johnson Street and escorted her up to unit The inspection revealed a two-bedroom home with minimal personal items. Bylaw Officer Carr noted several signs on walls and in the bedrooms for guests. A sign at the front door read 'please help us to keep your stay clean and sanitary by removing your street shoes at the door'.

During the inspection Bylaw Officer Carr spoke to the appellant about his proposed business plan. The appellant stated he resides in the property Monday-Thursdays and wished to offer 3–4-night bookings. The appellant stated he did not intend to operate past September. In discussing the current City of Victoria Regulations, Bylaw Officer Carr informed the appellant a principal resident licence allows for the whole home to be offered on occasion which has been consistently applied as 4 times a year. The appellant stated he could not find a definition of 'occasional'. Bylaw Officer Carr stated she was aware that the appellant had received the notice of non-compliance through the provincial portal. The appellant informed Bylaw Officer Carr he had operated in the absence of direction and felt he had justification for his actions should there be the need to explain himself in court. The appellant asked Bylaw Officer Carr what the repercussions would be to continuing to operate in non-compliance. Bylaw Officer Carr stated she could not advise on behalf of the province but that the City is pursuing investigations of non-compliance [Appendix O-R].

Overall, Bylaw Officer Carr was factual in her statements and presented a well-written and concise statement. This is in stark contrast to the statements made by Bylaw Officer Duarte, who I firmly believe should be put under formal review by Council Members.

I appreciate that Bylaw Officer Carr acknowledged and empathized with my unique situation, which reflects the challenges faced by applicants navigating unclear and evolving regulations.

Claim: "The inspection revealed a two-bedroom home with minimal personal items. Bylaw Officer Carr noted several signs on walls and in the bedrooms for guests."

Response: The sign at my front door requesting that shoes be removed is a common household item, not indicative of short-term rental operations. I leave the sign in place because it is practical, unobtrusive, and a helpful reminder for anyone entering my home. If this sign is construed as an advertisement, then my "welcome" mat outside the front door would logically need to be included in this assessment as well. Further, the sign displayed in the second bedroom (which I rarely use for anything other than working out or hang-drying clothes) is a manual for how to use the hide-a-bed as it's not simple to use.

My personal items are intentionally stored for organization and ease of use, given the space constraints of the property. For example, clothing and personal belongings are stored in underbed containers and closets, which I offered to show during the inspection, but Bylaw Officer Carr declined. Toiletries and other household supplies are also organized in drawers and storage bins inside and outside of the condo.

Claim: "The appellant stated he resides in the property Monday-Thursdays and wished to offer 3–4-night bookings. The appellant stated he did not intend to operate past September."

Response: My statements to Bylaw Officer Carr align with prior communications, including those with Bylaw Officer Duarte, in which I explained that I live in the unit Monday–Thursday due to work downtown and leave on weekends to visit family or travel.

However, at the time of speaking with Bylaw Officer Carr, I also mentioned that I was unlikely to rent my home very much from September to December. At the time, I was planning on living in my home on a more regular basis (as opposed to occasionally renting it out on weekends)

throughout the winter. However, my plans materially changed (August 6, 2024) because was now planning on sending me to New York for a temporary work trip in September through to the end of December 2024 (supporting evidence is displayed in the Appendix: Human Resources Letter of Employment on pages 1-2; and my email correspondence with lawyers on pages 245-247). I will provide more detail on this temporary work trip in a later section.

Claim: "CARR summarized by advising that the definition of occasional for a principal licence is defined as 4 times a year."

Response: I respectfully shared during the discussion that I was unable to find a clear definition of "occasional" in my research. This term is not explicitly defined in the City's regulations or Schedule D, creating inconsistencies in enforcement. As noted in the Bylaw Officers Statement:

respectfully shared that he could not find the definition of occasional anywhere in his research. He stated that he had operated during that time in the absence of direction and felt that he had justification for his actions should there be the need to explain himself in court."

This is a clear demonstration that I have not attempted to hide any information from the City of Victoria. I knowingly stated that I did not believe the interpretation was correct and that I was willing to explain myself in court, or to Council Members if given the opportunity.

My statements during the inspection were consistent with previous communications, emphasizing that this property is my primary residence and that the evolving regulations have a disproportionate impact on my ability to comply.

29. On July 3, 2024, the application was reviewed in full, including the results of the inspection, open-source data and internal records. Staff reviewed the appellants VRBO and Airbnb listings, which both reflected calendars with full availability as of September 29, 2024. The appellants VRBO listing was offering unlawful short-term rentals, at a 4-night minimum night stay, and displayed multiple future guests bookings throughout July - September 2024. Additionally, the VRBO listing reflected a guest review from June 18, 2024, stating a 4-night booking had occurred.

Staff reviewed the back-end data of the appellants listings obtained through AirDNA, which reflected that in the last 12 months the property had 334 days of availability and generated \$95.6k of revenue [Appendix O-R, S-T].

The statements in Section 29 misrepresent the findings of the application review and fail to account for the procedural delays and context surrounding my operations.

Timeline of Events

Event Description	Date (Start)	Date (Completed)	#Days
1 st Principal Residence Application Submission & Days Outstanding if Submission Was Never Withdrawn	January 23, 2024	July 3, 2024 (N/A)	162

1 st Home Inspection	January 23, 2024	March 5, 2024	42
Submission and Approval of Non-Principal License	March 12, 2024	March 18, 2024	6
2 nd Home Inspection	May 7, 2024	June 21, 2024	45
2 nd Principal Residence Application Submission	April 25, 2024	July 3, 2024	69

Claim: "On July 3, 2024, the application was reviewed in full"

Response: It took the License Inspector 69-days to review my second principal license application. Further, if we assume a similar timeline from the first home inspection (March 5, 2024) to the ultimate decision (it took the License Inspector 12-days to issue a decision following the second home inspection) then my first principal residence license application should have been completed by March 17, 2024 (54-days from application to decision).

This clearly demonstrates an unreasonable and excessive delay by the City of Victoria. Courts have consistently recognized that administrative bodies have a duty to act fairly, reasonably, and within a timely manner when processing applications, particularly when their delays impose undue burdens on individuals attempting to comply with regulatory frameworks.

My continued operation during this extended review period was justified under established legal principles and is supported by numerous examples of good faith efforts to comply with the regulations. I will be happy to plead my case to the courts if Council Members decide this was a justifiable timeline and a fine should apply.

Legal Precedents:

- Merritt v. Ontario (Attorney General), 2021 ONSC 7861
- Baker v. Canada (Minister of Citizenship and Immigration), 1999 SCC 699

In Merrit v. Ontario, the court held that administrative delays that impose unreasonable burdens on individuals can undermine the fairness of the process. In my case, the 69-day review period for an application that was submitted with all required documentation (with no requests for additional documentation or requests for any clarification of my statements) far exceeds what is reasonable for such administrative decisions. Delays of this nature violate the principles of procedural fairness, as they prevent individuals from achieving compliance through no fault of their own.

I communicated regularly with City Officials to further clarify the requirements and attempted to expedite the review process by providing numerous opportunities to speak with me in person or over the phone. Courts have held that good faith efforts to comply with evolving regulations must be considered when evaluating alleged non-compliance. My continued operations were not an act of defiance but a reasonable action given the City's procedural failures.

In Baker v. Canada, the Supreme Court of Canada emphasized that administrative decision-makers must act in a manner that prevents unjust outcomes, particularly when their actions or inactions directly impact individuals. The City of Victoria's delay in processing my applications created an unjust situation where compliance became unattainable due to factors entirely outside my control. At no point did the City of Victoria clearly communicate to me (or other applicants) that it would take 69-days to review applications.

Further, the purpose of the principal residence licensing regulations is to ensure fair housing availability while allowing homeowners to engage in limited short-term rental operations. My operations during the extended review period were minimal, aligned with the regulations, and did not undermine housing availability. Shutting down operations during this extended period would have caused significant financial harm while serving no public interest, particularly given my demonstrated history of compliance.

Claim: "Staff reviewed the back-end data of the appellants listings obtained through AirDNA, which reflected that in the last 12 months the property had 334 days of availability and generated \$95.6k of revenue"

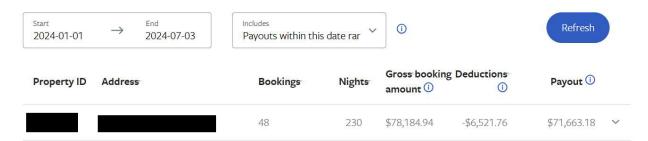
Response: The License Inspector again displays a clear lack of attention to detail as they stated reviewing my listing over the prior 12-months on July 3, 2024. This means that only 184-days of 2024 was captured in the assessment (50.1%) and the remaining ~6-months was captured in 2023.

As stated previously, my work situation was extremely different in 2023 as I only needed to be in the office 3 days per week (162-days). I could also choose to work remote for an additional 20 days, and I could take 20 days of vacation. By definition, this means that I could have only been required to be in the office 122 days in 2023 (this is also a period that's irrelevant to this discussion).

Despite the above lack of attention to detail, I will further display that AirDNA data cannot be relied upon because it does not distinguish between availability and active bookings across rental platforms. If I were to block off rental dates consistently on both platforms, then the data could be considered accurate. However, because my rental calendar is managed on Airbnb's platform (friendlier user interface) the data being provided by VRBO to AirDNA is inherently flawed. VRBO cannot distinguish between an active booking or a date that has been blocked off on Airbnb. Ultimately, this causes the VRBO data reported to AirDNA to be inaccurate because it assumes that any date that has been blocked off is an active booking, effectively overstating the number of days the listing is available to rent. The fact that this data has been cited as a source of information, without any clarifying statements, displays a clear lack of due diligence and potentially creates a significant future liability for the City of Victoria as City Staff have not lived up to their duty of care while assessing applicants' listings.

To demonstrate that AirDNA data only provides an <u>estimate</u> of gross <u>potential</u> bookings I have provided a picture of the Financial Reporting and Payout Summary section on the VRBO

platform. Note that the dates selected are the relevant dates in 2024 that are under discussion (January 1-July3, 2024).



Above, VRBO states that there were 48 bookings (blocked off periods) at the property across 230-nights, resulting in potential earnings of \$71,663.18 to the owner.

However, the downloaded spreadsheet (below) displays: 7 total bookings for 31-nights of rentals throughout the stated period of January 1-July 3, 2024 (Appendix: Pg. 176).



It is clear that the License Inspector does not have a strong understanding of how AirDNA data is sourced and that the License Inspectors findings are irrelevant.

Additional supporting evidence is displayed by data gathered by Information Technology department and the provided geographically tagged photo evidence and receipts displaying purchases at Victoria locations during the period in question.

July 3, 2023 - July 3, 2024	
Card Access Data	141
Photo & Receipt Evidence	173
Total Evidence	314

For the period of July 3, 2023 - July 4, 2024:

Card Access Data: provides evidence that I was working from Victoria office for 141 days during the period.

Photo/Receipt Evidence: displays geographically tagged evidence of my living in my condo on a given date, while receipts show that I made credit card purchases in Victoria on a given date.

This evidence displays that it was impossible for me to have had my home rented for a total of 334 days during this period because I do not own or rent any other property in Victoria. I therefore must have been living in my apartment on each of the dates with gathered data.

30. On July 3, 2024, the Licence Inspector advised the appellant that the application for a principal resident short-term rental licence had been rejected because failed to demonstrate satisfactory to the Licence Inspector that the premises where the short-term rental will be offered is occupied by the operator as their principal residence, as set out in the Short-Term Rental Regulation Bylaw Section 3 (2)(e)(i).

The decision to reject my principal residence short-term rental application on July 3, 2024, fails to account for the substantial amount of evidence that I have provided to demonstrate that Johnson Street is my principal residence. The documentation I have submitted far exceeds what should reasonably be requested or required. It is beyond any reasonable doubt that this property is my principal residence.

All of the documentation that has been provided (except my hydro bill, driver's license, and proof of insurance) was on my <u>own initiative</u>. The License Inspector and City of Victoria Staff never, not one time, asked for any additional information to make their decision.

Claim: "The appellant failed to demonstrate satisfactory to the Licence Inspector that the premises where the short-term rental will be offered is occupied by the operator as their principal residence."

Response: I have provided a significant amount of information in my response to the License Inspectors report that was not available previously – because it was never requested by the License Inspector, Bylaw Officers, or Short-Term Rental Office staff members.

The bylaw requirement is that the operator must demonstrate that the premises is occupied as their principal residence. Below is a list of the documentation I have provided to support my case and to demonstrate my compliance with the Short-Term Rental Regulation Bylaw Section 3 (2)(e)(i).

Documentation Provided:

- Land Title & Mortgage: Produced by
- 2024 Home Insurance Personal Property Insurance: Produced by Insurance.
- 2024 Home Insurance Commercial Insurance Policy: Produced by Insurance Services.
- 2023 Home Insurance Commercial Insurance Policy: Produced by Insurance Services.
- Drivers Licence: Produced by the B.C. Government.
- 2024 Auto Insurance: Produced by ICBC a Crown Corporation.
- 2023 Auto Insurance: Produced by ICBC a Crown Corporation.
- BC Services Card: Produced by the B.C. Government.

- Passport Application and Issued Passport: Produced by the Federal Government of Canada.
- Nexus Card Application and Issued Card: Produced by the U.S. Department of Homeland Security.
- Letter of Employment: Produced by Human Resources.
- Letter of Employment: Produced by Public Markets.
- Access Card Data: Produced by Information Technology.
- Remote Work Directive: Produced by Human Resources.
- Travel Receipts: Produced by Corporate Traveller.
- Geotagged Photo Evidence: Produced by & iPhones (Apple data).
- Mortgage Statement: Produced by the
- 68 Credit Card Statements across 2023 & 2024: Produced by the
- Student Line of Credit: Produced by the
- BC Hydro Bill: Produced by BC Hydro.
- Fortis BC Bill: Produced by Fortis BC.
- Mail Delivered to my Principal residence: Sent by B.C. Emergency Health Services and ICBC Auto Insurance.
- Driver's License: Produced by the BC Government.
- Letter of Employment: Produced by the
- Statement of Earnings: Produced by the
- Excel spreadsheet consolidating all of the information to define where I was every single day over the past two years.

This evidence clearly satisfies the requirement outlined in Section 3 (2)(e)(i) of the bylaw.

Inspector's Failure to Engage: The License Inspector failed to request further clarification or additional evidence before issuing a rejection. This demonstrates a lack of procedural fairness.

Unclear Communication: At no point did the City specify what additional information was required to satisfy the principal residence requirement. This lack of transparency further highlights procedural shortcomings.

31. Since July 3, 2024, City staff continued to monitor the appellants listings for compliance with the City of Victoria regulations. The appellant has continued to advertise and operate unlawful short-term rentals, most recently on November 26, 2024, offering a 3-night minimum night stay at Johnson Street [Appendix W].

Claim: "The appellant has continued to advertise and operate unlawful short-term rentals, most recently on November 26, 2024, offering a 3-night minimum stay at Johnson Street."

Response: The claim is currently unsubstantiated. I have continued to operate throughout the excessive delays in processing my application and following the License Inspector's formal rejection notice on July 3, 2024, as legal precedent supports my right to operate during periods of excessive administrative delay and when a fair and due process was not followed.

The License Inspector and City Staff have demonstrated a clear lack of duty of care by failing to request any additional documentation to substantiate my claims that Johnson Street is my principal residence. Despite providing a BC Hydro Bill and Driver's License as evidence, no further requests for supporting materials were made, which reflects a significant failure to uphold due process. This lack of engagement and transparency underscores the City of Victoria's failure to provide a fair and reasonable process, offering a clear basis for my continued operations while awaiting a proper resolution to my appeal.

32. City staff have continued to monitor open-source data, which indicates the appellant has travelled to Europe between May – August 2024, and most recently in New York City. This information is consistent with the appellants LinkedIn that reflects his location as New York, New York as of September 2024 [Appendix U-V].

The statement in Section 32 misrepresents my travel activities and misinterprets their relevance to my principal residence application. Below, I clarify these inaccuracies, provide context for my travel, and address the City's reliance on speculative data.

Claim: "City staff have continued to monitor open-source data, which indicates the appellant has traveled to Europe between May—August 2024, and most recently in New York City."

Response: The License Inspector falsely claims that I was in Europe between May to August 2024. Documentation provided in my Appendix: Human Resources Letter of Employment (Pg. 1-2), Corporate Traveller Receipts (Pg. 10-30), and my Personal Travel Receipts (Pg. 31-57) define that I traveled to:

- New York for my work at from February 25-March 1, 2024.
- London for my work at from April 11-19, 2024.
- Italy for my best friend's wedding from June 30-July 8, 2024.
- Denmark & Sweden to visit friends living abroad from July 8-15, 2024.
- Atlanta for my work at from November13-15, 2024.
- New York for my work at from September 16-December 31, 2024.

My travel to New York from September 16-December 31, 2024, is for a temporary work assignment. Temporary absences for professional obligations are consistent with maintaining a principal residence. Evidence supporting my statements that this is a temporary work assignment include:

- A letter from Human Resource department states that it is a temporary work assignment and that I will be required to return to work at Victoria Office (Pandora Avenue Victoria BC) on a full-time basis in January 2025. Further, it states that I will be required to work from the Victoria office 4-days per week from Monday to Thursday (Appendix Pg. 1-2).
- Flight details provided by Corporate Traveller (booked by confirm I will be returning to Canada on January 3, 2025 (Appendix: Pg 17).
- booked corporate housing for my temporary work assignment. The temporary lease produced by Weichert Corporate Housing states the lease term as September 16, 2024 January 3, 2025 (Appendix: Pg. 58-61).

It's important to note that the **principal residence regulations** do <u>not</u> prohibit temporary absences, particularly when the operator is traveling for work or personal reasons. This aligns with established legal interpretations of residency, which prioritize intention and physical presence over short-term absences.

Further, the chart below indicates how many days I spent in each location throughout 2024 (2024 was a leap year resulting in 366 calendar days). The evidence is supported by documentation produced by third parties. Below you will see that I spent the majority of my time in Victoria in 2024.

The City of Victoria bylaw (No. 18-036) states that a Principal Residence is defined as "the usual place where an individual makes their home." The Bylaw was Amended (No. 24-059) in 2024 to state a "principal residence means the residence in which an individual resides for a longer period of time in a calendar year than any other place".

The Province of British Columbia's definition of a Principal Residence states "A principal residence is the residence an individual lives in for a longer period during a calendar year than any other place." I meet each of these principal residence definition requirements as they're stated in the regulations.

Where Did Sleep	2024	%
Victoria	130	36%
Vancouver	59	16%
New York	108	30%
Lake Cowichan	35	10%
Miami	4	1%
Sweden	5	1%
Denmark	3	1%
London	9	2%
Atlanta	1	0%
Italy	9	2%
Chicago	3	1%
Total	366	100%

It should be understood that my temporary work assignment was a unique case and it should not be represented as a normal living situation. Further, if we remove the dates that I was travelling for work (total: 118 days; New York 108, London 9, Atlanta 1) then the total number of days I <u>could</u> have been living at home in Victoria was a total 248 days. The total number of days that I lived in Victoria in 2024 was 130-days producing that I lived at home 52% (130/248) of the total available days. Again, this displays that I live in Victoria more than any other place, effectively meeting the definition of a principal residence as outlined by both the City of Victoria and the Province of British Columbia.

Misuse of Open-Source Data: The City's reliance on speculative data from open sources, such as LinkedIn, lacks credibility and fails to provide definitive evidence about my residency status. A LinkedIn location update is a professional setting update, not a statement of permanent residency. The LinkedIn information provided by the License Inspector displayed that my current location was New York, Ny, and that the location status change was in September 2024, which is aligned with the formal documentation I have provided by multiple sources. My LinkedIn work location status has since been changed back to Victoria, BC, as I returned to Canada on January 3, 2024, to return to work at Victoria location on a permanent full-time basis.

In addition, the License Inspector neglects to mention that the date a picture is posted on Instagram does not determine the actual dates the picture was taken. The License Inspectors lack of attention to detail is in full display (License Inspector Report Appendix U: Pg 114-118):

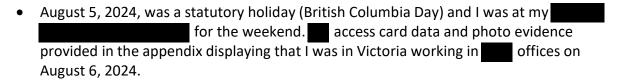
Picture 1: Location is London, and the picture was posted on May 13, 2024.

• access card data and photo evidence provided in the appendix are proof that I was in Victoria on May 13, 2024.

Picture 2: Location is Denmark, and the picture was posted on July 29, 2024.

Receipt evidence is provided in the appendix proving that I was in Victoria on July 29,
 2024. access card data is also provided in the appendix as proof that I was in Victoria in file offices on July 30, 2024.

Picture 3: Location is Italy, and the picture was posted on August 5, 2024.



Picture 4: Location is Sweden, and the picture was posted on August 12, 2024.

• I worked remote from Vancouver for the first three business days of the week. However, in the Appendix there is proof of a purchase in Victoria on August 14, 2024. I also have provided access card data which displays that was in Victoria office on August 15, 2024.

The role of the License Inspector is to determine whether it is reasonable to assume that the applicant is truthfully presenting their residency status and that the property is being rented in compliance with the regulations. However, the excessive scrutiny applied to my application goes far beyond this mandate, suggesting an undue focus on my case. The level of examination and rejection of clear evidence appears to exceed the Inspector's required duty and is inconsistent with a fair and balanced review process.

Overall, the claims in Section 32 misrepresent my travel activities and their relevance to my principal residence application. My temporary absences for work align with established interpretations of principal residency and are supported by the substantial amount of documentation provided to the City.

33. On November 18, 2024, staff reviewed short-term rental data provided from the BC Provincial Government, which includes any short-term rental bookings received after May 1, 2024, through Airbnb, VRBO, Expedia and Booking.com. The data from the appellants two listings at Johnson Street, confirms he has continued to operate unlawful short-term rentals every month since May 2024 [Appendix X].

Claim: "The data from the appellants two listings at Johnson Street, confirms he has continued to operate unlawful short-term rentals every month since May 2024 [Appendix X]."

Response: The claim is currently unsubstantiated. I have continued to operate throughout the excessive delays in processing my application and following the License Inspector's formal rejection notice on July 3, 2024, as legal precedent supports my right to operate during periods of excessive administrative delay and when a fair and due process was not followed.

The data provided in Appendix X of the License Inspectors report confirms my provided statements are accurate regarding the use of my home on occasion, and while temporarily away. The evidence provides no additional information to support the License Inspectors claim that I am operating outside of my stated business plan. The data provided in Appendix X by the License inspector is below:

Airbnb Data

Night Stayed YTD: 37

Month	Nights Stayed	① Separate Reservations
2024-10	14	3
2024-09	4	1
2024-08	0	0
2024-07	3	1
2024-06	8	2
2024-05	8	2

VRBO Data

Night Stayed YTD: 38

Month	Nights Stayed	① Separate Reservations
2024-10	9	2
2024-09	15	3
2024-08	14	3

The data provided displays that I have operated within my stated business plan. Nights stayed in August (data confirms there were only VRBO rentals for 14 nights) confirm I rented my home from:

- Thursday August 1 Monday August 5, 2024: The date is over a long weekend allowing for 5 nights of rentals while I was at Lake Cowichan at my family's cabin.
- Friday August 9 Tuesday August 13, 2024: The date is over a weekend and I used 3 of my 20 remote working days over the period because I was seeing a health specialist in Vancouver.
- Friday August 23 Monday August 26, 2024: The date is over a weekend, and I took two days of vacation while I was at at my at the same at my at my at the same at my at the same at my at my

Further, the increased level of occupancy for the months of September and October also align with the information provided which describes that I temporarily worked from New York from September 16, 2024 – January 3, 2025.

Overall, section 33 fails to provide evidence of unlawful operations. However, it does support that I have been presenting the information in my business plan in good faith as the data supports the evidence that has been provided.

IV. Relevant Regulation

34. The City regulates short-term rentals through the *Short-term Rental Regulation Bylaw* and through provisions of the zoning bylaws. In relation to the property, the relevant zoning bylaw is the *Zoning Regulation Bylaw*, which states, in part:

17...

- (4) Without limiting the generality of subsection (1), short-term rentals, whether as a principal or accessory use, are prohibited in all zones except
 - (a) where they are expressly permitted subject to regulation applicable in those zones;
 - (b) rental of no more than two bedrooms in a self-contained dwelling unit, as home occupation, provided that:
 - (i) the self-contained dwelling unit is occupied by the operator of the shortterm rental; and
 - (ii) short-term rental complies with all regulations in Schedule D as if it were a transient accommodation.

The City regulates short-term rentals through the Short-Term Rental Regulation Bylaw and the Zoning Regulation Bylaw, including the provisions stated in Section 17. I acknowledge the importance of these regulations and have demonstrated that my application and operations align with their intent and requirements.

Claim: The License Inspector implies that my application or operations fall outside the permitted uses under Section 17.

Response: My actions comply with these provisions, as demonstrated by substantial evidence and my ongoing good faith efforts. Below is an explanation of the regulatory framework and defines why my business plan aligns with the regulations.

Regulatory Framework and Compliance

Principal Residence Alignment: My application seeks approval for short-term rentals under the principal residence framework, which is expressly permitted in applicable zones when compliant with the bylaws. My operations do not conflict with Section 17(4)(a) or 17(4)(b).

- 17...(4)(a): My application is for a principal residence license, which expressly permits short-term rentals under the relevant zoning and regulatory framework. My intent has always been to comply with these regulations by offering the property occasionally while I am temporarily away, consistent with Schedule 'D'.
- 17...(4)(b)(i): The property is my principal residence, as evidenced by the 36 unique documents submitted as evidence (101 if we include each individual credit card statement). These documents clearly satisfy the requirement that the dwelling unit is occupied by the operator as his principal residence.
- 17...(4)(b)(ii): My business plan aligns with Schedule 'D' as I i) reside on the lot where the home occupation is carried on; ii) no more than two bedrooms may be used for the short-term rental (only two bedrooms in my condo); and iii) the short-term rental occupies the entire dwelling unit only "occasionally" while the operator is "temporarily away".

Temporary Absences: The bylaw does not prohibit operators from temporarily vacating their principal residence for work-related travel or personal reasons. My occasional absence from the property is consistent with the regulation's intent to ensure that short-term rentals do not displace long-term housing availability.

35. The City of Victoria regulates the principal resident requirement for a short-term rental through the *Short-Term Rental Regulation Bylaw*, which states in part:

3...

(1) A person must not carry on business as a short-term rental operator unless the person holds a valid licence issued under the provisions of this Bylaw and the Business Licence Bylaw.

- (2) A person applying for the issuance or renewal of a licence to operate a short-term rental must, in addition to meeting the requirements of the Business Licence Bylaw: evidence that the premises where the short-term rental will be offered are occupied by the operator as their principal residence;
 - (e) provide, in the form satisfactory to the Licence Inspector,
 - (i) evidence that the premises where the short-term rental will be offered are occupied by the operator as their principal residence;

The City of Victoria regulates short-term rentals through the Short-Term Rental Regulation Bylaw, including the requirement to demonstrate that the property is occupied as the operator's principal residence. While I fully support and comply with these regulatory objectives, the rejection of my application fails to consider the substantial evidence I have provided to meet the stated requirements.

Compliance with Section 3(1): Licensing Requirement

I have demonstrated a good faith effort to navigate the unnecessarily difficult regulatory environment forced on principal resident applicants in the City of Victoria.

I submitted my applications for a principal residence short-term rental license on January 23, 2024, and April 25, 2024. I actively engaged with the City of Victoria throughout the entire process and went above-and-beyond what was required under the City of Victoria's regulations and bylaws by purchasing a non-principal residence short-term rental license on March 18, 2024.

Excessive administrative delays in processing both of my principal residence applications (69-days from submission to ruling for my second application) directly impacted my ability to obtain and maintain the required license within a reasonable timeframe. I have continued to operate throughout the administrative process as legal precedent supports my right to operate during periods of excessive application processing delays. I continued operating under the non-principal short-term rental license that I was validated for in 2023 until March 18, 2024, when I was issued a non-principal operator license.

Following the License Inspectors rejection notice on July 3, 2024, I continued operating as it was clear that a fair and due process was not followed. I am continuing to operate until it is clear that a fair and due process has been followed and City Council members have heard my appeal.

Data provided in the License Inspectors report within Appendix X confirms that I continue to include my issued business license number () as required by the City of Victoria.

Compliance with Section 3(2)(e)(i): Evidence of Principal Residence

Relevant Regulation: Applicants must provide evidence, satisfactory to the License Inspector, that the premises are occupied by the operator as their principal residence. The principles of a

fair and due process must be followed as the License Inspector has been granted with *discretionary* authority to decide on the validity of the application being processed.

I have provided an extensive list of 36 unique documents proving that Johnson Street is in fact my principal residence. The License Inspector has not requested any of the documentation I have provided and has not requested any clarification in regards to the circumstantial evidence they have misrepresented as "Facts", reflecting a lack of procedural fairness. The overall result is clear, the License Inspector and the City of Victoria have neglected to follow the principles of a fair and due process in their processing of my application.

The denial opinion of the License Inspector is unwarranted as their opinion was not based on objective fact-based evidence or the defined terms of the bylaw regulations, it was based on subjective assumption of my residence patterns that have failed to provide definitive evidence that my claims are inaccurate.

V. Argument

36. One of the objectives of the City's regulations of short-term rentals was to address the problem of homes being diverted from the long-term market to a vacation rental market. The provisions of the *Short-Term Rental Regulation Bylaw* and *Schedule D – Home Occupation*, restrict short-term rentals to a person's principal dwelling unit [Appendix A-B].

The objectives of the City's short-term rental regulations, as outlined in the Short-Term Rental Regulation Bylaw and Schedule D – Home Occupation, aim to address housing availability concerns by limiting short-term rentals to an operator's principal dwelling unit. My operations at Johnson Street fully align with these objectives.

Alignment With Maintaining Long-Term Housing Availability

Objective: To prevent the diversion of homes from the long-term housing market into the vacation rental market.

Response: My short-term rental operation does <u>not</u> remove any housing stock from the long-term rental market because Johnson Street is my principal residence. I reside in the unit Monday—Thursday for work and travel on weekends or during periods of vacation or work-related absences, renting the unit only during these temporary absences. This usage aligns with the bylaw's intent to allow limited short-term rentals without compromising housing availability for Victoria residents.

Evidence: Documentation, including workplace access logs, letters of employment, home insurance, auto insurance, driver's license, passport, nexus, travel receipts, photos, credit card receipts, mortgage statement, land title, BC Hydro services, Fortis BC services, and the delivery of all my mail confirms that this property is my primary residence. Further, documentation including her letter of employment, statement of earnings, driver's license and the delivery of her mail confirms this property is her primary residence.

My business plan is structured around offering the property only when I am temporarily away, ensuring the property's primary use remains as a personal residence.

Alignment with Principal Residence Requirement

Objective: To restrict short-term rentals to a person's principal dwelling unit, ensuring rentals are incidental to the primary residential use of the property.

Response: The unit remains my principal residence, and I return to the property once I am temporarily away, maintaining its primary use as my home. Short-term rentals are offered only for limited periods and align with the definition of "occasional use," as described in the bylaws.

No Conflict with Regulatory Intent: My operations fully comply with the regulatory framework by restricting rentals to temporary absences, ensuring that the property does not become a full-time vacation rental or secondary income property.

Supporting the Broader Objectives of the Regulations

Objective: To balance the needs of the community while allowing homeowners to generate supplemental income from short-term rentals in principal residences.

Response: The income generated from short-term rentals helps offset the high cost of living and property ownership in Victoria. This financial support is critical for many homeowners, including myself, to remain residents of the city.

Community and Economic Contributions: My short-term rental guests contribute to the local economy by patronizing businesses, restaurants, and cultural attractions. This aligns with the City's broader objectives to support tourism and local economic growth.

My short-term rental operation at Johnson Street aligns with the objectives of the City's regulations by maintaining the property as my principal residence and ensuring that rentals occur only during temporary absences. My actions do not divert housing stock from the long-term market and fully comply with the intent of the bylaws.

37. The enactment of the provincial regulations meant all non-principal short-term rental licences issued in 2024 would become unlawful as of May 1, 2024. As a result, many operators that previously operated with a non-principal short-term rental licence chose to apply for principal resident short-term rental, regardless of their eligibility.

The License Inspector's statement in Section 37 is a general observation regarding the impact of provincial regulations on non-principal short-term rental operators and does not pertain to my specific situation. As Johnson Street is my principal residence, this statement is

irrelevant to the evaluation of my appeal and should not be considered in the decision-making process.

Unlike operators attempting to transition from non-principal to principal residence licenses without meeting the eligibility requirements, I have provided substantial evidence that Johnson Street is my principal residence. The enactment of provincial regulations and the subsequent behavior of non-principal operators has no bearing on the legitimacy of my appeal. I am not operating unlawfully or attempting to misrepresent my eligibility for a principal residence license. My appeal should be evaluated based on the evidence and facts specific to my case, not generalized observations about the impact of regulatory changes on other operators.

My application has always been for a principal residence license based on my use of the property as my home. The only reason I ever applied for a non-principal operator license was either based on false representations of the City of Victoria Bylaws from City Staff, or because it was an easier license to obtain in prior years while it was still valid.

The statement in Section 37 is irrelevant to the evaluation of my appeal, as it does not address the specifics of my application or operations.

38. The appellant's claim that City staff have failed in providing a fair and timely process, including statements that his application took over 8 months to be reviewed, is unfounded. In fact, staff have consistently responded to all the appellants' communication within a reasonable time. The appellant essentially requested three short-term rental applications be processed within 4 months: two principal residents and one non-principal. Staff willingly accommodated the appellant's request to transfer his original principal resident application to a non-principal, mid-process and did not request any additional action from the appellant. Staff explicitly informed the appellant a subsequent application would be needed, should he wish to later apply for a principal resident licence. Staff were forced to cancel the second inspection due to staff illness, which had been confirmed for June 18, 2024. At the time, inspections were being scheduled 3-4 weeks out due to high demand, yet staff made an effort to accommodate an inspection 3 days later. The appellants VRBO listing later reflected a 4-night guest stay from June 18, 2024 [Appendix D, I, L, T, Y].

The License Inspector's claim in section 38 is absurd. My criticisms of the City's processing delays and lack of fairness are evident and will be proven. The timeline, procedural actions, and miscommunications described in Section 38 reflect significant failures in transparency, due process, and engagement by City staff. This is a pitiful attempt to justify a serious lack of due process and failures exemplified by the City of Victoria's application review process.

Claim: "The appellant essentially requested three short-term rental applications be processed within 4 months."

Response: The need for multiple applications arose solely because City staff and Bylaw Inspectors imposed their interpretation of "occasionally" as "4 rentals per year," a restriction not found in any bylaw or regulation. My applications were submitted in good faith to align

with the evolving guidance provided by the City, despite the lack of a clear legal basis for this interpretation. Further, the evidence I have provided suggests the Short-Term Rental Office barely has the ability to process a single application in four months, let alone three individual applications from the same resident, I would not expect this to be a reasonable request given my recent experience (and now knowing that the department has not been properly staffed ahead of the regulation changes).

Claim: "Staff willingly accommodated the appellant's request to transfer his original principal resident application to a non-principal, mid-process and did not request any additional action from the appellant."

Response: The License Inspector clearly states that staff did not request additional documentation to process my applications, including evidence to demonstrate that Johnson Street is my principal residence. Not only does this neglect underscore the City's failure to conduct a thorough review or engage meaningfully with applicants, it also displays that multiple license types (with different regulatory standards) are not treated with any form of due care. This is a clear display of a failure of due process.

Claim: "Staff made an effort to accommodate an inspection 3 days later" following the cancellation of the June 18, 2024, inspection due to illness.

Response: The cancellation of the June 18 inspection was not my fault; City Staff stated the cancellation was caused due to Bylaw Inspector illness. Therefore, it was completely reasonable for City Staff to prioritize my inspection as it was scheduled on May 7, 2024, a full 55-days earlier. This example clearly reflects the City's inability to manage high demand effectively. This application was submitted on April 24, 2024. It took the License Inspector 69-days to provide a verdict from the date the application was submitted.

To further demonstrate to Council Members how slow this application review process truly is, below is a summary of other regulatory applications that I had processed in a shorter amount of time in 2024.

U.S. NAFTA L-1A Non-Immigrant Visa Application

On June 25, 2024, informed me that I would be going to New York for a temporary work assignment. I submitted my lawyer's requested documentation and supplementary written responses to them on August 6, 2024. On September 16, 2024, I submitted my Visa Application to the U.S. Department of Homeland Security, U.S. Customs and Border Protection, and U.S Port of Entry/Pre-Flight Inspection. I received the approval notice for my Visa on November 7, 2024. From the time I submitted my documentation to the time I received the approval notice was a total of 52-days.

This is <u>17-days less</u> than it took the City of Victoria to process a simple principal residence license. To put this in perspective, the U.S. received a total of 44.1 million immigration applications in 2023. Evidence of the approval timeline has been provided in the Appendix on pages 1-2, and 245-247.

U.S. Social Security Number

required me to get a U.S. social security number as I will be required to declare taxes on the income generated while I was temporarily working from New York from September 16-December 31, 2024. I submitted my application for a U.S. Social Security number on October 4, 2024. I received the approved and validated social security card in the mail on October 16, 2024. From the time I submitted my documentation, had my interview, and received the card in the mail it took a total of 12-days.

This is <u>57-days less</u> than it took the City of Victoria to process a simple principal residence license. Evidence of the approval timeline has been provided in the Appendix on pages 248-251.

Claim: "Staff have consistently responded to all the appellant's communication within a reasonable time."

Response: While City staff may have responded promptly, their replies were often incomplete and generic, providing only information already available on the City of Victoria website or within stated bylaws. Staff did not take my circumstances into account, nor did they address specific questions about how my operations aligned with the regulations or how I could adjust to remain compliant during the prolonged review process.

My response to the License Inspectors statement in section 25 contains a detailed review of several of the communication failures I have witnessed from City Staff. Please review the section if the below summary is deemed insufficient.

Section 25 Claim: "The appellant stated he wished to pursue a non-principal license."

Section 25 Response: I never explicitly stated in my March 11, 2024, email (License Inspector Report Appendix D: Pg. 31-32) that I wished to pursue a non-principal license. What I actually stated was:

"My building has a non-conforming status so I will have to go with the non-principal residence license until May 2024. Then I'm assuming I will have to also get a principal residence license that I can use 4 times over the remaining portion of the year. I'm assuming I will have to submit a second application for that later in the year? If I can apply for both at the same time that would be nice, but not a problem if I need to get the principal residence license later in the year."

My email does not expressly state that I want to pursue a principal residence license.

Section 25 Claim: "Staff reminded the appellant that the application submitted in January for a principal resident short-term rental licence was withdrawn and applied towards a non-principal short-term rental licence."

Section 25 Response: I was never informed that my original principal residence application submitted on January 23, 2024, would be <u>fully withdrawn</u> when I applied for a non-principal license. At no point did City staff clearly communicate this, nor did they provide an opportunity to amend the application to avoid starting over.

Further, as reflected in my email response above, I requested to have both applications processed concurrently or in sequence (the request was never acknowledged). I also stated that

it was an assumption that I would have to send in a second application later in the year. Again, the City of Victoria <u>never</u> stated that my application would be fully withdrawn in their response (License Inspector Report Appendix D: Pg. 31).

Section 25 Claim: "Staff responded by providing the appellant with a capture of their communication on March 12, 2024, confirming the appellant was correct in his understanding that he would need to submit a new application."

Section 25 Response: The License Inspector's statement ignored the fact that City Staff failed to clarify that my original application would be fully withdrawn and replaced with the non-principal license. This miscommunication directly contributed to the delays and confusion in the application process.

Further, my continued requests for direct communication and additional guidance was ignored, as evidenced by the second paragraph of my email on March 11, 2024 (License Inspector Report Appendix D: Pg. 32):

"Do you have a contact that I can speak with about the new regulations and so I can find out what the process is for appeals/an exemption under the regulations being put in place in May? My current situation has clearly not been considered under the new regulations because restricting me from renting on weekends (I live in the unit Monday-Friday) does not in any way affect long-term rental availability in Victoria. Anything you can provide/suggest would be appreciated, getting ahold of someone in the bylaw department has been difficult"

City Staff's response (March 12, 2024) was simple and unhelpful (License Inspector Report Appendix D: Pg. 31):

"Our office does not have a direct contact for the provincial legislation, Please review the new provincial rules for short-term rentals for any questions regarding the appeal process."

My emails throughout the process highlight my proactive attempts to remain compliant and request clarification, which were met with vague or incomplete responses from City staff.

The issues identified in Section 38 highlight systemic problems and poor communication standards within the City of Victoria's Short-Term Rental Office. The actions—or lack thereof—by City staff reveal either a troubling lack of understanding of the bylaws and regulations or a severe understaffing issue that prevents them from carrying out their responsibilities effectively. The procedural inefficiencies, misinterpretations of regulations, and failure to engage meaningfully with applicants have directly impacted my ability to comply with the framework and represent a broader failure to administer these bylaws fairly.

I urge Council Members to recognize that these issues are not isolated to my case but reflect a significant operational failure that must be addressed. Changes must be made to ensure that future applicants are not subjected to the same delays, miscommunications, and procedural unfairness.

39. The City does require proof of residence documents to process a principal resident short-term rental application. While the documents assist in establishing an applicant's eligibility, they are not solely relied upon to verify a person's principal residence since address changes can be done online without secondary checks. Additionally, many utility bills offer e-billing options, making mailing addresses redundant.

The License Inspector's statements in Section 39 further demonstrate the City of Victoria's inconsistent and flawed approach to processing principal residence short-term rental applications. The claim that the City requires proof of residence documents but does not rely on them for verification reflects significant procedural failures and a lack of clear standards.

Issue: The City's acknowledgment of weaknesses in its evaluation criteria highlights broader systemic issues in the application process.

Response: The City's assertion that utility bills and government-issued ID are insufficient to establish principal residence is a direct indictment of their own application requirements. This inconsistency undermines the validity of their decisions and demonstrates a failure to adapt processes to meet regulatory objectives. The recent inclusion in 2024 to require proof of insurance, acknowledges the City's need to improve its evaluation criteria. However, these changes come too late to address the systemic failures that have impacted my application and others like it.

Issue: The City's approach to evaluating applications lacks consistency, creating uncertainty for applicants and undermining confidence in the process.

Response: The License Inspector acknowledges that proof of residence documents is not solely relied upon to verify an applicant's eligibility highlights a lack of uniformity in the evaluation process. This inconsistency demonstrates that the City of Victoria has failed to follow a fair and due process when assessing applications.

If existing documentation requirements are deemed insufficient, the City of Victoria has the obligation to request additional materials from the applicant or to revise its application process to align with reasonable verification standards. Failing to do so places an undue burden on applicants as they do not know how to meet the administrative standard being required (which appears to be highly subjective), it also perpetuates procedural inefficiencies by failing to request documentation that would satisfy the requirement without the need for a costly appeal process.

Further, in response to the License Inspector decision to reject the five pieces of government-issued identification that was provided at the initiation of my appeal, I have now submitted 36 unique documents for Council Members to review. Each has been provided by third parties to avoid the potential for the License Inspector to continue to claim there was evidence tampering.

Claim: "Address changes can be done online without secondary checks."

Response: The License Inspector continues to make statements without verifying their accuracy. The License Inspectors blanket statement that "address changes can be done online without secondary checks" is false.

I provided my driver's license as my government-issued piece of ID. In British Columbia, Canada, you must update your address on your driver's license within 10-days of moving to a new address. This process includes secondary checks to ensure accuracy and compliance with provincial laws. For example, to change the address on your driver's license you need to present two pieces of ID: 1) Primary ID such as BC services card, birth certificate, BC identification card; and 2) Secondary ID such as credit card, existing driver's license, nexus card, etc. While e-billing may reduce reliance on physical mailing addresses, these documents still serve as valid indicators of residency when combined with additional evidence.

However, if the License Inspector has determined that they cannot rely on this form of documentation to verify authenticity, but continues to request this documentation from applicants, then this is yet another clear example of the City of Victoria's failure to properly integrate an appropriate application review process.

Failure to Request Additional Documentation: If the City believed additional evidence was needed, they had ample opportunity to request it. Their failure to do so reflects a lack of engagement and further underscores the inadequacy of their processes.

The failure to rely on existing documentation requirements, combined with the lack of engagement to request additional evidence, reflects a systemic issue that undermines the principles of fairness and due process. I urge Council Members to recognize these shortcomings and address them to ensure that future applicants are not subjected to the same procedural failures. I look forward to discussing how these issues will be resolved when given the opportunity to speak with Council Members.

40. The appellant's appeal includes multiple documents in an attempt to establish Johnson Street as his and his partner's principal residence. However, mail can be sent to anywhere in the world, regardless of if you reside at the property. Similarly, the inclusion of a google maps route from Johnson to one of the appellant's employer locations, does not prove residency. Additionally, the appellant's work-related documents, including the employment letter do confirm an ability to work remotely but do not state he reports to the Victoria B.C location. In fact, the appellant's LinkedIn account states he lives and reports to the employer's New York, New York location [Appendix V].

The License Inspector's statement in Section 40 misrepresents the evidence provided to establish Johnson Street as my principal residence and relies on flawed logic to dismiss the documentation.

Claim: "The appellant's appeal includes multiple documents in an attempt to establish Johnson Street as his and his partner's principal residence. However, mail can be sent to anywhere in the world, regardless of if you reside at the property."

Response: The License Inspector and City Staff have never explained what documentation would provide evidence that would be satisfactory to prove my principal residence status.

In total, I have now submitted 36 unique documents, each independently verified by third parties, to establish my residency. Dismissing this evidence without further engagement will reflect a lack of due diligence by the City of Victoria.

Claim: "The appellant's employment letter confirms an ability to work remotely but does not state he reports to the Victoria B.C. location.

Response: This is clearly a false statement and bewildering how the License inspector was able to make such an inaccurate statement. The first employment letter that I submitted with my appeal included the following statement (Appendix: Pg. 3 & 178):

has been <u>employed by in Victoria, BC, on a full-time permanent bases</u>, in the position of Senior Principal, Partnership Portfolio, within our Public Markets department <u>since April 30, 2018</u>."

Two things are made clear: 1) The City of Victoria did not bother to have anyone fact check the License Inspectors statements prior to issuing the response to my appeal; 2) the License Inspector never bothered to contact to fact check any information.

For further clarity, my second employment letter provided by the head of Resources Department (Appendix: Pg. 1-2) includes the following statements:

has been employed by the since April 30, 2018... The permanent location of this role is at our Pandora Avenue office in Victoria, BC."

"In line with current policies, along with all other employees, follows a 4-day inoffice work schedule (Monday-Thursday) when not traveling for business. hybrid work
policy provides flexibility for employees to work one remote work day per week (typically
Friday), up to 4 weeks of remote work per year in a location other than their home, and 4 weeks
of vacation."

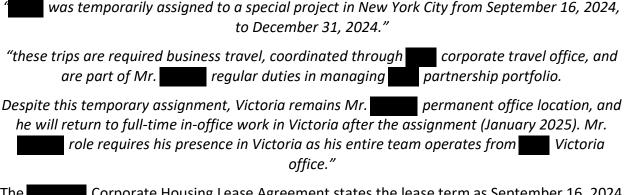
"Our records, including building access logs and security system data, confirm consistent physical presence at Pandora Ave from Monday through Thursday each week when not traveling for business. These records show regular daily badge swipes and office access patterns during standard business hours, demonstrating his adherence to our in-office attendance requirements."

Claim: "the appellant's LinkedIn account states he lives and reports to the employer's New York, New York location [Appendix V]."

Response: My LinkedIn location reflects my temporary work assignment in New York City from September to December 2024. This assignment does not alter the fact that my primary residence remains at Johnson Street (is paying for my temporary corporate housing while I'm in New York). The bylaw does not prohibit temporary absences for work-

related travel, provided the property remains the operator's primary residence. I have remained within the requirements of the bylaws which allow temporary absences.

Evidence: My Employment Letter provided by the Head of Human Resources states (Appendix: Pg. 1-2):



The Corporate Housing Lease Agreement states the lease term as September 16, 2024 – January 3, 2024 (Appendix: Pg. 58-61).

has booked my flight back to Vancouver through Corporate Traveller on January 3, 2024 (Appendix Pg. 17):

Inadmissible Evidence

Issue: The License Inspector's response should be solely based on information that was available at the time of the decision to reject my application on July 3, 2024. The use of information that was updated or became available after the decision—such as my LinkedIn profile in September 2024—raises another example of procedural issues that undermines the fairness of the application review and appeal process.

Response: My principal residence application was submitted on April 25 and the home inspection took place on June 21, 2024. During my second home inspection I disclosed to Bylaw Officer Carr that I was likely going to be working from New York in 2026 on a temporary basis so my business plan next year would be subject to change. However, in August 2024 it was decided that I would be sent to New York in September 2024 due to project timelines being pulled forward. I will note that the License Inspector did not have the information needed to determine that this was a temporary work assignment. However, this evidence is inadmissible and displays the License Inspectors consistent disregard for administrative procedural fairness.

Decisions Must Be Based on Evidence at the Time: Procedural fairness dictates that decisions must be based on the information available to the decision-maker at the time the decision was made. The License Inspector could not have relied on LinkedIn updates made in September 2024 when making their decision in July 2024. Introducing evidence that was not available at the time of the decision suggests an attempt to retroactively justify the rejection rather than basing the decision on contemporaneous facts.

Irrelevance to the Timeframe of the Application: My LinkedIn was updated in September 2024, and it reflects a temporary work assignment and is unrelated to my principal residence status as of the date of the application submission (April 25, 2024) or the rejection notice (July 3, 2024). Decisions about any principal residence license should focus solely on the evidence provided to the City and my residency status prior to and at the time of the application review decision.

Procedural Unfairness: The use of post-decision evidence without affording me the opportunity to address it violates principles of procedural fairness. I cannot reasonably defend myself against evidence that was irrelevant at the time of the decision. By relying on this information, the City undermines the transparency and integrity of its regulatory processes.

Precedent for Excluding Post-Decision Evidence

Courts have consistently held that administrative decisions must be based on evidence that was before the decision-maker at the time the decision was made. For example:

In Baker v. Canada (Minister of Citizenship and Immigration, 1999 SCC 699), the Supreme Court of Canada emphasized the importance of procedural fairness, including the right of individuals to have decisions made based on evidence presented during the decision-making process. Therefore, the LinkedIn update from September 2024 is inadmissible because it was not available at the time of the decision on July 3, 2024.

The License Inspector's claims in Section 40 misrepresent the evidence provided and rely on flawed logic to dismiss credible documentation. My extensive submissions far exceed what is reasonably required to establish principal residence, and the City's failure to engage meaningfully reflects systemic shortcomings.

41. The results of the inspection revealed inconsistencies that appellant's principal residence. The home contained no visible personal items and appeared set to receive accommodations, including signage posted around the home to provide guest instructions [Appendix O-R].

In section 41, the License Inspector includes circumstantial evidence that is based on their personal observations rather than fact-based evidence.

Claim: "The home contained no visible personal items."

Response: My personal items are intentionally stored for organization and practicality, particularly given the need to occasionally prepare the property for short-term rentals. For example: Clothing and belongings are stored in under-bed containers, closets, and drawers, which were available for inspection (but never inspected). These were not mentioned in the report despite my offer to show them during the inspection. Toiletries and household items are stored in various storage units, were not inspected by either Bylaw Officers. The claim of "no visible personal items" fails to consider that personal belongings can be neatly stored rather

than displayed prominently. The comprehensive storage system can be found seen in the Appendix on pages 184-188.

My living arrangements are designed to balance my regular use of the property with occasional short-term rental activity, aligning with the regulatory intent of principal residence licenses. This does not negate the property's status as my primary residence.

Claim: "Signage posted around the home to provide guest instructions."

Response: The signage mentioned, such as a sign requesting guests to remove their shoes, is common in many households and reflects good housekeeping practices. These signs are not removed when I am home because they are practical and unobtrusive.

If such signage is being construed as evidence of short-term rental activity, then common household items such as a "welcome" mat should also be included in this assessment. This logic is flawed and unfairly penalizes me for maintaining a well-kept home.

Issue: The Bylaw Officers failed to engage meaningfully during the inspection and relied on surface-level observations to dismiss my application.

Offer to Show Personal Items Was Declined: During the inspection, I offered to show the inspector personal belongings stored in closets, under the master bed, and in cabinets. These offers were declined, leading to an incomplete assessment of the property's use as a residence.

No Follow-Up for Clarification: Despite identifying alleged inconsistencies, the Inspector did not request additional documentation or clarification to address these concerns. This failure to engage reflects a lack of due diligence.

The findings in Section 41 misrepresent the results of the inspection and fail to account for the broader context of my application and evidence. The observations regarding personal items and signage are superficial and do not reflect the lived reality of my use of Street as my principal residence.

42. The appellant informed Bylaw Officer Carr on June 21, 2024, that in absence of direction he was justified in his actions for operating against the City and provincial regulations is misleading and attempts to rationalize his actions. The City of Victoria regulations remained unchanged by the provincial regulations, a licence to operate short-term rentals has been required since 2018. The appellant is aware of this through his multiple years of obtaining licenses, many communications with City staff, including a verbal education from Bylaw Officer Duarte on March 5, 2024, when the appellant confirmed he was operating short-term rentals without a licence. The appellant has repeatedly received clear communication and information from City staff regarding the short-term rental regulations, to which he has consistently responded to by requesting special exceptions and continuing his unlawful activity [Appendix F, L, P, Y].

The License Inspector's claim that I attempted to rationalize operating against the City and provincial regulations by asserting justification in the absence of direction is a misrepresentation of the discussion with Bylaw Officer Carr. Furthermore, the Inspector's assertion that I have consistently requested special exceptions and continued unlawful activity is inaccurate and ignores my good faith efforts to comply with the evolving regulatory framework.

Misrepresentation of Regulatory Context

Claim: "The City of Victoria regulations remained unchanged by the provincial regulations, and a licence has been required since 2018."

Response: While the City of Victoria's regulations may have formally remained unchanged, the introduction of provincial regulations in May 2024 added layers of complexity that required additional clarification. The interplay between municipal and provincial requirements was not adequately addressed by City staff, further compounding the confusion.

Consistency with Licensing History: My history of obtaining licenses demonstrates my awareness of the requirement to hold a valid license. However, the procedural delays and lack of clear guidance during the transition period significantly impacted my ability to remain compliant, despite my efforts to do so.

Claim: "The appellant informed Bylaw Officer Carr that in the absence of direction he was justified in operating against City and provincial regulations."

Response: I did not claim justification for operating against regulations. Rather, I explained that the lack of clear guidance and appearance of false interpretation of the relevant bylaws from City Staff created significant challenges in understanding and adhering to the requirements as they're stated formally within the bylaws. My statement was intended to highlight procedural shortcomings, not to justify non-compliance. However, Bylaw Officer Carr did accurately state in her report that:

respectfully shared that he could not find the definition of occasional anywhere in his research. He stated that he had operated during that time in the absence of direction and felt that he had justification for his actions should there be the need to explain himself in court."

Throughout the application process, I engaged with City staff, submitted required documentation, and sought guidance on how to align my operations with the regulations. The absence of clear and timely responses contributed to the challenges I faced. I have gone far beyond what will be required to justify my actions if this appeal is elevated to the courts.

Claim: "The appellant has repeatedly received clear communication and information from City staff regarding short-term rental regulations."

Response: While I received responses from City staff, these were often generic, referring me to information already available online or in the bylaws. My specific questions about how to align my operations with the regulations during the extended review process were not adequately addressed. City of Victoria Staff have consistently failed to address the complexity of my specific situation, involving work-related travel and temporary absences which requires a

nuanced understanding of the regulations. City staff failed to provide the clarity needed to address these complexities, leaving me without actionable guidance.

Claim: "The appellant has consistently responded to by requesting special exceptions."

Response: My communications with City staff were not requests for "special exceptions" but attempts to clarify the application of the regulations to my specific circumstances. I consistently sought to understand how to align my operations with the regulatory framework, not to seek preferential treatment.

Evidence: I submitted timely applications, provided extensive documentation, and engaged with City staff to address concerns (I sent more than 30 emails to @Victoria.ca email addresses in 2024). These actions demonstrate good faith efforts of my commitment to compliance, not an attempt to circumvent the rules.

43. The appellants appeal appears to rely on the assumption that because Johnson Street is the only property he owns, by default it grants him principal resident status and therefore entitles him to a licence. The appellant declared to Bylaw Officer Duarte on March 5, 2024, that he was operating unlicensed short-term rental and had a guest occupying the space on a 30-night booking, but that he would reside at the property between 200-250 days of the year. The AirDNA data from July 3, 2024, reflected the whole home was available for rent 334 days and generated \$95.6k in revenue in the last 12 months. Additionally, the appellants VRBO future calendar on July 3, 2024, reflected 9 different short-term rental bookings spanning across all of July to September, and full rental availability from September 29 to December 31, 2024. It seems implausible that the appellant could operate short-term and long-term rentals, generating \$95.6k in revenue, while simultaneously residing at the property Monday- Thursday, for 250 days of the year. The appellant's claims are highly inconsistent and appear to be less than truthful [Appendix F, P, Q, S, T, Y].

The statements in Section 43 misrepresent my principal residence status and operations at Johnson Street. The conclusions drawn by the License Inspector are based on incorrect assumptions and speculative interpretations of data, rather than on the substantial evidence I have provided.

Claim: "The appellant assumes that owning status by default."

Johnson Street grants principal resident status by default."

Response: My principal residence status is not assumed but clearly demonstrated through substantial documentation. I have now provided an extensive list of 36 unique documents proving that Johnson Street is in fact my principal residence.

Regulatory Context: The Short-Term Rental Regulation Bylaw requires evidence of principal residence, which I have provided. The City's dismissal of this evidence without requesting further clarification reflects a failure to follow due process.

Claim: "The appellant declared on March 5, 2024, that he was operating unlicensed short-term rentals and had a guest on a 30-night booking."

Response: On March 5, 2024, I informed Bylaw Officer Duarte that my non-principal residence license application was pending, and I was managing the property in good faith under the assumption that the application would be processed promptly. Further, I explained in detail the significant number of false statements, misrepresentations, and overall extremely poor lack of attention to detail exemplified by Bylaw Officer Duarte. Any statement made by Bylaw Officer Duarte should quite clearly be deemed inadmissible. Further, I strongly believe Bylaw Officer Duarte should be subject to a full disciplinary review following the review of this appeal process.

Compliance with Regulatory Requirements: My actions at the time reflected a good faith effort to comply with the licensing requirements during a period of administrative uncertainty, not a deliberate attempt to operate unlawfully.

Claim: "AirDNA data from July 3, 2024, reflected the whole home was available for rent 334 days and generated \$95.6k in revenue in the last 12 months... It seems implausible that the appellant could operate short-term and long-term rentals, generating \$95.6k in revenue, while maintaining principal residence."

Response: The Inspector's claim of implausibility is speculative and unsupported by the License Inspectors own evidence. The License Inspector continues to display a clear lack of attention to detail.

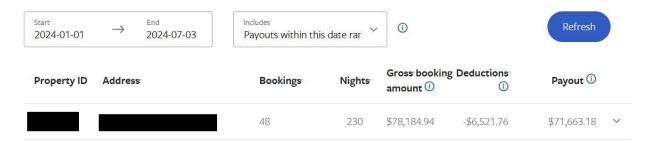
The License Inspector stated my listing was reviewed over the prior 12-month period starting on July 3, 2024. This means that only 184-days of 2024 was captured in the assessment (50.1%) and the remaining ~6-months was captured in 2023. It's clear that the data being cited is not only misleading but also that half of the data being provided is completely irrelevant to the licensing decision for 2024.

In addition, the data provided by the provincial government in the License Inspectors report (Appendix X) states that I had zero bookings from January 1 – April 30, 2024. The data provided also states that the number of nights rented in 2024 totaled 75 nights. This is well-below the City of Victoria's stated 160-night maximum per calendar year on the City of Victoria Short-Term Rental website. The data provided by the provincial government directly contradicts the statements made by the License Inspector and also calls into question if any of the external data sources being cited by the License Inspector are accurate.

AirDNA data cannot be relied upon because it does not distinguish between availability and active bookings <u>across</u> rental platforms. If I were to block off rental dates consistently on both platforms, then the data could be considered accurate. However, because my rental calendar is managed on Airbnb's platform (friendlier user interface) the data being provided by VRBO to AirDNA is inherently flawed. VRBO cannot distinguish between an active booking or a date that has been blocked off on Airbnb. Ultimately, this causes the VRBO data reported to AirDNA to be inaccurate because it assumes that any date that has been blocked off is an active booking, effectively overstating the number of days the listing is available to rent. The fact that this data

has been cited as a source of information, without any clarifying statements, displays a clear lack of due diligence and potentially creates a significant future liability for the City of Victoria as City Staff have not lived up to their duty of care while assessing applicants' listings.

To demonstrate this discrepancy for Council Members, below is a picture of the Financial Reporting and Payout Summary section on the VRBO platform. Note that the dates selected are the relevant dates in 2024 that are under discussion (January 1-July 3, 2024).



Above, VRBO states that there were and estimated 48 booking over 230 nights resulting in an estimated payout of \$71,663.18 to the owner.

However, the downloaded spreadsheet displays the below information: 7 total bookings for 31-nights of rentals throughout the stated period of January 1-July 3, 2024 (Appendix: Pg. 176).



It is clear that the License Inspector does not have a clear understanding of how AirDNA data is sourced and that the License Inspectors findings are irrelevant.

Additional supporting evidence is displayed by data gathered by Information Technology department and the provided geographically tagged photo evidence and receipts displaying purchases at Victoria locations during the period in question.

July 3, 2023 - July 3, 2024	
Card Access Data	141
Photo & Receipt Evidence	173
Total Evidence	314

For the period of July 3, 2023 - July 4, 2024:

Card Access Data: provides evidence that I was working from Victoria office for 141 days during the period.

Photo/Receipt Evidence: displays geographically tagged evidence of my living in my condo on a given date, while receipts show that I made credit card purchases in Victoria on a given date.

This evidence displays that it was impossible for me to have had my home rented for a total of 334-days during this period because I do not own or rent any other property in Victoria. I therefore must have been living in my apartment on each of the dates with gathered data.

Claim: "The appellant's VRBO calendar on July 3, 2024, reflected 9 short-term rental bookings from July to September, with full availability from September 29 to December 31, 2024."

Response: The bookings referenced were made prior to the rejection of my principal residence application on July 3, 2024, with the expectation that the application would be approved. These bookings do not reflect an intent to operate unlawfully but does reflect my decision to continue operating while I was waiting for the License Inspectors official decision. Further, I continued to operate during the appeal process under my existing non-principal license as it was clear the License Inspectors decision was not based on the requirements of a fair and due process.

Importantly, the License Inspector's response should be solely based on information that was available at the time of the decision to reject my application on July 3, 2024. The use of information that became available after the decision—such as additional rental offerings—is just another example of procedural issues that undermines the procedural fairness of the review process.

The data provided by the provincial government displays that I had zero bookings from January 1 – April 30, 2024. The data provided also states that the number of nights rented in 2024 was a total of 75 nights. This is well-below the City of Victoria's stated 160-night maximum per calendar year on the City of Victoria Short-Term Rental website.

Finally, as stated previously, I have been temporarily away for work on a short-term assignment in New York. My short-term rental operations are incidental and occur only during temporary absences, consistent with the principal residence framework. My principal residence status is supported by extensive documentation.

The claims in Section 43 misrepresent my principal residence status and short-term rental operations, relying on speculative data and dismissing substantial evidence provided during the application process.

44. A fundamental concern is the appellant's consistent disregard for regulations. The appellant has operated short-term rentals since 2022 and is fully aware of the City's licensing requirements and regulations, established through years licensing applications and conversations with multiple staff members. The appellant has shown he will continue to seek ways to avoid regulations, all while continuing to operate full-time short-term rentals. This assertion is further confirmed by data provided by the provincial government, which shows all bookings made on major platforms, demonstrating the appellant operated

rental activities in every month during that period. Even if granted the licence, staff have zero confidence in the appellant's willingness to act lawfully [Appendix K, L, W, X].

The License Inspector's assertion in Section 44 that I have demonstrated a consistent disregard for regulations is unfounded and misrepresents my actions and intent. My history of operating short-term rentals reflects my commitment to compliance, evidenced by timely applications, proactive communication with City staff, and efforts to align my operations with evolving regulatory frameworks.

Claim: "The appellant has operated short-term rentals since 2022 and is fully aware of the City's licensing requirements and regulations."

Response: I have consistently applied for and obtained the necessary licenses to operate short-term rentals, including: A valid non-principal residence license issued in 2023 and on March 18, 2024, and I have also applied for two principal residence licenses in 2024 on January 23 and April 25, 2024. My history of licensing applications demonstrates awareness and adherence to the City's regulatory requirements, not disregard for them.

Good Faith Compliance: My actions reflect a good faith effort to comply with the regulations despite the City's procedural delays and lack of clear guidance during the transition to the new provincial framework.

Claim: "The appellant has shown he will continue to seek ways to avoid regulations, all while continuing to operate full-time short-term rentals."

Response: There is no evidence of my intent to avoid the regulations. My communications and actions demonstrate consistent efforts to align with the regulatory framework. Examples include:

- Consistently acquiring the required licenses for my operations since 2021.
- Submitting two principal residence license applications and one non-principal license in 2024.
- Proactively communicating with City staff to clarify requirements and address any concerns.
- Continuing to display my issued rental license on both rental platforms throughout each application review and proceeding appeal process.

The claim that I intend to avoid regulations is speculative and unsupported by evidence.

Short-Term Rentals Are Incidental, Not Full-Time: My short-term rental operations are limited to periods of temporary absence from my principal residence, consistent with the intent of the regulations. The characterization of these activities as "full-time" is a misrepresentation.

Claim: "Data provided by the provincial government shows all bookings made on major platforms, demonstrating the appellant operated rental activities in every month during that period."

Response: The License Inspector fails to define a period for these accusations and to accurately represent the data provided by the provincial government (Appendix X of the License Inspectors Report) providing yet another example of a severe lack of attention to detail and duty of care in responding to my appeal.

The data provided by the provincial government displays that I had zero bookings from January 1 – April 30, 2024. The data provided also states that the number of nights rented in 2024 was a total of 75 nights. This is well-below the City of Victoria's stated 160-night maximum per calendar year on the City of Victoria Short-Term Rental website.

Claim: "Even if granted the licence, staff have zero confidence in the appellant's willingness to act lawfully."

Response: The claim of "zero confidence" is speculative and ignores my documented history of good faith efforts to meet regulatory requirements. I have been proactive in my efforts to apply for and maintain licenses, align operations with the regulations, and communicate with City staff, all of which demonstrate a clear commitment to compliance.

The challenges I faced in maintaining compliance were exacerbated by the City's own procedural shortcomings, excessive delays in processing applications, and lack of clear guidance on how to navigate the evolving regulatory framework. It is unfair to attribute these challenges to a lack of willingness on my part to comply. It is just as easy for me to claim that I have zero confidence in the City of Victoria's ability to process rental licenses in a timely manner and with any respectable level of conducted due diligence.

The claims in Section 44 misrepresent my actions and intent, relying on speculative interpretations of data and ignoring the systemic challenges caused by the City's own processes. My documented history of licensing applications, communications with City staff, and adjustments to align with the regulations demonstrate a clear commitment to compliance.

45. The appellant has constructed a narrative based on misleading and untruthful claims to obscure their true intention of operating a full-time short-term rental, thereby circumventing regulations designed to protect long-term housing. The appellant appears to present himself as a sympathetic figure, repeatedly requesting an exception due to hardship and claiming he is part of a group wrongfully captured by the regulations. The appellant declared he only wished to offer the property on weekends and would travel to his parents properties in Vancouver or during the rental period. However, the evidence gathered by staff reveal inconsistencies with these claims. The appellants advertisements reflect availability throughout the week, all year round. The AirDNA data confirms similar activity, including a revenue of \$95.6k which is consistent with full time short-term rentals. Furthermore, the appellants social media shows himself and his partner spent significant time in Europe between May and August, and most recently in New York with a caption that insinuates they now reside in New York. This information matches the appellants LinkedIn profile which states New York as his principal work location [Appendix U-Y].

Claim: "The appellant constructed a narrative to obscure their true intention of operating a full-time short-term rental, thereby circumventing regulations... The appellant presents himself as a sympathetic figure, repeatedly requesting exceptions due to hardship."

Response: I challenge the License Inspector to provide specific examples where I have not been truthful in my responses or during this application process. Any such examples must be substantiated with irrefutable evidence. Accusations of dishonesty are serious, and without definitive proof, they are baseless and unwarranted. I have approached this process in good faith, providing substantial documentation and detailed responses to every concern raised.

In contrast, this report contains numerous examples of falsified evidence, false statements, and misrepresentations—far too many to count. Throughout this appeal, I have meticulously detailed the inaccuracies in the License Inspector's claims, citing irrefutable evidence to support my rebuttals.

It is deeply concerning that the burden of proof has effectively been reversed in this process, where I am presumed guilty until proven innocent. I have now provided 36 unique documents to verify my principal residence status (without any documentation or evidence being requested from the License Inspector). The City of Victoria has continued to dismiss my evidence without adequate justification or a single request for clarification. This approach not only undermines the fairness of this review but also raises serious questions about the integrity of the regulatory process.

If the License Inspector's claims of my untruthfulness is evident then I would expect this to be supported by concrete examples and verifiable evidence. The lack of such evidence demonstrates that these accusations are speculative and designed to deflect from the systemic failures in the City's application and inspection processes.

I respectfully request that this matter be reviewed with the fairness and objectivity it deserves, based on the substantial evidence I have provided and the failures in due process that I have identified to City Council Members.

The claims in Section 45 misrepresent my intentions, misinterpret data, and rely on speculative conclusions to undermine my appeal. I have clearly, and objectively responded to each of the claims in this section throughout my response to the License Inspector. My actions have consistently aligned with the regulatory framework, and my principal residence status has been clearly demonstrated by a substantial amount of evidence.

46. The appellant's appeal attempts to distract from the true events by including misinformation and opinions on events that have not occurred. The appellant provides details of why he believed it would be unjustified to receive enforcement or penalties associated with his unlawful short-term rental activity. Although the appellant's non-compliance has been thoroughly established, he has yet to receive any enforcement fines

from the City of Victoria for his unlawful operations. Nevertheless, staff have continued to provide the appellant with every opportunity to voluntarily comply with the regulations.

The claim that my appeal "attempts to distract from the true events" is not only inaccurate but dismissive of the effort and evidence I have invested to address the numerous factual inaccuracies, procedural failures, and misrepresentations made by the City of Victoria and the License Inspector. I have spent over 100 hours preparing my response, not to distract Council Members, but to meticulously outline each false statement and misrepresentation, supported by irrefutable evidence. The sheer volume of inaccuracies I have uncovered underscores the necessity of this detailed response.

The License Inspector claims that staff have provided me with "every opportunity to voluntarily comply." While I appreciate these opportunities, the City's own procedural inefficiencies, delays, and lack of clear guidance have been the primary barriers to full compliance. My documented history of timely applications, communication with City staff, and evidence of principal residence status demonstrates my ongoing commitment to aligning my operations with the regulatory framework.

The License Inspector acknowledges that I have not received any fines for my alleged non-compliance, which I attribute to the significant procedural failures, misrepresentations, and potentially falsified information that have been presented throughout this process by the License Inspector. While I do not wish to sound threatening, I must emphasize that:

- The numerous procedural failures documented in my appeal—ranging from delays in processing to the use of post-decision evidence—demonstrate negligence in the City's administration of short-term rental regulations.
- The inclusion of false statements, potentially falsified evidence, and mischaracterizations in the License Inspector's report raises serious concerns about the integrity of the City's regulatory processes.

Should the City of Victoria choose to pursue fines against me, I want to make it clear that I have gathered a substantial amount of evidence documenting these failures, and I will continue to do so. I am prepared to present a strong legal case documenting the City's negligence and procedural shortcomings. Through the Freedom of Information Act, I am prepared to enforce my right to obtain additional records to further support my case and potentially support other applicants facing similar challenges with the City of Victoria.

The License Inspector's assertion that my appeal seeks to distract from the true events is baseless and dismissive. My response is a direct result of the City of Victoria's numerous procedural failures, misrepresentations, and delays, all of which have necessitated my extensive efforts to correct the record. The evidence I have provided demonstrates my good faith compliance, and legal precedents support my continued operations during this period of administrative failure.

Legal and Administrative Precedents Supporting My Actions

Merritt v. Ontario (Attorney General), 2021 ONSC 7861:

This case established that administrative processes must be fair, transparent, and timely. Delays or failures by administrative bodies to process applications in a reasonable timeframe cannot result in undue penalties for applicants operating in good faith. My actions throughout this process align with these principles, as I have consistently demonstrated good faith compliance and engaged with City staff to resolve concerns.

Baker v. Canada (Minister of Citizenship and Immigration), 1999 SCC 699:

The Supreme Court of Canada emphasized the importance of procedural fairness in administrative decision-making. The City of Victoria's delays, lack of clear guidance, and failure to engage meaningfully with the evidence I provided represent significant breaches of procedural fairness.

Application to My Case: These precedents support my continued operations during the City's excessive delays in processing my applications. The administrative shortcomings in this process are not grounds to impose penalties or fines, particularly when I have provided comprehensive evidence of compliance and acted in good faith throughout.

47. The Short-Term Rental Regulation Bylaw does not require the Licence Inspector to confirm the appellants specific place of residence. The evidence gathered indicates that the appellant does not reside at Johnson Street and intends to offer full time rentals. The appellant may have been residing in New York or elsewhere. However, the regulation does not require an alternative residence or explanation be provided. The Licence inspector is solely responsible for determining if the applicant has met the requirements of the Short-Term Rental Regulation Bylaw.

The License Inspector and City of Victoria have consistently failed to conduct a fair and thorough examination of my principal residency status. Throughout this process, I have provided extensive, definitive supporting documentation to demonstrate that Johnson Street is my principal residence. This includes 36 unique pieces of evidence, several examples of government-issued ID, workplace access logs, and a comprehensive daily timeline of my location over the past two years. These documents clearly establish that I more than meet the definition of a principal residence as outlined by the City of Victoria and the Province of B.C. Despite this, the City of Victoria has not engaged meaningfully with me or provided any substantive proof to contradict my claims.

The City of Victoria and the License Inspector had numerous opportunities to seek clarification or request additional information regarding my principal residence status. I repeatedly asked to speak with someone to help them understand my unique circumstances. I could have provided information on my temporary work assignment in New York (September to December 2024) for example. However, the License Inspector never sent a simple email or made an effort to resolve their concerns directly. Instead, they chose to focus solely on circumstantial evidence—such as Instagram posts, LinkedIn updates, and speculative AirDNA data—while disregarding the

comprehensive and irrefutable documentation I provided or could have provided while they were reviewing my application. A single conversation or request for additional documentation would have resolved these concerns, as I have demonstrated throughout my lengthy response.

The failure to engage in a meaningful dialogue, combined with the reliance on circumstantial evidence, reflects a fundamental breakdown in procedural fairness. My data and business plan align with the regulatory framework, clearly supporting that my home is offered for full occupation on a temporary basis in compliance with the regulations. The License Inspector has failed to provide any substantive evidence to challenge these facts, further highlighting the City's inability to conduct a fair and due examination of my application. This lack of engagement and reliance on speculative conclusions undermines the integrity of the application process and demands critical review by Council Members.

48. In consideration of the findings, the Licence Inspector submits that the appellant's application for a short-term rental business licence had to be refused as it contravened the Short-Term Rental Bylaw, Schedule 'D' – Home Occupation and Zoning Regulation Bylaw.

The conclusion in Section 48 that my application was rightly refused due to contraventions of the Short-Term Rental Bylaw, Schedule D – Home Occupation, and the Zoning Regulation Bylaw is unfounded. My application and supporting documentation demonstrate compliance with these regulations, and the decision to deny my license reflects systemic procedural failures and misinterpretations by the License Inspector.

Principal Residence Requirement: I have provided substantial evidence to establish Johnson Street as my principal residence.

Alignment with Schedule D – Home Occupation: My short-term rental operations align with Schedule D's intent by offering my home for full occupation only during temporary absences, such as work travel or vacations. This ensures that the property remains my principal residence and complies with the framework of "occasional use." The term "occasional use" is not explicitly defined in the bylaw, creating inconsistencies in its application. The Inspector's reliance on an unwritten "4 times per year" policy lacks legal basis and unfairly penalizes applicants like me who operate within the written regulations.

Alignment with Regulatory Intent: My operations preserve long-term housing availability and adhere to zoning requirements by ensuring that Johnson Street remains my principal residence.

49. Therefore, the Licence Inspector submits that this appeal should be dismissed and the decision to refuse a short-term rental business licence for upheld.

Johnson Street be upheld.

This appeal is no longer simply about a decision to accept or reject my application for a short-term rental business license at Johnson Street. It is an opportunity for City Council Members to address the systemic failures in the City of Victoria's Short-Term Rental Office,

Bylaw Officers, and License Inspectors. The substantial evidence I have provided demonstrates not only my compliance with the regulations but also highlights significant procedural shortcomings, misrepresentations, and a lack of fairness in the City's regulatory processes.

Inconsistent and Inefficient Processes: Throughout my application and appeal, the City of Victoria has demonstrated a lack of consistency and efficiency in its short-term rental licensing processes. From excessive delays to reliance on circumstantial evidence, the failures I have documented indicate systemic issues that likely extend beyond my case.

Failure to Engage: Despite now submitting 36 unique documents and requesting clarification multiple times, City staff and the License Inspector failed to engage meaningfully with the evidence I provided. Instead, they relied on speculative interpretations of data and circumstantial evidence, such as social media activity, rather than seeking reasonable explanations or additional documentation.

Misrepresentation and Misuse of Evidence: My appeal has identified numerous instances where Bylaw Officers and the License Inspector misrepresented evidence, relied on speculative data, or ignored key information that supported my principal residence status. These actions raise concerns about the integrity and impartiality of the regulatory process.

Failure to Adhere to Procedural Fairness: Bylaw Officers and License Inspectors are entrusted with ensuring procedural fairness, yet their approach in my case has been marked by assumptions, vague communication, and a refusal to engage directly with my evidence. This approach undermines trust in the system and highlights the need for comprehensive oversight.

Transparency and Accountability: The issues raised in my appeal are unlikely to be isolated to my case. They reflect systemic problems that require urgent attention from City Council Members. A thorough review of the Short-Term Rental Office, Bylaw Officers, and License Inspectors is necessary to restore transparency and accountability in the application process.

This appeal is not solely a decision about my application but a call to action for City Council Members to address the systemic failures in the City of Victoria's Short-Term Rental Office, Bylaw Officers, and License Inspectors. I respectfully urge the City Council to conduct a thorough review of these processes and implement necessary reforms to ensure transparency, accountability, and fairness for all applicants. My evidence not only supports my case but also underscores the critical need for systemic change to restore confidence in the City's regulatory framework.

ALL OF WHICH IS RESPECTFULLY SUBMITTED

Dated: November 26, 2024

Mark Fay, Manager of Bylaw and Licensing Services

Analysis of the City of Victoria's Financial Priorities

I have reviewed the City of Victoria's 2024–2028 Financial Plan and the 2023 Statement of Financial Position, and it is evident that the City's revenues are predominantly generated from Property Tax (53.6% of revenue) and Business Tax (10.1% of revenue), which together (63.7% of revenue) form the backbone of municipal funding. These revenue generators should be prioritized and receive a somewhat proportional amount of spending which would align with the City of Victoria's priorities of economic health and community vitality.

However, despite their importance, these significant revenue sources do not receive their proportional funding from the City's total expenses. This imbalance is pronounced and raises concerns about the City's prioritization of resources.

Revenue	2023	2024	Change	YoY Change	% of Total Revenue
Bylaw Services	981,870	1,148,610	166,740	17.0%	0.3%
Legislative Services	60,000	60,000	0	0.0%	0.0%
Property Tax	166,257,960	180,856,000	14,598,040	8.8%	53.6%
Property Tax (Base)	164,949,670	179,450,210	14,500,540	8.8%	53.2%
Property Tax (New Dev.)	1,308,290	1,405,790	97,500	7.5%	0.4%
Corporate	28,346,950	34,074,360	5,727,410	20.2%	10.1%
Business Licenses	1,455,000	1,455,000	0	0.0%	0.4%
Corporate Resources	14,536,480	15,777,460	1,240,980	8.5%	4.7%
Sub-Total	195,646,780	216,138,970	20,492,190	10.5%	64.1%
Engineering and Public Works	46,708,090	50,487,530	3,779,440	8.1%	15.0%
Victoria Fire & Police Dept.	11,591,000	11,795,180	204,180	1.8%	3.5%
All Other Revenue	46,030,680	58,866,530	12,835,850	27.9%	17.5%
Total Revenue	299,976,550	337,288,210	37,311,660	12.4%	100.0%
Expenses	2023	2024	Change	YoY Change	% of Total Expenses
Council	938,970	980,420	41,450	4.4%	0.3%
City Managers Office	418,440	820,830	402,390	96.2%	0.2%
Bylaw Services	4,811,190	5,541,280	730,090	15.2%	1.6%
Bylaw Services	4,056,670	4,620,020	563,350	13.9%	1.4%
Short-Term Rentals	754,520	921,260	166,740	22.1%	0.3%
One-Time Expenses	205,300		-111,300	-54.2%	0.0%
Legislative Services	1,788,270	1,948,050	159,780	8.9%	0.6%
Corporate	44,162,720	52,434,720	8,272,000	18.7%	15.5%
Business Licenses	0	0	0	0.0%	0.0%
Corporate Resources	1,709,000	1,946,000	237,000	13.9%	0.6%
Business & Community Relations	7,809,900	8,491,660	681,760	8.7%	2.5%
Strategic Real Estate	1,902,030	2,388,670	486,640	25.6%	0.7%
Sub-Total	61,831,520	72,605,630	10,774,110	17.4%	21.5%
Engineering and Public Works	66,919,000			9.8%	21.8%
Victoria Police Department	69,812,890	74,506,830	4,693,940	6.7%	22.1%
Victoria Fire Department	19,153,910	19,980,680	826,770	4.3%	5.9%
Sub-Total	155,885,800	167,985,390	12,099,590	7.8%	49.8%
All Other Expenses	82,259,230	96,697,190	14,437,960	17.6%	28.7%
Total Expenses	299,976,550	337,288,210	37,311,660	12.4%	100.0%

The City of Victoria's 2024 budget only allocated \$72.6M (17.4% of expenses) to departments overseeing the operational initiatives that support the economic growth of the largest revenue generators. This disproportionate allocation of funds highlights a missed opportunity to

reinvest in areas that directly contribute to the growth of the City's largest revenue streams. Following basic principles of business and economics, the City of Victoria should focus on initiatives that strengthen housing and support businesses objectives, this will allow the tax base to expand which will lead to sustainable, long-term growth in revenue.

Impact on Small Business & Economic Growth

The City's Strategic Plan emphasizes support for businesses and economic growth, yet the procedural inefficiencies and delays in the short-term rental application process undermine small operators who contribute to Victoria's economy. As a city with few large corporations—most of which maintain small satellite offices—Victoria relies heavily on small businesses to drive its economic vitality. Therefore, funds should be diverted to areas like Bylaw Services, enabling more efficient support for businesses and small operators. Without these changes, entrepreneurs may continue to open their businesses elsewhere, further weakening Victoria's economic foundation. Prioritizing these areas would not only ensure equitable support for residents but also create a more sustainable and resilient economic foundation for the future.

Underfunded Services

A closer examination reveals that departments responsible for legislative and bylaw enforcement (including business licensing) —key drivers for addressing residents' needs—receive only \$7.4M (2.2%) of total spending. These services are clearly underfunded, leaving them unable to adequately support residents, manage short-term rental applications, or foster a thriving business environment. Given their critical role in generating revenue (providing business licenses) and maintaining compliance, these departments warrant increased investment to meet growing demands.

In 2024, it was widely known that the Province of B.C. would be imposing new restrictions on short-term rentals, making non-principal residence licenses unlawful. This policy shift clearly signaled there would be a significant increase in principal residence license applications, as operators sought to comply with the new regulations. Given that these applications require home inspections—a time-intensive process involving site visits and detailed written assessments—it should have been apparent that the Bylaw Services Department would face unprecedented volume demands. Despite this, the City of Victoria allocated only an additional ~\$563K to the Bylaw Services (~\$166K to Short-Term Rentals) budget. Such a modest increase is insufficient to accommodate the rising workload, likely allowing for the hiring of no more than two additional staff members dedicated to short-term rental operations.

The table below further highlights the City's failure to prioritize Bylaw Services within the 2024 budget. While Bylaw Services constitutes a critical function for ensuring compliance and supporting residents, it accounts for only 1.4% of total expenses. By comparison, recreational and aesthetic projects, such as the Greater Victoria Public Library (\$6.0M / 1.8%), retaining wall rehabilitation (\$2.4M / 0.7%), and Crystal Pool upgrades (\$3.9M / 1.2%), received a disproportionate amount of funding relative to the amount of revenue generated. Further, the City of Victoria spent \$12.9M (3.8% of total expenses) on Parks (operations, urban forestry, rehabilitation) instead of cleaning up the downtown core which generates a significant amount of income through tourism (an industry that small businesses rely on). Redirecting a portion of

these funds toward Bylaw Services would have ensured better support for the residents and property owners who contribute the majority of the City's revenue through property taxes.

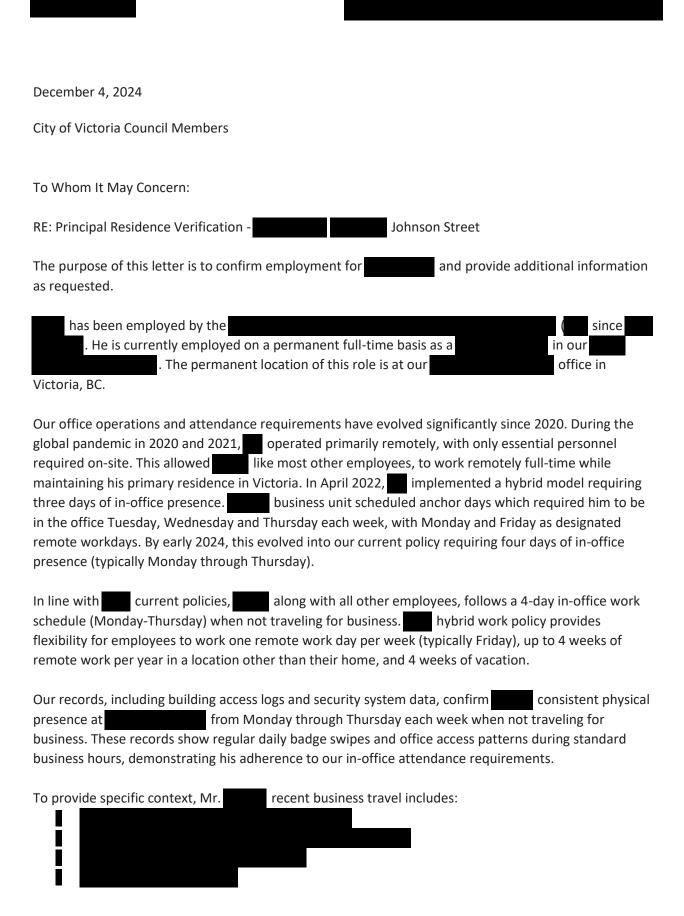
			Bylaw Services	ST Rentals
		% of Total	vs.	vs.
Expense	2024	Expenses	Other Expenses	Other Expenses
Bylaw Services	4,620,020	1.4%		
Short-Term Rentals	921,260	0.3%		
One-Time Expenses	94,000	0.0%		
Legislative Services	1,948,050	0.6%		
Sub-Total	7,583,330	2.2%		
Other Expenses				
Greater Victoria Public Library	5,994,350	1.8%	77.1%	651%
People & Culture Administration	3,826,570	1.1%	120.7%	415%
Sustainable Plan. & Community Dev.	13,220,650	3.9%	34.9%	1435%
Permits & Inspections	1,971,250	0.6%	234.4%	214%
EV Infrastructure	8,260,000	2.4%	55.9%	897%
Climate Action	2,078,380	0.6%	222.3%	226%
Parks	12,878,940	3.8%	35.9%	1398%
Park Operations	9,129,400	2.7%	50.6%	991%
Urban Forestry	3,150,050	0.9%	146.7%	342%
Retaining Wall Rehabilitation	2,439,000	0.7%	189.4%	265%
Crystal Pool	3,964,490	1.2%	116.5%	430%
Legal Services	1,414,750	0.4%	326.6%	154%
Sub-Total	68,327,830	20.3%	1611.0%	7416.8%

Impact on Downtown Residents and Property Owners

The underfunding of Bylaw Services does not just impact residents applying for rental licenses, such as myself—it also affects the safety, property values, and quality of life for downtown Victoria residents. For example, those living near Pandora Street experience daily challenges due to the City's failure to address homelessness, drug abuse, and vandalism. My partner feels uncomfortable walking down Pandora Street to shop at Save-On-Foods because of safety concerns, and our private property is routinely vandalized (the smell of urine is also a persistent issue).

Despite these challenges, it remains impossible to get through to the Bylaw Services nonemergency line, leaving residents without critical support. By prioritizing aesthetic projects over the safety and protection of residents' private property, the City of Victoria has failed to meet its obligations to the very people who contribute most significantly to its revenues. It is time for the City to reallocate funds to protect property owners and ensure that services such as Bylaw Services are adequately equipped to address these growing challenges.

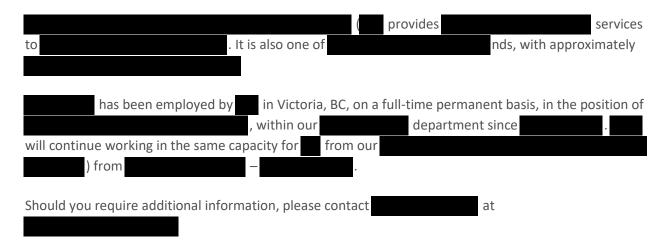
The examples provided illustrate how the City of Victoria's budget priorities have failed to address the most pressing needs of its residents. The City of Victoria must redirect resources to departments like Bylaw Services that directly support compliance, housing stability, and the economic health of the community. Residents and property owners should not be left to bear the consequences of the City's misplaced priorities, especially when these services are critical to maintaining the safety and well-being of the community.



was temporarily assigned to a special project in, to, to, Mr, submitted his documentation to the legal team preparing his L-1A Nonimmigrant Visa Application on, and was granted a temporary working visa on All of these trips are required business travel, coordinated through corporate travel office, and are part of Mr regular duties in managing partnership portfolio. Despite this temporary assignment, Victoria remains Mr permanent office location, and he will return to full-time in-office work in Victoria after the assignment (January 2025). Mr role requires his presence in Victoria as his entire team operates from Victoria office. The nature of his team's demands significant real-time collaboration and in-person interaction among team members. Daily face-to-face meetings, strategy sessions, and investment discussions are crucial to the team's decision-making process.
It is important to note that despite this required business travel, Mr. maintains his primary residence in Victoria at Johnson Street, where he returns between business trips and works in person from the Victoria office, according to our attendance requirements.
As stated previously, Mr. follows a 4-day in-office work schedule (Monday-Thursday) when not traveling for business. base in Victoria is necessary for his job function.
Our records, including building access and security logs, confirm regular attendance at the Victoria office, demonstrating his consistent physical presence at our location.
As a permanent employee of is covered by a comprehensive benefits package. If you require additional information or verification, please contact the undersigned.
Sincerely, Executive Vice President, Human Resources Email:
C: , Vice President, HR Business Partner

August 29, 2024

To whom it may concern:



Yours truly,



Remote Work Directive

HUMAN RESOURCES AND CORPORATE OPERATIONS

Effective Date: July 22, 2024

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1 PURPOSE

1.1 Staff spending time together in performance of flexible work, which is

- why the flexibility to work remotely is offered when Staff can perform their job duties effectively outside of offices.
- 1.2 This Directive provides the principles for Staff and Managers to make appropriate and consistent decisions regarding remote work which, for the purpose of this Directive, includes Hybrid work, temporary Work from Anywhere ("WFA") and special remote work arrangements.

2 SCOPE

- 2.1 Hybrid Work is applicable to all Staff.
- 2.2 Temporary Work from Anywhere and special remote work arrangements are applicable to Permanent Employees only.

3 REQUIREMENTS

PRINCIPLES

- 3.1 First and foremost, Staff must work each day in a location that allows them to do their best work, collaborate effectively with colleagues, and fulfill commitment to our clients. Not all roles or job duties can be performed equally from a remote location.
- To be eligible to work remotely, a Staff and their Manager must agree that the Staff can perform at a level equal to that of working in a Coffice.
- 3.3 Managers as well as Department Branch Heads and/or Senior Managing Directors have an ongoing responsibility to monitor and adjust remote work arrangements as job duties change or to address Staff performance. This includes adjusting or rescinding remote work arrangements due to unforeseen circumstances that require a Staff to be in office.
- 3.4 While working remotely, a Staff must meet obligations within regular business hours and ensure they have a high-quality internet connection. If for some reason a Staff is not able to work effectively while remote, they must come back to a office, use vacation days, or take leave without pay.
- 3.5 Staff must work in a location conducive to the business of while maintaining all standards with respect to cybersecurity, confidentiality (MNPI), privacy, and safeguarding of tools, materials, and information.
- 3.6 Permanent Employees who have been approved for temporary Work from Anywhere have a personal responsibility to understand and comply with tax, immigration, and/or health insurance requirements if they elect to work out-of-country.

ONGOING HYBRID WORK

3.7 Based on role and with the approval of their Manager, a Staff can work up to one day per week outside of a office on an ongoing basis. This provision is subject to operational needs and may be changed at any time.

TEMPORARY WORK FROM ANYWHERE

- 3.8 Subject to operational requirements, based on role, and with the approval of their Department Head and/or Senior Managing Director, a Permanent Employee can Work from Anywhere for a maximum of two periods within a single calendar year, the total duration of which should not exceed four weeks.
- 3.9 A request to Work From Anywhere must be submitted to the applicable Department Head or Senior Managing Director using the designated form.
- 3.10 Where a Work from Anywhere request is declined, rationale must be shared with the Permanent Employee.
- 3.11 Working from one's own home does not qualify as an eligible location for the Work from Anywhere program.
- 3.12 With Manager approval, vacation days can be used before or after a Permanent Employee's approved Work from Anywhere time.
- 3.13 Prior to commencing Work From Anywhere, Permanent Employees working outside their base office country are required to check with BCI's Technology Service Desk for information about specific countries that require extra precautions.

SPECIAL REMOTE WORK ARRANGEMENTS

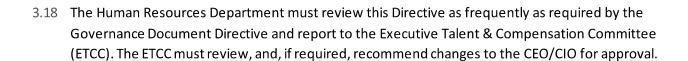
- 3.14 On a case-by-case basis, and with the approval of their Manager, Department Head and the Human Resources Department, and subject to operational requirements, employee performance, and the reason for the request, a Permanent Employee may be approved to work on an extended or permanent basis from a remote location within the country they are employed.
- 3.15 Cases of special remote work arrangements require a letter from the Human Resources
 Department outlining the terms of the work arrangement which may include an end date to the
 arrangement and/or stipulations for when the work arrangement can be reviewed.

EXCEPTIONS

3.16 Exceptions to this Directive must be approved by a Department Head. All exceptions must be reported to Human Resources.

DIRECTIVE REVIEW

3.17 This Directive can be amended or repealed at any time at the discretion of the



4 RESPONSIBILITIES

4.1 The following is a summary of the responsibilities under this Directive:

CEO	Sections 3.18, 3.19
Department Head (CEO/CCC COO, EVP, SVP)	Sections 3.3, 3.8, 3.9, 3.10, 3.14, 3.16
Senior Managing Directors	Sections 3.3, 3.8, 3.9, 3.10,
Executive Talent & Compensation Committee	Section 3.19
Human Resource Department	Sections 3.14, 3.15, 3.16, 3.17
Manager	Sections 3.2, 3.3, 3.7, 3.8, 3.9, 3.12, 3.14,
Permanent Employee	3.6, 3.8, 3.9, 3.10, 3.11, 3.12, 3.13, 3.14, 3.15
Staff	Section 3.1, 3.2, 3.3, 3.4, 3.5, 3.7,

5 DEFINITIONS

5.1 In this Directive:

"Department Head" means the Chief Executive Officer (CEO , Chief Operating Officer (COO), Executive Vice President of a department, or Senior Vice President of a department.

"Department Branch Head" in the middle and back office refers to the Director or Vice President responsible for a branch or operating unit of a department.

"Hybrid Work" means work performed at a combination of locations over time, including both at a office and remotely.

"Manager" means a Staff who has employees who report to them.

"Permanent Employee" means a employee hired on a permanent basis.



"Remote location" means a location other than the city the Staff's primary office is located in. "Staff" means a BCI permanent, temporary or fixed-term employee, co-op student, or intern.

"Work from Anywhere" means the performance of job duties remotely, outside a extended period. This does not include an individual working from their principal residence.

6 APPROVAL

This Directive is hereby [created OR updated] and authorized effective as of the Effective Date.



REVIEW HISTORY

Approval Authority	
Committee	Executive Talent & Compensation Committee
Last Review Date	September 05, 2023
Next Review Date (Note: Directives must be reviewed triennially)	June 22, 2025

AMENDMENT HISTORY

DATE	VERSION NO.	SUMMARY OF AMENDMENTS
November 01, 2022	0	Original
September 05, 2023	1	Update to 3.7 Ongoing Hybrid Work to reflect one day per week outside of a BCI office

RELATED DOCUMENTS

The following documents relate to this Directive:

DIRECTIVES	Working From Home Directive
OTHER	Hybrid Work Guide Work From Anywhere Form Cyber Security & Data Roaming tips posted on intranet

11 APR 2024 🕨 19 APR 2024 TRIP TO LONDON HEATHROW, UNITED KINGDOM

Corporate Traveller PREPARED FOR CORPORATE RESERVATION CODE AIRLINE RESERVATION CODE DEPARTURE: THURSDAY 11 APR > ARRIVAL: FRIDAY 12 APR



Please verify flight times prior to departure

AIR CANADA

Duration: 9hr(s) 25min(s)

Cabin: **Business**

Status: Confirmed

YVR VANCOUVER BC. CANADA

LHR LONDON HEATHROW, UNITED KINGDOM

Departing At: 7:55pm (Thu, Apr 11)

Terminal: MAIN TERMINAL Arriving At: 1:20pm (Fri, Apr 12)

Terminal: **TERMINAL 2** Aircraft:

BOEING 777-300ER JET

4724

Distance (in Miles): Meals:

Meals, Breakfast Est. emission: 2032.25 kg CO2

Passenger Name:

Seats: 10A

Frequent Flyer #:

eTicket Receipt(s):

CHECK IN: SUNDAY 14

CHECK OUT: FRIDAY 19

▶ 5 NIGHT(S)

THE WASHINGTON MAYFAIR HOTEL (WORLDHOTELS)

Phone

Fax

Status: Confirmed

Confirmation:

Room(s): 1 Guest(s): 1

Rate:

332.10 GBP / night

Approx. Total Price:

INCLUDES TAXES AND SURCHARG

Room Type: GLOBAL PROGRAM

Room Details: KING BED-WORKDESK-AIRCON-LAPTOP SAFE SEATING AREA-INTERNET ACCESS-

35SQM GLOBAL PROGRAM

Corporate Discount:

Cancellation Information: Cancel by 12:00pm on day of arrival to avoid a penalty (12P) (CXL 1200 HTL TIME ON 14APR24)

Guarantee:

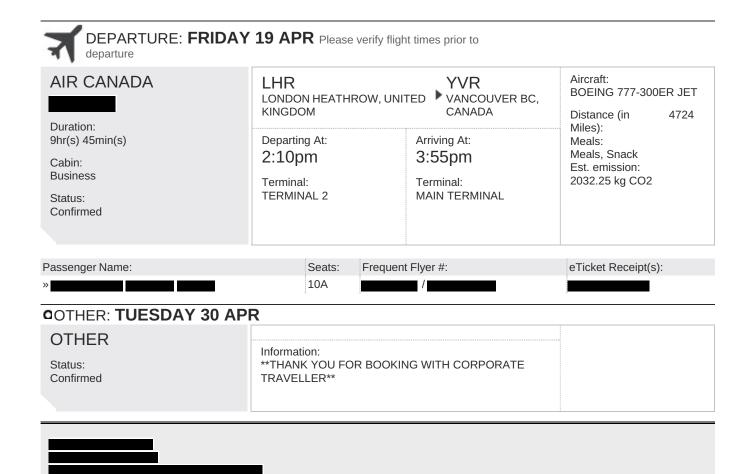
Room is guaranteed

TAX AND/OR SURCHARGE **INFORMATION (GBP)**

276.75 VAT GST TAX **TOTAL TAX 276.75**

Additional Details:

- INCLUDES TAXES AND SURCHARGES
- GUAR TYPES -AX DC JC MC VI
- CXL 1200 HTL TIME ON 14APR24-FEE 1 NIGHT-INCL TAX-FEES
- 12PM DAY OF ARRIVAL



20 APR 2023 🕨 26 APR 2023 TRIP TO SAN FRANCISCO, CA

PREPARED FOR



RESERVATION CODE FLPQGQ AIRLINE RESERVATION CODE



DEPARTURE: THURSDAY 20 APR Please verify flight times prior to departure

AIR CANADA AC 0550

Duration: 3hr(s) 2min(s)

Cabin: Economy

Status: Confirmed

YVR VANCOUVER BC, CANADA

Departing At:

Terminal: MAIN TERMINAL

8:20am

▶ LAX LOS ANGELES, CA

Arriving At: 11:22am

Terminal: **TERMINAL 6** Aircraft: **BOEING 737 MAX**

Distance (in

1081

Miles): Meals:

Food for Purchase

Passenger Name:

Seats: 15D

Frequent Flyer #:

eTicket Receipt(s):



DEPARTURE: WEDNESDAY 26 APR Please verify flight times prior to departure

DELTA AIR LINES INC DL 2581

Duration: 1hr(s) 26min(s)

Cabin: Economy

Status: Confirmed LAX LOS ANGELES, CA **SFO** SAN FRANCISCO, CA

Departing At: Arriving At: 8:25am 9:51am

Terminal: Terminal: **TERMINAL 3 TERMINAL 2** Aircraft:

AIRBUS INDUSTRIE A319 JET

Distance (in Miles):

337

Passenger Name: Seats: eTicket Receipt(s): 21D

OTHER: SATURDAY 30 SEP

OTHER

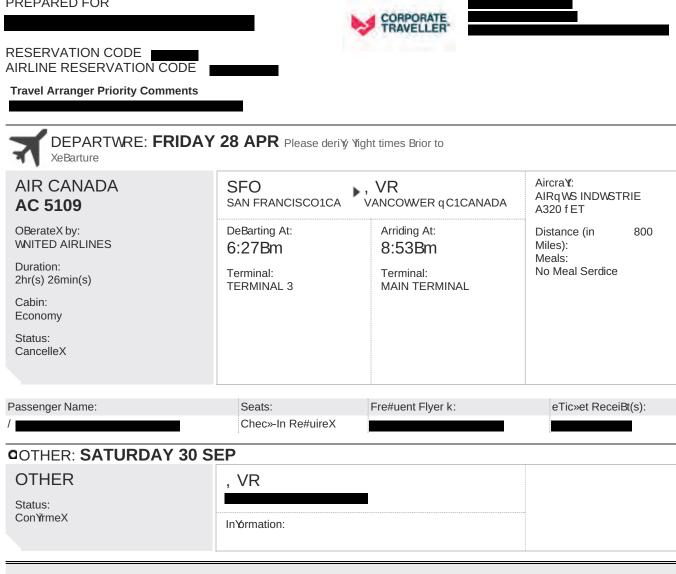
Status: Confirmed

VANCOUVER BC, CANADA

Information:

28 APR 2023 > 28 APR 2023 TRIP TO VANCOUVER BC, CANADA

PREPARED FOR CORPORATE TRAVELLER RESERVATION CODE AIRLINE RESERVATION CODE **Travel Arranger Priority Comments**



25 FEB 2024 ▶ 01 MAR 2024 TRIP TO VANCOUVER BC, CANADA

PREPARED FOR



-6433 or afterhours@corporatetraveller.ca

AIRLINE RESERVATION CODE



DEPARTURE: SUNDAY 25 FEB Please verify flight times prior to

departure

AIR CANADA AC 1900

Operated by: /AIR CANADA ROUGE

Duration: 4hr(s) 37min(s)

Cabin: Business

Status: Confirmed YYJ VICTORIA BC, CANADA

Departing At: 11:35am

Terminal: Not Available YYZ TORONTO ON, CANADA

Arriving At: 7:12pm

Terminal: TERMINAL 1 Aircraft: AIRBUS INDUSTRIE A319 JET

Distance (in 2100 Miles):

Miles): Meals: Meals

Passenger Name:

Seats: 03F

Frequent Flyer #:

eTicket Receipt(s):



DEPARTURE: **SUNDAY 25 FEB** Please verify flight times prior to departure

AIR CANADA
AC 8884

Operated by: /AIR CANADA EXPRESS - JAZZ

Duration: 1hr(s) 40min(s)

Cabin: Business

Status: Confirmed YYZ TORONTO ON, CANADA

Departing At: Arriving At: 9:10pm 10:50pr

Terminal: TERMINAL 1 EWR NEWARK, NJ

10:50pm
Terminal:
TERMINAL A

Aircraft:

CANADAIR REGIONAL JET

341

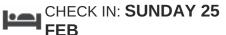
Distance (in Miles): Meals:

Snack

Passenger Name:

Seats: 03A Frequent Flyer #:

eTicket Receipt(s):



CHECK OUT: FRIDAY 01 MAR

▶ 5 NIGHT(S)



Room Details: GLOBAL PRGM PROMO-RO ROOM ONLY PROMO RATE SUPERIOR ROOM - 1 KING BED MEALPLAN: ROOM ONLY FROM 25 FEBRUARY FOR 5 NIGHTS BREAKFAST PER PAX-PER NIGHT - 56.00 USD NEW YEAR NEW VIEW PROMO DISCOUNT OFF BAR, 2X ALL REWARD PTS MAXIMUM OCCUPANCY - 3 PEOPLE PER ROOM 3 CHILD REN 12 YEARS, FREE BB IN THE PARENTS ROOM HIGH SPEED TRANSMISSION LINE - HIGH-SPEED WIFI WIFI IN THE COMMUNAL AREAS - WIFI IN YOUR ROOM 110 120 V AC - AIR COOLING SYSTEM AIR CONDITIONING -BLACKOUT CURTAINS DATA PORT IN ROOM -EXPRESS CHECK OUT HAIR DRYER IN BEDROOM -IRON IN ROOM SAFE DEPOSIT BOX IN ROOM - TV WITH ON-SCREEN BILLING INFO ACCESSIBLE BATHROOM - KNOCK LIGHT FOR HEARING IMPAIR PHONE LIGHT FOR HEARING IMPAIRE- VIS. ALARM FOR HEARING IMPAIRE MANUAL TEMPERATURE **CONTROL - SOUNDPROOF**

Room(s): 1 Guest(s): 1

Rate: VARIED**

Approx. Total Price:

INCLUDES TAX

Cancellation Information: Cancel 2 day(s) prior to arrival to avoid a penalty

Guarantee: Room is guaranteed

**RATES AND EFFECTIVE DATES (USD)



TAX AND/OR SURCHARGE INFORMATION (USD)





DEPARTURE: **FRIDAY 01 MAR** Please verify flight times prior to departure

AIR CANADA

Duration: 5hr(s) 53min(s)

Cabin:

Premium Economy

Status: Confirmed EWR
NEWARK, NJ

Departing At:

YVR
VANCOUVER BC, CANADA

Arriving At:

6:00pm

Terminal: TERMINAL A Arriving At: 8:53pm

Terminal: MAIN TERMINAL Aircraft: BOEING 787-9 JET

Distance (in 2424 Miles):

Meals: Meals

Passenger Name:

Seats: Frequent Flyer #: eTicket Receipt(s):

13A 1

OOTHER: SATURDA	Y 30 MAR	
OTHER	Information:	
Status: Confirmed	**THANK YOU FOR BOOKING WITH	

03 JAN 2025 > 03 JAN 2025 TRIP TO VANCOUVER BC, CANADA

PREPARED FOR CORPORATE TRAVELLER RESERVATION CODE AIRLINE RESERVATION CODE DEPARTURE: FRIDAY 03 JAN Please verify flight times prior to departure Aircraft: AIR CANADA **EWR YVR** BOEING 787-9 JET VANCOUVER BC, CANADA NEWARK, NJ Distance (in 2424 Duration: Departing At: Arriving At: Miles): 5hr(s) 47min(s) Meals: 6:30pm 9:17pm Meals Cabin: Est. emission: Terminal: Terminal: **Business** 985.68 kg CO2 TERMINAL A MAIN TERMINAL Status: Confirmed Passenger Name: Seats: Frequent Flyer #: eTicket Receipt(s): 04K OOTHER: THURSDAY 30 JAN **OTHER** Information: Status: **THANK YOU FOR BOOKING WITH CORPORATE Confirmed TRAVELLER**

16 SEP 2024 ▶ 16 SEP 2024 TRIP TO NEW YORK JFK, NY

Corporate Traveller PREPARED FOR CORPORATE RESERVATION CODE AIRLINE RESERVATION CODE DEPARTURE: MONDAY 16 SEP Please verify flight times prior to departure Aircraft: **ALASKA AIRLINES** ▶ SEA **YVR** EMBRAER EMB 175 JET VANCOUVER BC, CANADA SEATTLE TACOMA, WA Distance (in 128 Operated by: Departing At: Arriving At: Miles): /SKYWEST AIRLINES AS Est. emission: 10:55am 12:02pm ALASKASKYWEST 76.99 kg CO2 Terminal: Terminal: Duration: MAIN TERMINAL Not Available 1hr(s) 7min(s) Cabin: First Status: Confirmed Passenger Name: Seats: eTicket Receipt(s): 02A DEPARTURE: MONDAY 16 SEP Please verify flight times prior to departure Aircraft: **ALASKA AIRLINES** ▶ JFK **SEA** Air NEW YORK JFK, NY SEATTLE TACOMA, WA Distance (in 2422 Duration: Departing At: Arriving At: Miles): 5hr(s) 21min(s) Meals: 2:08pm 10:29pm Snack Cabin: Est. emission: Terminal: Terminal: First 311.51 kg CO2 Not Available **TERMINAL 7** Status: Confirmed Passenger Name: eTicket Receipt(s): Seats: 04C **OOTHER: THURSDAY 30 JAN OTHER** Information: Status: **THANK YOU FOR BOOKING WITH CORPORATE TRAVELLER** Confirmed

13 NOV 2024 ▶ 15 NOV 2024 TRIP TO ATLANTA, GA

PREPARED FOR



AIRLINE RESERVATION CODE



DEPARTURE: **WEDNESDAY 13 NOV** Please verify flight times prior to departure

DELTA AIR LINES INC **DL 0970**

Duration: 2hr(s) 39min(s)

Cabin: Economy

Status: Confirmed LGA NEW YORK LGA, NY

Departing At: 7:00pm

Terminal: TERMINAL C ► ATL ATLANTA, GA

Arriving At: 9:39pm

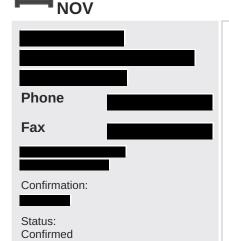
Terminal: SOUTH TERMINAL Aircraft: AIRBUS INDUSTRIE A321 JET

Distance (in 761 Miles): Est. emission: 102.44 kg CO2

Passenger Name:

Seats: 31D eTicket Receipt(s):

>>



CHECK IN: WEDNESDAY 13

CHECK OUT: FRIDAY 15

▶ 2 NIGHT(S)



Rate: VARIED**

Approx. Total Price:

INCLUDES TAXES AND SURCHARG

Room Type: REGULAR RATE

Room Details: FLEXIBLE RATE, GUEST ROOM, 1 KING, SOFA BED, AIRPORT VIEW MAX OCCUPANCY- 3 GUESTS 1 KING, SOFA BED, MINI FRIDGE, 315SQFT/28SQM, LIVING/SITTING AREA, WIRELESS INTERNET, COMPLIMENTARY, COFFEE/TEA MAKER

Member ID:

Cancellation Information: Cancel 2 day(s) prior to arrival to avoid a penalty (02D) (CANCEL 2 DAY PRIOR TO ARRIVA)

Guarantee: Room is guaranteed

Notes:

HOTEL CHECK OUT CHANGED TO 14NOV24 WITH HOTEL DIRECTLY

**RATES AND EFFECTIVE DATES (USD)

SURCHARGE

EFFECTIVE 13NOV - 14NOV

EFFECTIVE 14NOV - 15NOV

TAX AND/OR SURCHARGE INFORMATION (USD)

OCCUPANCY TAX

STATE PROVINCE TA

Additional Details:

- INCLUDES TAXES AND SURCHARGES
- CANCEL PERMITTED UP TO 02 DAYS BEFORE ARRIVAL
- 377.43 USD CANCEL FEE PER ROOM
- UPON EARLY DEPARTURE, AN EARLY DEPARTURE CHARGE OF ONE
- NIGHT S ROOM APPLICABLE TAX APPLIES.
- THE PERFECTLY PRECISE HOTEL

DEPARTURE: THURSDAY 14 NOV Please verify flight times prior to departure

DELTA AIR LINES INC

Duration: 2hr(s) 14min(s)

Cabin: Economy

Status: Confirmed

ATL	LGA
ATLANTA, GA	NEW YORK LGA, NY
Departing At:	Arriving At:

6:30pm
Terminal:
SOUTH TERMINAL

Arriving At: 8:44pm
Terminal: TERMINAL C

Aircraft: AIRBUS INDUSTRIE A321 JET

761

Distance (in Miles): Est. emission: 102.11 kg CO2

Passenger Name:

Seats:

Check-In Required

Notes

HOTEL CHECK OUT CHANGED TO 14NOV24 WITH HOTEL DIRECTLY

16 SEP 2023 ▶ 10 OCT 2023 TRIP TO PARIS DE GAULLE, FRANCE

PREPARED FOR



AIRLINE RESERVATION CODE



DEPARTURE: SATURDAY 16 SEP > ARRIVAL: SUNDAY 17 SEP

Please verify flight times prior to departure

AIR CANADA

Duration: 9hr(s) 35min(s)

Cabin: Business

Status: Confirmed YVR

VANCOUVER BC, CANADA

CANADA

Departing At:

7:45pm (Sat, Sep 16)

Terminal: MAIN TERMINAL

LHR

LONDON HEATHROW, UNITED KINGDOM

Arriving At: 1:20pm (Sun, Sep 17)

Terminal: TERMINAL 2 Aircraft:

BOEING 777-300ER JET

Distance (in Miles):

4724

216

Miles): Meals:

Meals, Breakfast

Passenger Name:

Seats: 10A Frequent Flyer #:

eTicket Receipt(s):



DEPARTURE: **SUNDAY 17 SEP** Please verify flight times prior to departure

BRITISH AIRWAYS

Duration: 1hr(s) 20min(s)

Cabin: Economy

Status: Confirmed LHR

LONDON HEATHROW, UNITED KINGDOM

Departing At: 6:05pm

Terminal: TERMINAL 5 CDG

PARIS DE GAULLE, FRANCE

Arriving At: 8:25pm

Terminal: AEROGARE 2 TERMINAL

D

Aircraft: Air

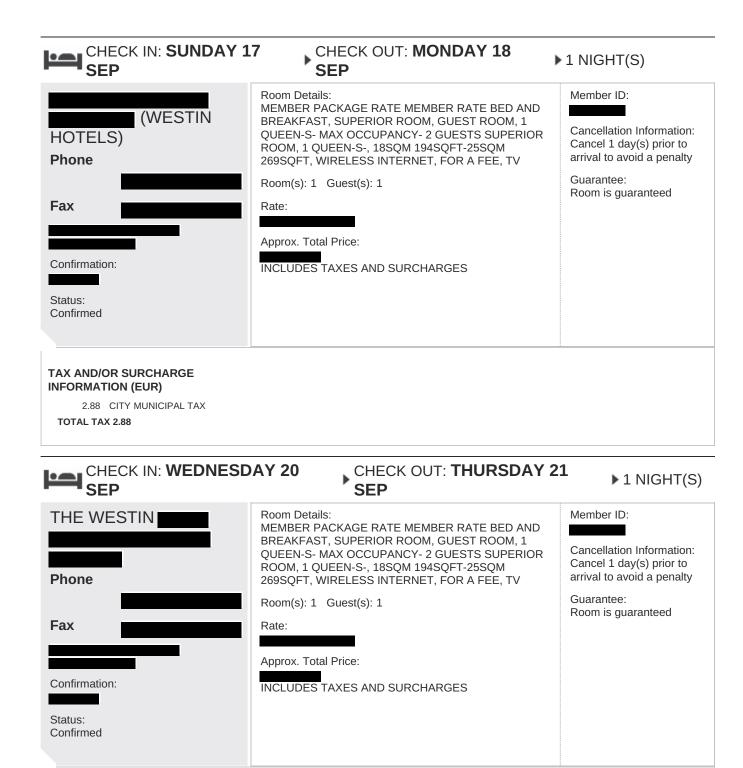
Distance (in Miles): Meals:

Food - Beverage for

Purchase

Passenger Name:

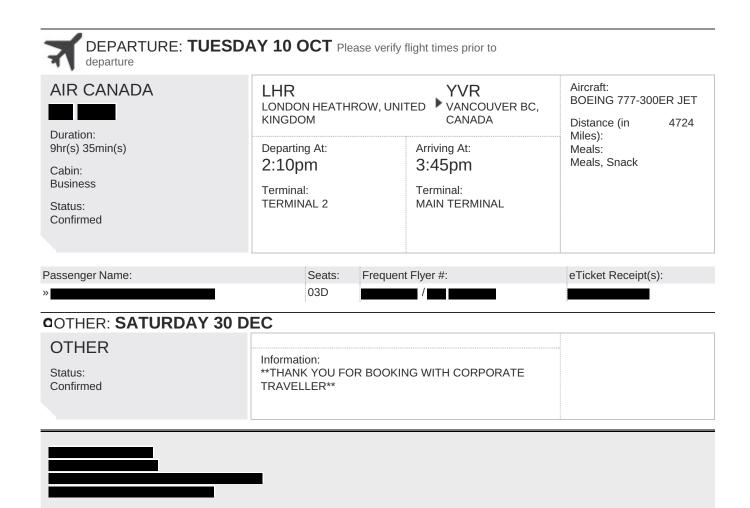
Seats: 17D eTicket Receipt(s):



TAX AND/OR SURCHARGE INFORMATION (EUR)

2.88 CITY MUNICIPAL TAX

TOTAL TAX 2.88





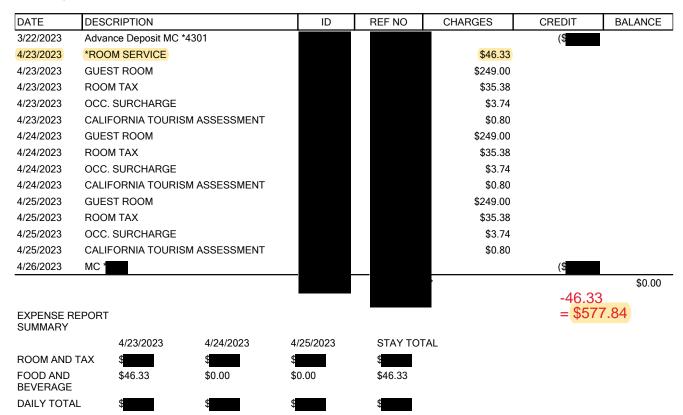
Folio No/Che



JOHNSON ST

VICTORIA BC V8W0A4 CANADA Confirmation Number: 3361537162

The Beverly Hilton 4/26/2023 6:13:00 AM



Hilton Honors(R) stays are posted within 72 hours of checkout. To check your earnings or book your next stay at more than 6,500+ hotels and resorts in 119 countries, please visit Honors.com

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CREDIT CARD DETAIL
APPR CODE
CARD NUMBER

TRANSACTION ID



MERCHANT ID EXP DATE TRANS TYPE



Page:1



GUEST FOLIO

Kevin Smith 750 Pandora Avenue BC, V8W 0E4 CA

Room No. : 219 Arrival 03-10-23 Departure 10-10-23 Page No.

Folio No. Conf. No.

Cashier No.

1 of 2

INFORMATION FOLIO

Membership No. A/R Number Group Code Company Name

PO Ref.

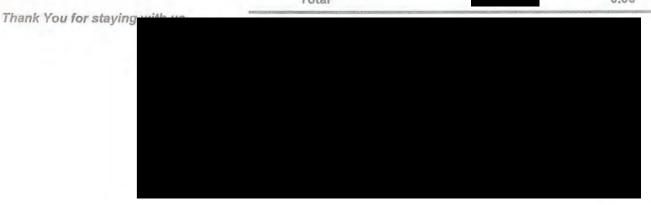
Date	Description	Exchange Rate	Charges	Credits GBP
03-10-23	# RR Discretionary Service Charge		051	0.01
03-10-23	Accommodation			
03-10-23	# VAT 20%			
04-10-23	# RR Discretionary Service Charge			
04-10-23	Accommodation			
04-10-23	# VAT 20%			
05-10-23	# RR Discretionary Service Charge			
05-10-23	Accommodation			
05-10-23	# VAT 20%			
06-10-23	Accommodation			
06-10-23	# RR Discretionary Service Charge			
06-10-23	# VAT 20%			
07-10-23	Accommodation			
07-10-23	# RR Discretionary Service Charge			
07-10-23	# VAT 20%			

I agree that liability for this bill is not waived and, where the contract regarding my stay was made with another person (be that a company, firm, association or other body corporate) I agree to be held personally liable for the costs and/or charges set out above and any other costs or charges incurred on my account during my stay, to the extent that such other person fails to pay when due all or any part of such costs or charges.



GUEST FOLIO

Date	Description	Exchange Rate	Charges GBP	Credits GBP
08-10-23	Accommodation			
08-10-23	# RR Discretionary Service Charge			
08-10-23	# VAT 20%			
09-10-23	Accommodation			
09-10-23	# RR Discretionary Service Charge			
09-10-23	# VAT 20%			
		Total		0.00



I agree that liability for this bill is not waived and, where the contract regarding my stay was made with another person (be that a company, firm, association or other body corporate) I agree to be held personally liable for the costs and/or charges set out above and any other costs or charges incurred on my account during my stay, to the extent that such other person fails to pay when due all or any part of such costs or charges.

Company Name

PO Ref.



Arrivée/Arrival: 18.09.23

Départ/Departure : 18.09.23

Chambre/Room:

Programme de Fidélité / Loyalty Program :

INVOICE

No. Page/Page No.: 1 sur 1

No. Facture/Invoice No.:

 N° de Compte/AR Number :

4* The Westin Paris Vendôme



Date	Description	Débit EUR	Crédit EUR
18.09.23	Accomodation		_
18.09.23	City Tax	2.88	
18.09.23	VAD + Auto - Master Card / Euro Card		678.88



T.V.A acquittée sur les débits. Facture payable sans escompte.

Coordonnées bancaires / Bank Details:

En votre aimable réglement à réception : Euros 0.00 Thank you for your kind remittance: Euros 0.00

Total EUR **Balance EUR** 0.00





2334 i vé2334 e/al 18.80.19

: i De3pé v De3pt 3val 1 .80.19

4 Ceh m3v4b ooh al 5809

P3og3eh h vaRvaFARi /Api adel_ode/pdaP3og3eh al MR 126321857

INVOICE

No.aPegvePegvaNo. | aM 3a

No.aFecpt 3venroAsvaNo.at

N°aRva4 oh Dpvé2 baNth mv3aal

4* The Westin Paris Vendôme . 1.15

7 ocAtpiavnaNoha4 o//vcp—SaRvaff Hpv/a em∧sehaPe3A—4959a56ôa uab.4

Date	Description	Débit EUR	Crédit EUR
18.80.19	2 ccoh oRepAn	uEu.88	
18.80.19	4.AndayeT	1.66	
18.80.19	x2: al/a2tpoa+a-eMpv3a4e3Raéast3oa4e3R		uE6.66



y.x.2 aaecqt Appi valMl 3a/vMaRimApM Fecpt 3vaDedem/valMenMavMcoh Dpv.

4 oo3Ronni v Mamence Alv Mannée Benka v pe Al Ma

7wASpla44FbFbPP

s narop3væ An em/va1ig/vh vnpæia1icvDpAonalast 3oMæ8.88 y Cenkadot a6o3adot 3ak An Ra3vh Aspencvalast 3oMæ8.88





LAUREL

San Francisco, CA 94115 Tel: 415-567-8467 thelaurelinn.com Fax: 415-928-1866 444 Presidio Ave The Laurel Inn

INVOICE



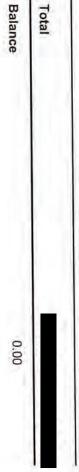
Group Name Confirmation No.

Date

Description

Arrival Folio Windov Departure Room No. Folio No. Charges Credits

Master Card	CA Tourism .195%	Business District Tax 1.0625%	Occupancy Tax 14%	Early Departure	CA Tourism .195%	Business District Tax 1.0625%	Occupancy Tax 14%	Accommodation
								4



Total

World of Hyatt Summary

WE HOPE YOU ENJOYED YOUR STAY WITH US!

[agree that my liability for this bill is not waived and I agree to be held personally liable in the event that the indicated person, company or association fails to pay for any part or the full amount of these charges.

Guest Signature

04-28-23

04-28-23 04-28-23

04-28-23 04-28-23 04-27-23 04-27-23 04-27-23

04-27-23

No Membership to be credited

earning points for stays, dining and more. Join World of Hyatt today and start Visit www.worldofhyatt.com







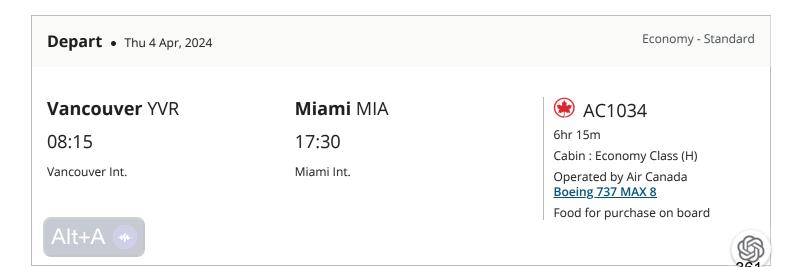
Booking reference	<u>Select Seats</u> >	
Travel booked/ticket issued on: 30 Jan, 2024	<u>eUpgrade</u> >	
	Manage my booking >	

Thank you for choosing Air Canada. Below are your flight details and other useful information for your trip.

IMPORTANT: Your official itinerary/receipt is attached to this email. You must bring it with you to the airport for check-in and we recommend you keep a copy for your records. Please also take the time to review it as it contains the **general conditions of carriage and applicable tariffs** that apply to the tickets, bookings and air services detailed below, as well as baggage, dangerous goods and other important information related to your trip.

Ensure you are in compliance with the entry requirements of your destination. For the latest information on entry requirements, our flexible booking policy, or our health and safety measures visit our <u>Travel Ready hub</u>.

Passengers	
	Seats
Ticket#:	YVR-MIA 29C
Air Canada - Aeroplan#:	MIA-YVR 23C



Miami MIA

18:25

Miami Int.

Vancouver YVR

22:13

Vancouver Int.



6hr 48m

Cabin: Economy Class (T) Operated by Air Canada Boeing 737 MAX 8

Food for purchase on board

Purchase summary





The following charges (tax inclusive) will appear on your credit or debit card statement:

Amount paid: CA \$



Full details can be found in your attached Itinerary/Receipt.

For 1 Adult

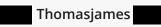
Flights

Air transportation charges

Departing flight - Adult	\$521.24
Return flight - Adult	\$351.99
<u>Carrier surcharges</u> - Canada	\$49.99

Subtotal	\$1105.61
Passenger Facility Charge - United States	\$6.05
Customs User Fee - United States	\$9.38
Immigration User Fee - United States	\$9.42
Animal and Plant Health Inspection Service (APHIS) User Fee – United States	\$5.15
Transportation International/Domestic Tax - United States	\$59.74
September 11th Security Fee - United States	\$7.53
Airport Improvement Fee - Canada	\$25.00
Goods and Services Tax - Canada - 100092287 RT0001	\$48.02
Air Travellers Security Charge - Canada	\$12.10
Taxes, fees and charges	

Seat selection





- Standard seat (Aisle)	\$48.00
Goods and Services Tax - Canada -	\$2.40
23C - Standard seat (Aisle)	\$48.00
Goods and Services Tax - Canada -	\$2.40
Subtotal	\$100.80

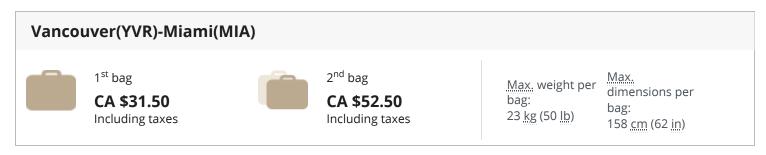
Baggage allowance

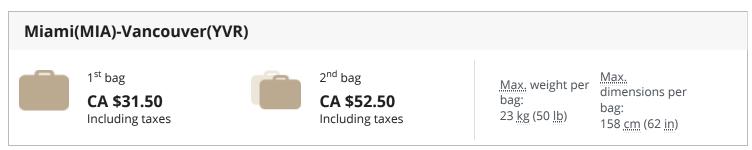
Carry-on baggage

On flights operated by Air Canada, Air Canada Rouge or Air Canada Express, you may carry with you in the cabin 1 standard item ($\underline{\text{max}}$, size: 23 x 40 x 55 $\underline{\text{cm}}$ [9 x 15.5 x 21.5 $\underline{\text{in}}$]) and 1 personal item ($\underline{\text{max}}$, size: 16 x 33 x 43 $\underline{\text{cm}}$ [6 x 13 x 17 $\underline{\text{in}}$]). Your carry-on baggage must be light enough that you can store it in the overhead bin unassisted. See our complete carry-on baggage policy.

Checked baggage

Please see below for details on the bags you plan on checking at the baggage counter.





^{*} For travel within Canada or between Canada and the United States, a Canadian tax of \$3.00 <u>CAD</u> may apply to baggage fees. For travel between Canada or the United States and Mexico, the Dominican Republic and Barbados, an applicable local sales tax of \$4.00 <u>CAD</u> may apply to baggage fees. For all other itineraries to/from Mexico, the Dominican Republic and Barbados as well as itineraries to/from South America, an applicable local sales tax of \$21.00 <u>CAD</u> may apply to baggage fees. All above tax amounts are based on the maximum applicable tax amounts per itinerary type. Actual amounts may vary and will be charged in the currency used in your departure airport. Tax amounts are subject to change without notice by local government.



- View <u>Air Canada's additional checked baggage policy</u>.
- View the additional checked baggage policy of Air Canada's codeshare and interline partners.

Currency

Fee amounts are displayed in the currency of the point of sale you have selected. On the day of travel, applicable fees will be assessed in the local currency of the country/region you are travelling from. Certain exceptions may apply where the departure airport does not charge in local currency. The currency exchange rate will be determined by the date of travel.

Stopovers

Checked baggage fees may be reassessed when itineraries include an enroute stopover of more than 24 hours.

Mobility aids

Air Canada waives its limits of liability for substantiated claims for loss, damage or delay of mobility aids, when such items have been accepted as checked baggage. For more information, please consult our <u>accessibility services hub</u> and our <u>conditions of carriage</u> <u>and tariffs</u>

Changes and cancellations

Please notify us immediately if you do not plan on taking your scheduled flight(s). If you are unable to change or cancel your booking online, you can reach Air Canada Reservations at 1-888-247-2262 (view <u>international and other numbers</u>). If you do not show up for your flight, the rest of your itinerary will automatically be cancelled.

Air Passenger Protection Regulations Notice:

If you are denied boarding, your flight is cancelled or delayed for at least three hours, or your baggage is lost or damaged, you may be entitled to certain standards of treatment and compensation under the Air Passenger Protection Regulation. For more information about your passenger rights please contact your air carrier or visit the Canadian Transportation Agency's website.

General terms and conditions pertaining to flight delays, cancellations, denied boarding, seating of children and lost or damaged baggage can be found in Air Canada's <u>General Conditions of Carriage and Tariffs</u>.



Canada, U.S.: 1 (888) 247-2262 Other numbers





Air Canada applies travel document and animal entry and exit requirements contained in IATA's Travel Information Manual, available on the IATA Travel Centre website.

To ensure delivery to your inbox, please add confirmation@aircanada.ca to your address book's safe sender list. This service email was sent to you because you purchased an Air Canada flight. It provides important flight information that must be communicated to you. This service email is not a promotional email. Please do not reply to this email as this inbox is not monitored. If you have questions, please visit <u>aircanada.com</u>.

Your privacy is important to us. To learn how Air Canada collects, uses and protects the personal information you provide, please view our Privacy Policy.

Air Canada, P.O. Box 64239, RPO Thomcliffe, Calgary Alberta - T2K 6J7



Your receipt from Airbnb



Receipt ID: March 26, 2023

Seattle 2 nights in Seattle Fri, Aug 25, 2023 -> Sun, Aug 27, 2023 Entire home/apt \cdot 4 beds \cdot 4 guests Hosted by Allyson Marquez Confirmation code: HMX8PB3MKX Go to itinerary \cdot Go to listing Traveler: Darcy Smith Cancellation policy Free cancellation before 4:00 PM on Aug 20. Cancel before checkin at 4:00 PM on Aug 25 for a partial refund. Cutoff times are based on the listing's local time

Price breakdown \$549.94 x 2 nights \$1,099.88 Service fee \$155.28 Taxes \$208.06 Total (CAD) \$1,463.22



Have a question?

Find details about payments and refunds in your payments, or try the Help Center.

Occupancy Taxes include General Sales and Use Tax (Washington), Local Sales and Use Tax (Regional Transit Authority), General Sales and Use Tax (Seattle), Lodging Taxes (Seattle), Lodging Taxes(King), General Sales and Use Tax (King), Lodging Tax (Seattle).

Airbnb Payments UK Ltd.

Airbnb Payments is a limited payment collection agent of your Host. It means that upon your payment of the Total Price to Airbnb Payments, your payment obligation to your Host is satisfied. Refund requests will be processed in accordance with: (i) the Host's cancellation policy (available on the Listing); or (ii) Rebooking and Refund Policy Terms, available at www.airbnb.com/terms.

Payment processed by:



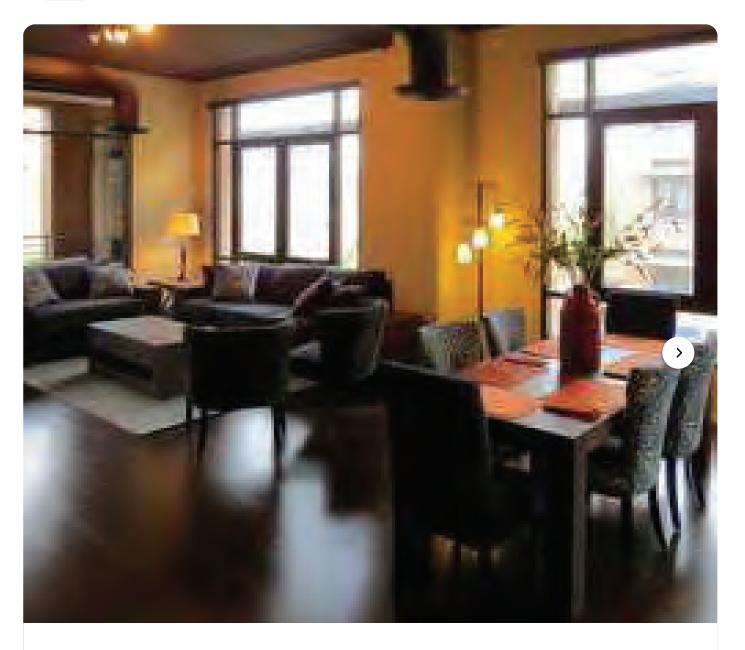
Airbnb Ireland UC The Watermarque Building South Lotts Road, Ringsend, Dublin 4 Ireland

www.airbnb.com



Your stay at





Check-in

Thu., Dec. 2 4:00 p.m.

Checkout

Sat., Jan. 1 11:00 a.m.



Your place

Third Avenue Loft - Scottsdale

Reservation details

Who's coming

2 guests

Confirmation code



This reservation is non-refundable.

Read more

Get a PDF for visa purposes

>

>

Print details

Rules and instructions

House rules

6 guests maximum No pets No parties or events

Show more

Show listing

>

Booking Confirmation

CONFIRMATION NUMBER: PIN CODE



Luxury downtown 2 bedroom suite with AC and Pool

Phone: **GPS Coordinates:** **JANUARY**

CHECK-IN

Monday O 16:00 - 22:00

CHECK-OUT **JANUARY** Thursday

() until 11:00

CAD 405.81

CAD 109

PRICE

1 unit CAD 109 Cleaning fee per stay

CAD 514.81

The final price shown is the amount you'll pay to the property.

Booking.com doesn't charge guests any reservation, administration, or other fees. Your card issuer may charge you a foreign transaction fee.

Payment Info

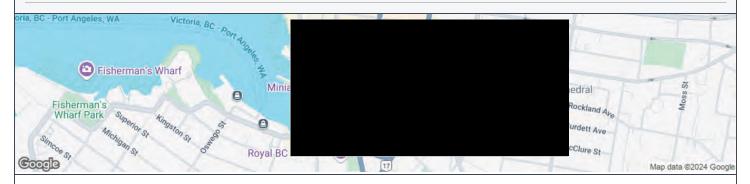
Luxury downtown 2 bedroom suite with AC and Pool handles all payments.

This property accepts the following forms of payment:

Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total. If you don't show up or cancel, applicable taxes may still be charged by the property.

Remember to read the Important info below - it could contain important details not mentioned here.



Two-Bedroom Apartment

Guest name: / for max. 4 people.

Meal plan: Th eal included in the rate for this apartment.

Hot tub • Balcony • View • Air conditioning • Kitchen • Washing machine • Fireplace • Towels • Linens • Private entrance • Refrigerator • Tea/Coffee maker • Iron • Microwave • Heating • Flat-screen TV • Hairdryer • Dishwasher • Private pool • Dryer • Oven • Stovetop • Toilet paper

Bed Size(s): 2 queen beds (60-70 inches wide)

Prepayment:



You can always view, change or cancel your booking online at:



Looking for info about traveling sife y resource center can help you prepare for your trip and enjoy a safe, relaxing stay.

See safety resource center

We've gathered the most important local phone numbers to help give you complete peace of mind during your stay in .

See local emergency services

Booking Confirmation

CONFIRMATION NUMBER:

PIN CODE



Magenta Luxury Argentina Guesthouse o **Affittacamere**

Phone: +39 375 **GPS Coordinates:**

JULY Monday O 14:00 - 20:00

CHECK-IN

CHECK-OUT JULY Wednesday O8:00 - 10:00

PRICE

1 unit 10 % VAT

Price

CAD 445 CAD 45

CAD 36

approx. CAD 490

Additional charges

The price you see below is an approximate that may include fees based on the maximum occupancy. This can include taxes set by local governments or charges set by the property.

City tax (CAD 8.89 × nights) Final Price (taxes included)

approx. CAD 525 You'll pay 354.80 in EUR.

The final price shown is the amount you'll pay to the property.

Booking.com doesn't charge guests any reservation, administration, or other fees. Your card issuer may charge you a foreign transaction fee.

Payment Info

Magenta Luxury Argentina Guesthouse o Affittacamere handles all payments.

This property accepts the following forms of payment:

Currency & Exchange Rate Info

You'll pay Magenta Luxury Argentina Guesthouse o Affittacamere in EUR according to the exchange rate on the day of payment. The amount displayed in CAD is just an estimate based on today's exchange rate for EUR.

Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total. If you don't show up or cancel, applicable taxes may still be charged by the property.

Remember to read the Important info below - it could contain important details not mentioned here.

PONTE Pontificia Università Urbaniana Chiesa di Sant'Ignazio SANT'EUSTACHIO oyola Museo di Roma Palazzo Brasch A a del Gesù Mercati di Traiano Campo de' Fiori Museo dei Fori Imperiali Via Giovanni Lan Basilica di San Pietro in Vincoli Map data @2024 Google Coools REGOLA

Junior Suite

Guest name: / for max. 2 people. Meal plan: No meal is included in this room rate.

Private Bathroom • Free toiletries • Air conditioning • Bidet • Toilet • Bathtub or shower • Hardwood or parquet floors • Towels • Linens • Socket near the bed • Tile/Marble floor • Desk • TV • Tea/Coffee maker • Iron • Heating • Flat-screen TV • Hairdryer • Minibar • Electric kettle • Wardrobe or closet • Clothes rack • Toilet paper • Single-room AC for guest accommodation

Prepayment:

Booking Confirmation

CONFIRMATION NUMBER:

PIN CODE



pontevecchio rooms

Florence, Italy Phone: + **GPS Coordinates:**

CHECK-IN

JULY Wednesday O 14:00 - 20:00 CHECK-OUT 4

JULY Thursday O0:00 - 10:00

PRICE

1 unit 10 % VAT

Price

CAD 154 CAD 15

approx. CAD 169

€ 114.30

Additional charges

The price you see below is an approximate that may include fees based on the maximum occupancy. This can include taxes set by local governments or charges set by the property.

City tax (CAD 8.15 × night) Final Price (taxes included)

CAD 16 approx. CAD 186 You'll pay 125.30 in EUR.

The final price shown is the amount you'll pay to the property.

Booking.com doesn't charge guests any reservation, administration, or other fees.

Your card issuer may charge you a foreign transaction fee.

Payment Info

pontevecchio rooms handles all payments.

This property accepts the following forms of payment:

Currency & Exchange Rate Info

You'll pay pontevecchio rooms in EUR according to the exchange rate on the day of payment.

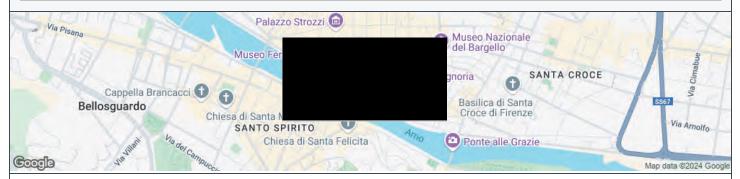
The amount displayed in CAD is just an estimate based on today's exchange rate for EUR.

Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total.

If you don't show up or cancel, applicable taxes may still be charged by the property.

Remember to read the Important info below - it could contain important details not mentioned here.



Economy Double Room

Guest name: / for max. 2 people. Meal plan: No meal is included in this room rate.

Private Bathroom • Air conditioning • Towels • Soundproof • Flat-screen TV • Electric kettle • Toilet paper

Bed Size(s): 1 queen bed (60-70 inches wide)

Prepayment:



BOARDING PASS

PNR:

GATE SEQ# GROUP SEAT BOARDING **FLIGHT** DATE TIME **FROM** TO **CLASS**

09 Jul Florence Copenhagen M (U) 59 14:10 3 19D 13:35 CPH 2024 FLR SAS Go Scandinavian Airlines Terminal 3

1172521377673



YOUR NEXT STEPS

BAGGAGE



Ticket#

Pick up your baggage tags at SAS Self Service kiosk or check-in counter at the airport. Baggage drop closes 40 minutes before departure within Scandinavia and to Europe, 45 minutes from Europe and 60 minutes from USA and Asia. Please respect our hand luggage rules of max 8 kg (55 x 40 x 23 cm).

SECURITY



Allow enough time to get through security. Enjoy an efficient way to travel, use SAS Fast Track Security. Available for international departures from Stockholm, Copenhagen and Oslo for SAS Business, SAS Plus and EuroBonus Gold on flights operated by SAS and Widerøe.

GATE



To make sure your flight leaves on time, please be at the gate latest 20 minutes before departure and 40 minutes for flights outside Europe.

Next trip Welcome to book your next trip on www.flysas.com.

FLY



Departure: 14:10 Enjoy your flight!

SAS Ticket and baggage check are subject to SAS Limits of Liability

More info & bookings visit flysas.com











A STAR ALLIANCE MEMBER



Booking Confirmation

CONFIRMATION NUMBER:

PIN CODE

Best Western and hotel

Address:

Stockholm, Sweden

Phone: +46 8

GPS Coordinates:

CHECK-IN 14

JULY Sunday from 15:00 CHECK-OUT

JULY Wednesday () until 12:00

PRICE

1 unit 12 % VAT

Price

CAD 589 CAD 70

approx. CAD 659

SEK 5,129.75

The final price shown is the amount you'll pay to the property.

Booking.com doesn't charge guests any reservation, administration, or other fees.

Your card issuer may charge you a foreign transaction fee.

Payment Info

Best Western and hotel handles all payments.

This property accepts the following forms of payment:

Currency & Exchange Rate Info

You'll pay Best Western and hotel in SEK according to the exchange rate on the day of payment.

The amount displayed in CAD is just an estimate based on today's exchange rate for SEK.

Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total.

If you don't show up or cancel, applicable taxes may still be charged by the property.

Remember to read the Important info below - it could contain important details not mentioned here.



Small & Smart Double

Guest name: / for max. 2 people. cluded in this room rate.

Private Bathroom • Shower • Safe • Toilet • Towels • Linens • Socket near the bed • Desk • Soundproof • TV • Telephone • Ironing facilities • Satellite channels • Tea/Coffee maker • Radio • Heating • Flat-screen TV • Hairdryer • Electric kettle • Cable channels • Wake-up service • Alarm clock • Upper floors accessible by elevator • Clothes rack

Bed Size(s): 1 full bed (52-59 inches wide)

Prepayment:



You can always view, change or cancel your booking online at:

your.booking.com

For any questions rela rty, you can contact and hotel directly at:

Or contact us by pho Support in English: 1

ailable 24 hours a day:

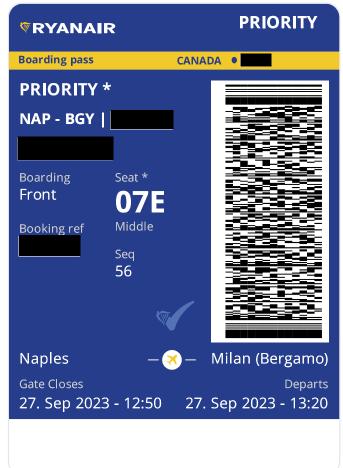
Support in French: 1 When abroad or from Looking for info about traveling s y resource center can help you prepare for your trip and enjoy a safe, relaxing stay.

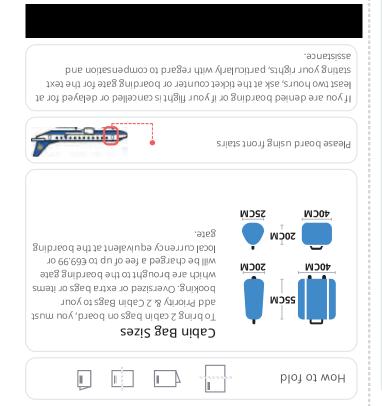
See safety resource center

We've gathered the most important local phone numbers to help give you complete peace of mind during your stay in .

See local emergency services

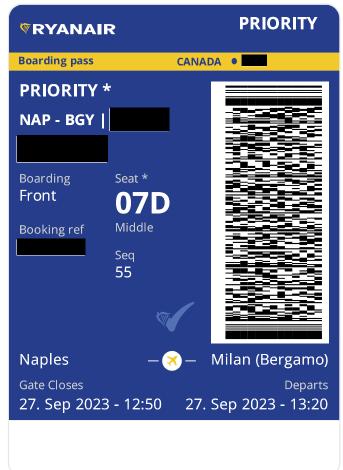




















Fwd: Air Canada - 30 Jun 2024: Vancouver - Rome (Booking Reference: Your booking has been modified





Wed, Dec 4, 2024 at 3:04 PM

----- Forwarded message -----

From: Air Canada < @aircanada.ca>

Date: Sun, Jun 30, 2024 at 12:41 PM

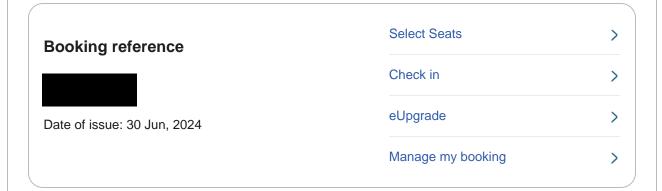
Subject: Air Canada - 30 Jun 2024: Vancouver - Rome (Booking Reference:

To: < gmail.com>

- Your booking has been modified



Your seats are confirmed.



Thank you for choosing Air Canada. Below are your flight details and other useful information for your trip.

IMPORTANT: Your seats are confirmed Please print and keep this page for your records. **Thank you for choosing Air Canada.** We look forward to welcoming you on board.

Passengers			
		Seats	

Thomasjames

Seats

YVR - YYZ 18B

Ticket #:

Aeroplan #:

Depart • Sun 30 Jun, 2024

Economy - Basic

Vancouver YVR Toronto YYZ

11:45 19:06

Vancouver Int., Terminal M Toronto-Pearson Int., Terminal 1

AC112

4hr 21m

Cabin : Economy Class (H)

Operated by: Air Canada

Aircraft type: 787-8 | Mi-Fi

Food for purchase on board

Toronto YYZ Rome FCO

20:40 11:15 + 1 day

Toronto-Pearson Int. , Terminal 1 Fiumicino Int., Terminal 3

8hr 35m

Cabin: Economy Class (H)

Operated by: Air Canada

AC890

Aircraft type: 777-300ER

Wi-Fi

Meal, Breakfast

Purchase summary 2 adults

VISA CA \$138.00 Seat selection

••••4213

AC 890: 31E - Standard seat (Middle)

AC 112: 18A - Preferred Seat (Window) - CA \$69.00

AC 890: 31G - Standard seat (Aisle)

AC 112: 18B - Preferred Seat (Middle) - CA \$69.00

CA \$138.00

Baggage allowance

Full details can be found in your attached Itinerary/Receipt.

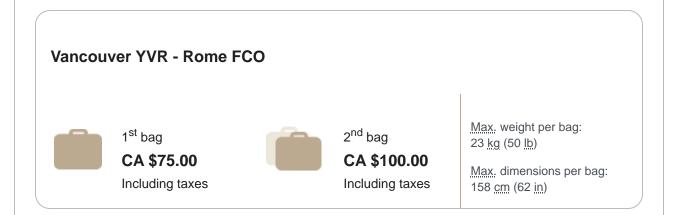
Carry-on baggage

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Checked baggage

Please see below for details on the bags you plan on checking at the baggage counter.

GRAND TOTAL



* For travel within Canada or between Canada and the United States, a Canadian tax of \$3.00 <u>CAD</u> may apply to baggage fees. For travel between Canada or the United States and Mexico, the Dominican Republic and Barbados, an applicable local sales tax of \$4.00 <u>CAD</u> may apply to baggage fees. For all other itineraries to/from Mexico, the Dominican Republic and Barbados as well as itineraries to/from South America, an applicable local sales tax of \$21.00 <u>CAD</u> may apply to baggage fees. All above tax amounts are based on the maximum applicable tax amounts per itinerary type. Actual amounts may vary and will be charged in the currency used in your departure airport. Tax amounts are subject to change without notice by local government.

Note: If you **exceed your baggage allowance** (in number, size and/or weight), additional checked baggage charges will apply. The policy and fees will be those of the carrier identified in the checked

baggage information section.

- View Air Canada's additional checked baggage policy.
- View the additional checked baggage policy of Air Canada's codeshare and interline partners.

Currency

Fee amounts are displayed in the currency of the first departure city on your ticket. On the day of travel, applicable fees will be assessed in the local currency of the country/region you are travelling from. Certain exceptions may apply where the departure airport does not charge in local currency. The currency exchange rate will be determined by the date of travel.

Stopovers

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Mobility aids

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Canada, U.S.: 1 (888) 247-2262 Other numbersOpens in a new window











Air Canada applies travel document and animal entry and exit requirements contained in IATA's Travel Information Manual, available on the IATA Travel Centre website.

To ensure delivery to your inbox, please add confirmation@aircanada.ca to your address book's safe sender list. This service email was sent to you because you purchased an Air Canada flight. It provides important flight information that must be communicated to you. This service email is not a promotional email. Please do not reply to this email as this inbox is not monitored. If you have questions, please visit aircanada.com.

Your privacy is important to us. To learn how Air Canada collects, uses and protects the personal information you provide, please view our Privacy Policy.

Air Canada, P.O. Box 64239, RPO Thomcliffe, Calgary Alberta - T2K 6J7

Booking Confirmation

CONFIRMATION NUMBER:

PIN CODE





6 **NOVEMBER** Monday from 16:00

CHECK-IN

NOVEMBER Tuesday @ until 11:00

CHECK-OUT

PRICE

1 unit 5 % TAX

Price

CAD 139 CAD 6.95

CAD 145.95

The final price shown is the amount you'll pay to the property.

Booking.com doesn't charge guests any reservation, administration, or other fees.

Your card issuer may charge you a foreign transaction fee.

Payment Info

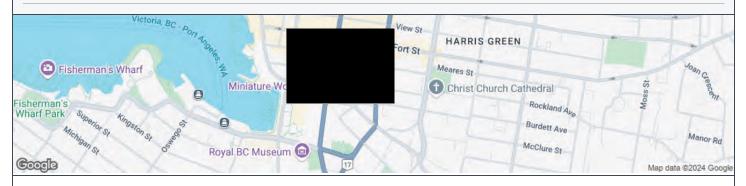
Quality Inn Downtown Inner Harbour handles all payments. This property accepts the following forms of payment:

Additional Info

Note that additional supplements (e.g. an extra bed) aren't added in this total.

If you don't show up or cancel, applicable taxes may still be charged by the property.

Remember to read the Important info below - it could contain important details not mentioned here.



King Room - Non-Smoking

Guest name: / for 2 Adults, 1 child (up to 17 years of age) Meal plan: No cluded in this room rate.

Private Bathroom • City view • Free toiletries • Toilet • Bathtub or shower • Towels • Linens • Socket near the bed • Desk • TV • Refrigerator • Telephone • Ironing facilities • Tea/Coffee maker • Iron • Microwave • Heating • Hairdryer • Fan • Wake-up service/Alarm clock • Carpeted • Cable channels • Wake-up service • Alarm clock • Wardrobe or closet • Upper floors accessible by elevator • Toilet paper

Bed Size(s): 1 king bed (71-82 inches wide)

Prepayment:



You can always view, change or cancel your booking online at:

your.booking.com

For any questions related to the property, you can contact Quality Inn Downtown Inner Harbour directly at: +1 250 385 6787

Or contact us by pho ailable 24 hours a day:

Support in English: 1

Support in French: 1 When abroad or from

Looking for info about traveling s y resource center can help you prepare for your trip and enjoy a safe, relaxing stay.

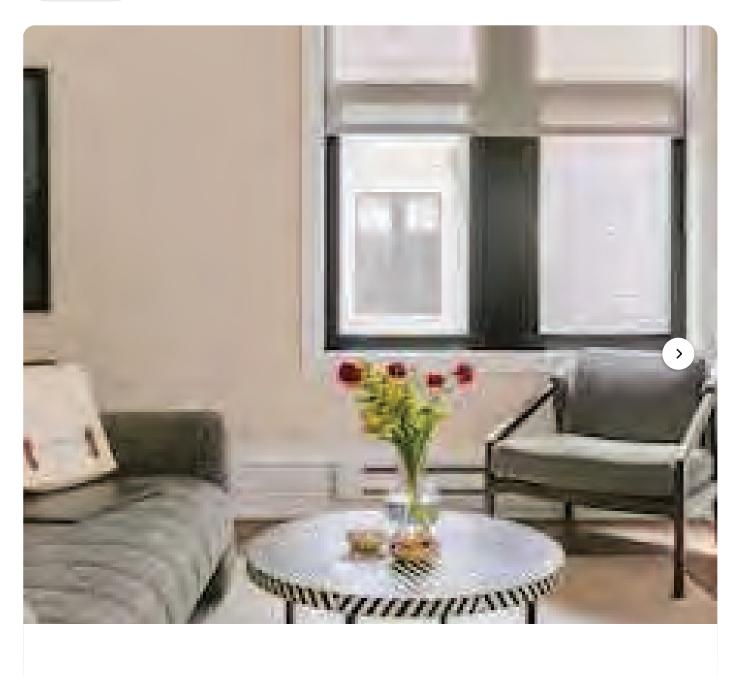
See safety resource center

We've gathered the most important local phone numbers to help give you complete peace of mind during your stay in .

See local emergency services

Your stay at Sonder (Chicago)'s place





Check-in

Fri., Nov. 8 4:00 p.m. Checkout

Mon., Nov. 11 11:00 a.m.

Your trip overview - Airbnb 12/5/24, 6:35 PM Message your Host Sonder (Chicago) Your place 回 Sonder Jewelers Row | Two-Bedroom Apartment Reservation details Who's coming 3 guests **Confirmation code**

Cancellation policy

This reservation is non-refundable.

Read more

Get a PDF for visa purposes > Print details >

Rules and instructions

House rules

Self check-in with Keypad 4 guests maximum No pets

Show more

Show listing >

Hosted by (Chicago)



About your Host

Rooms, suites, and apartments in over 40 cities around the world. Every designer details, keyless entry, and fast free WiFi. Experience a better way to stay today.

Show more

Get support anytime

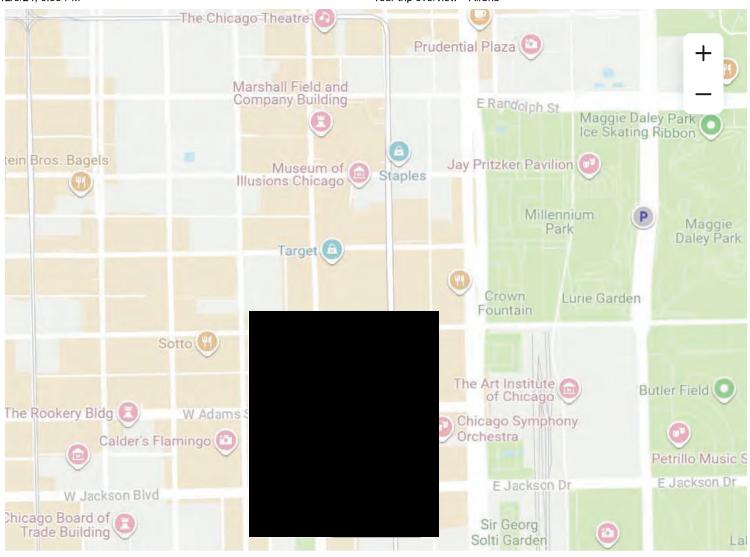
If you need help, we're available 24/7 from anywhere in the world.

♠ Contact Airbnb Support

>

Visit the Help Centre

>



Help Centre

Get help with a safety issue

AirCover

Anti-discrimination

Disability support

Cancellation options

Report neighbourhood concern

Hosting

Airbnb your home

AirCover for Hosts

Hosting resources

Community forum

Hosting responsibly

Join a free hosting class

Find a co-host

Airbnb

Newsroom

New features

Careers

Investors

Gift cards

Airbnb.org emergency stays

⊕ English (CA) \$ CAD

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Privacy · Terms · Sitemap

Hilton Grand Vacations Reservation Detail





Guest name:

Ticket issue date: 2024-06-23

Passenger name record (PNR):

Ticket number:

Itinerary

Guest name	Flight	Route	Flight date	Times
Т	WS	CDG - YYC	Jul. 17, 2024	2:30 PM - 3:36 PM
Т	WS	YYC - YVR	Jul. 17, 2024	5:30 PM - 6:05 PM

Pricing

Base fare	NavIns	AIF	ATSC	GST	HST	QST	Other taxes	Total amount
523.00	194.00						87.12	1050.00 CAD



AGREEMENT TO LEASE

Between (TENANT) and Corporate Housing, Inc (LANDLORD)

Premises: 1 Bed/1 Bath, any Floor located at

Tenant understands that floor preferences cannot be accommodated

Occupants:

Tenant understands it is Tenant's responsibility to inform occupants of the terms and conditions set forth in this lease and procure occupants agreement to abide by same. ONLY OCCUPANT(S) NAMED ON LEASE CAN PICK UP KEYS BY PROVIDING FORM OF PHOTO IDENTIFICATION.

 Lease Date:
 Aug 28, 2024
 Lease Term:
 Sep 16, 2024 to Jan 03, 2025

 Check In:
 After 04:00 PM on Sep 16, 2024
 Check Out:
 Before 11:00 AM on Jan 03, 2025

Rent:\$0.00 Daily plus tax if applicableSecurity:\$0.00Pet Fee:\$0.00 plus tax if applicablePet Breed:TBD

Notice: 15 day notice to vacate or extend served by 3pm EST (if the notice date falls on a weekend or holiday, it must be sent on the preceeding business day)

__ Initial

The parties agree as follows:

- 1) **LEASE**: Tenant agrees to lease the above referenced property from Corporate Housing Inc, herein referred to as WCH. The unit will be rented with furnishings, utilities, local phone, internet (where available), appliances, house wares and linens. If for some reason out of WCH's control the unit is not ready to take possession, WCH reserves the right to make property substitutions if the same number of bedrooms and a similar property is provided. WCH and the Tenant agree that this lease agreement is subject to and is expressly subordinated to the underlying lease that WCH has executed on the property.
- RENT: WCH has been authorized to direct bill your company for the rent portion of this lease for the period of 110 days beginning on Sep 16, 2024. If WCH has not received corporate approval for an extension of your stay prior to the end of your authorized term, this direct bill arrangement will expire. If you choose to extend your stay beyond the authorized days, WCH will try to request corporate approval for your extension. If the approval is not forthcoming, you will be responsible for payment. Chargeable fees may include but are not limited to: maid service, additional furniture, high speed internet, long distance calling, pet fees, extra parking, holdover rent, lock-out fees, etc. Your company, at its discretion, may determine to cancel or change the terms of this agreement. Tenant may be required to pay other charges to WCH under the terms of this lease called "Added Rent". Added rent includes all costs or fees incurred by WCH as a result of Tenant's violation of any provision of this Agreement. If Tenant fails to pay the Added Rent, WCH shall have the same rights against Tenant as if Tenant failed to pay rent. The obligation of Tenant to pay rent and perform all parts of the agreements shall not be affected by, impaired, or excused, nor shall there be any apportionment or abatement of rent for any reason including, but not limited to damage to the unit. Tenant cannot withhold or offset rent unless authorized by statute. All legal expenses associated with collecting rent and added rent are the responsibility of the Tenant.
- 3) **SECURITY**: The Tenant agrees to be financially responsible to return the premises cleaned and to its original condition with the exception of normal wear and tear. If Tenant does not pay rent on time or fails to perform any other term in this lease, WCH may use the security for payment of rent due or costs imposed on WCH because of Tenant's failure. If Tenant performs all terms of this lease, pays rent on time and leaves the unit in original condition on the last day of the lease term, then WCH will return the security upon final reconciliation of Tenant's account.
- 4) INSURANCE/LIABILITY: The Tenant understands that WCH carries no insurance to cover the loss of any of the Tenant's personal property, whether such property is located within the unit or elsewhere on the premises. The Tenant understands, therefore, that the Tenant shall have exclusive responsibility for securing insurance protection against any personal property loss by fire, theft, flood or other casualty. WCH will not accept responsibility for injury, damages or loss of property not attributable to WCH's gross negligence.
- QUIET ENJOYMENT/USE OF PREMISES: The Tenant may live in and use the premises without interference subject to this lease. Smoking is not allowed in the unit. If the Tenant smokes in the unit, Tenant will be in breach of this agreement and be responsible for cleaning charges, penalties, and all costs associated with WCH's inability to rent the unit until complete sanitization has been performed. The premises shall be used only as a single-family residence. No other persons shall occupy the apartment without advance written consent of WCH. Communication with the property directly regarding occupants will not satisfy this lease requirement as occupancy must be authorized by WCH only. In addition, Tenant shall not advertise the unit for short term rentals and/or sublets with any company and/or on an internet site with a company, such as Airbnb, which provides a platform to connect person(s) who offer short term accommodations to individuals who wish to utilize short term accommodations. Tenant acknowledges that a default under this article is a material breach of a substantial obligation of this lease and Landlord has the right to cancel this lease immediately upon default in accordance with the terms hereof.

Reservation Number:



Page 1 of 3



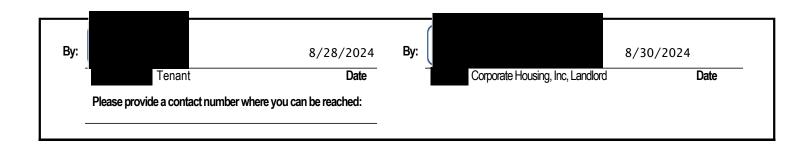
- 6) **MEGAN'S LAW STATEMENT**: The county prosecutor determines whether and how to provide notice of the presence of convicted sex offenders in the area. In their professional capacity, real estate licensees are not entitled to notification by the county prosecutor under Megan's Law and are unable to obtain such information for you. The county prosecutor should be contacted for such further information as may be disclosable to you.
- NOTICES: The full lease term must be fulfilled. Tenant is required to give WCH a written notice to vacate or extend 15 <u>calendar days prior to the lease termination date or end of any renewal period.</u> All notices must be received on a <u>business day</u> by 3pm eastern standard time. If the date the notice is due falls on a weekend or Holiday, it will be due on the last business day <u>prior</u> to that weekend or Holiday. WCH will automatically assume notice to vacate on your behalf 15 days prior to lease end unless otherwise agreed to in writing by both parties. Any requests for an extension to this lease will be contingent on WCH's ability to extend the underlying lease WCH has with the property and any associated rent increases. All notices required to the Landlord under the terms of this lease shall be addressed to mail to the lease shall be addressed to the Tenant's email address, the Tenant's place of employment, or the premises. It is the Tenant's responsibility to provide written notification to WCH of changes in contact information.
- 8) **EARLY TERMINATION/CANCELLATION:** This lease cannot be cancelled after it is signed and the Tenant will be responsible for full rent payment for the lease term indicated above or as altered via written extension received from Tenant by WCH. In the event Tenant vacates the property early, the Tenant must notify WCH and the rent plus Added Rent becomes due and payable immediately.
- UTILITIES, TELEPHONE, TV, AND INTERNET: WCH shall be responsible for gas, electric, water & sewer. Basic, local telephone service and basic cable services are included. Local calling area is defined by the local phone company. It is the Tenant's responsibility to check with the local telephone provider for local and long distance guidelines. High-speed cable, WIFI, or DSL Internet service is also included. The Tenant shall be responsible for all 411, directory assistance and long distance charges, additional cable services, and all fees assessed by the service provider to set-up or change the services provided by the Landlord. All additional utility services must be ordered with WCH and not the service providers directly. If the Tenant contacts utility service providers directly, Tenant will be in breach of this agreement and be responsible for damages incurred by WCH as a result of utility service alteration. WCH cannot be held responsible for utility or service interruptions.
- 10) **KEYS**: The Tenant will be furnished with keys, remotes, scan cards or other devices to access the unit and/or property facilities. These devices must be returned according to WCH instructions upon Tenant's vacate of the property or Tenant will be charged the cost for replacement, the cost of changing the door locks, and/or the daily rent on the unit until such items are returned or WCH is notified the Tenant is unable to return the item due to loss or other occurrence.
- HOLD-OVER TENANCY: If Tenant fails to vacate premises, leaves personal belongings in the unit at the time of vacate, or fails to return the keys and access cards on the scheduled lease end date and time, it is considered "hold-over tenancy". In such event, hold-over fees may be imposed. These fees may include but are not limited to rent, service connection fees, transfer fees and/or penalty fees.
- PET RESTRICTIONS: No pets are permitted in the unit without expressed written consent of WCH. If the Tenant keeps a pet in the unit for any amount of time without WCH's consent, Tenant will be in breach of this agreement and be responsible for all costs for professional cleaning and repair to the unit, fixtures, furnishings and contents and all penalties imposed by the building owner. The minimum penalty for an unauthorized pet will be \$1,000.00. If a pet is permitted in the unit by WCH and the Tenant has been charged a pet fee, the Tenant understands that the pet fee represents a depreciation charge and is not for post vacate cleaning or repair of the unit. Additional cleaning and/or repair of the unit due to a pet tenancy will be charged to the Tenant in addition to the pet fee if Tenant doesn't leave the unit free of damages, odor, hair or evidence of a pet.
- 13) **REPAIRS**: WCH shall deliver the premise to Tenant in broom clean condition, with all fixtures and working systems and appliances, including but not limited to refrigerator, stove, heat, A/C, plumbing and electric in good working order. WCH shall, at Tenant's cost, make all repairs and replacements to the unit whenever the need results from Tenant's acts or neglect. Said cost will be charged as additional rent.
- TENANT'S RESPONSIBILITY: The Tenant shall comply at all times with the rules and regulations of the property or the state in which the property is located and any political subdivision thereof and shall take responsibility for such compliance by all persons invited into the building by the Tenant. The Tenant will do nothing to diminish the value of the unit, its fixtures and its contents or the property or make any changes or additions to the same without WCH's written consent. All changes or additions made without WCH's written consent shall be removed by the Tenant on demand. The Tenant will do nothing to disturb the peace, comfort and safety of the other Tenants in the building. The premises are being rented furnished. WCH reserves the right to make furniture substitutions. The Tenant is required to maintain these furnishings in good order and repair. The Tenant will be responsible to inspect the unit upon arrival and report any missing items or damages to the unit, its fixtures and its contents in writing to WCH within 48 hours of check in or be held responsible for replacements and/or damages. The Tenant shall permit WCH or WCH's invitees, agents and employees to enter the unit during reasonable hours to inspect the unit and make such repairs, additions and alterations as may be deemed necessary for the preservation of the property and for the safety, peace and comfort of the other Tenants in the building. The Tenant agrees that (i) any person from the fire, police, building, or sanitation departments or other state, city or federal governmental agency or department, and (ii) WCH or WCH's invitees, agents and employees, may enter the unit at any time in case of emergency.
- 15) **TENANT DEFAULT**: In the event the Tenant defaults on any of the terms of this lease, the Tenant agrees to correct the default within 10 days of receiving written notification. If the Tenant fails to correct the default in the allotted time, WCH may cancel this lease by giving the Tenant a written cancellation notice. The term of this lease

Reservation Number:



shall end on the cancellation date stated in the notice. The Tenant will be responsible for all rent due until the original lease end date and all financial damages including, but not limited to, reasonable legal fees, broker's fees, cleaning and repair costs. The Tenant must return possession on or before the cancellation date. In the event the Tenant refuses to return possession to WCH, the Tenant will be responsible for all costs of eviction including reasonable attorney fees.

- 16) **ENTIRE AGREEMENT**: All promises that WCH has made are contained in this written lease. This lease can only be changed by an agreement in writing by both Tenant and WCH. This lease binds WCH and the Tenant(s) and all who lawfully succeed to their rights and responsibilities.
- ILLEGALITY: In case any one or more provisions contained in this Agreement shall for any reason be determined to be invalid, illegal, or unenforceable in any respect, such invalidity, illegality, or unenforceability shall not affect any other provision of this Agreement. The Tenant understands that any and all costs imposed on or incurred by WCH due to any illegal activities performed by Tenant or Tenant's guests and invitees during his/her tenancy will be reciprocally imposed on the Tenant and become the Tenant's responsibility.
- ATTORNEY REVIEW: If your lease is in New Jersey, you may choose to have any attorney review this lease. If an attorney is consulted, the attorney must complete his or her review of the lease and disapprove in writing within a three-day period or the lease will become legally binding. The three-day period is counted three business days from the date of delivery of the signed lease to the Tenant and WCH. Saturdays, Sundays, or Legal Holidays are not counted. The Tenant and WCH may agree in writing to extend the three-day period for attorney review.
- 19) JOINT AND SEVERAL LIABILITY: If multiple Tenants sign this Agreement, the Tenant obligations imposed by this lease shall be joint and several.
- 20) **GOVERNING LAW**: All procedural matters including litigation between the parties resulting from the lease shall be determined in accordance with the laws of the State in which the property is located and each party hereby submits to the jurisdiction of such State.
- 21) ADDITIONAL LEASE PROVISIONS: None





CREDIT CARD AUTHORIZATION FOR INCIDENTALS

Tenant Name:	
Move-In Date:	Sep 16, 2024
Credit Card Number:	
Credit Card Type:	
Expiration Date: MM/YYYY	*****
Name on Card:	
Credit Card Billing Address:	
(where you receive your statements)	760 Johnson Street
Cardholder's email address: (for receipt)	
Issuing Bank:	
on your behalf for the period of 110 d stay prior to the end of your authorize authorized days set by will responsible for payment. Chargeable distance calling, pet fees, extra parkir direct bill service is offered as a convor change the terms of this agreement. I am providing my credit card number.	d term, this direct bill arrangement will expire. If you choose to extend your stay beyond the try to request corporate approval for your extension. If the approval is not forthcoming, you will be fees may include but are not limited to: maid service, additional furniture, high speed internet, long 1999, holdover rent, lock-out fees, etc. It is customary for the employee to pay for these services. The enience for employees and your company. Your company, at its discretion, may determine to cancel to the try of the services. It agree to pay all rent and accept all liability for any damage beyond normal wear and
tear during the term of my lease with credit card.	Corporate Housing Inc. If I fail to do so, I understand that these costs will be charged to my
(if app <u>licable) at move out.</u>	de: rents, extensions, late fees, fees associated with any added items or overages, etc. and damages Corporate Housing Inc reserves the right to charge for any extended term in the unit past the initial c will charge for any damages beyond normal wear and tear upon move out. Invoices for payments
Card holder's signature:	Date: 8/28/2024

Reservation Number:



4	Anni	ication.

Law Corporation
Barristers and Solicitors

2. Description of Land

PID/Plan Number

Legal Description

3. Borrower(s) (Mortgagor(s))

JOHNSON STREET
VICTORIA BC

4. Lender(s) (Mortgagee(s))

A Canadian Chartered Bank Having a Branch Office and Postal Address at

5. Payment Provisions

Principal Amount	Interest Rate	Interest Adjustment Date	
	PLOC Base Rate minus 1.050%	N/A	
Interest Calculation Period	Payment Dates	First Payment Date	
MONTHLY	N/A	N/A	
Amount of each periodic payment	Interest Act (Canada) Statement. The equivalent rate of interest	Last Payment Date	
N/A	calculated half yearly not in advance is	N/A	
	N/A % per annum	1477	
Assignment of Rents which the applicant wants	Place of payment	Balance Due Date	
registered?	Postal Address In Item 4	ON DEMAND	
No		0.1 521171115	

6. Mortgage contains floating charge on land?

No

7. Mortgage secures a current or running account?

Yes



8. Interest Mortgaged

Fee Simple

9. Mortgage Terms

Part 2 of this mortgage consists of:

(b) Filed Standard Mortgage Terms

D F Number:

A selection of (a) or (b) includes any additional or modified terms.

10. Additional or Modified Terms

N/A

11. Prior Encumbrances Permitted by Lender

Easement

12. Execution(s)

This mortgage charges the Borrower's Interest in the land mortgaged as security for payment of all money due and performance of all obligations in accordance with the mortgage terms referred to in item 9 and the Borrower(s) and every other signatory agree(s) to be bound by, and acknowledge(s) receipt of a true copy of, those terms.



Witnessing Officer Signature

(as to both signatures)



Borrower Signature(s)

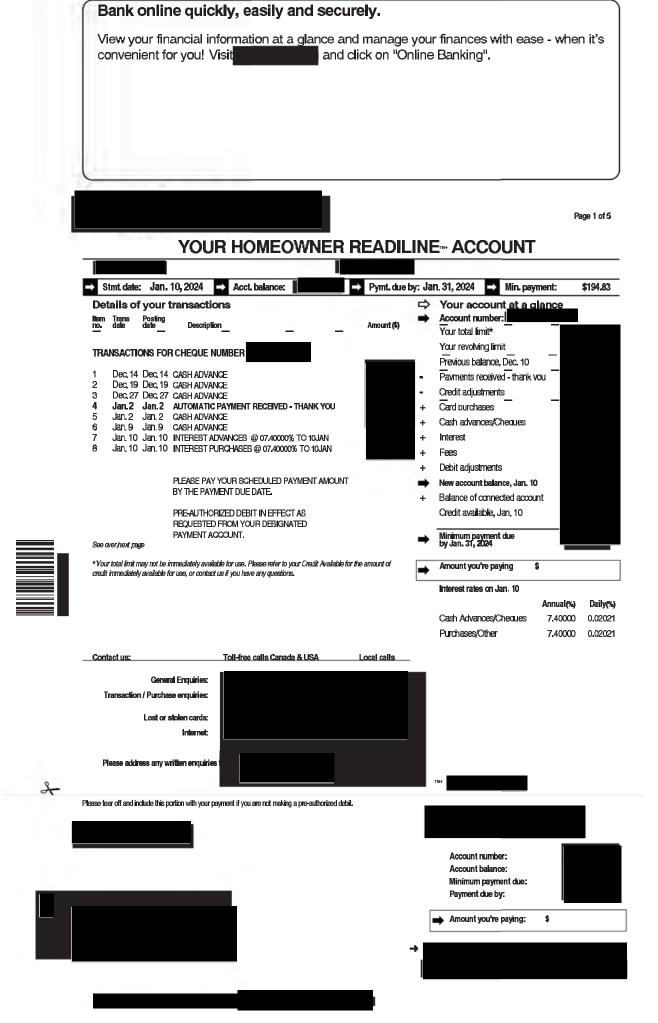


Officer Certification

Your signature constitutes a representation that you are a solicitor, notary public or other person authorized by the *Evidence Act*, R.S.B.C. 1996, c.124, to take affidavits for use in British Columbia and certifies the matters set out in Part 5 of the *Land Title Act* as they pertain to the execution of this instrument.

Electronic Signature

Your electronic signature is a representation that you are a designate authorized to certify this document under section 168.4 of the *Land Title Act*, RSBC 1996 c.250, that you certify this document under section 168.41(4) of the act, and that an execution copy, or a true copy of that execution copy, is in your possession.





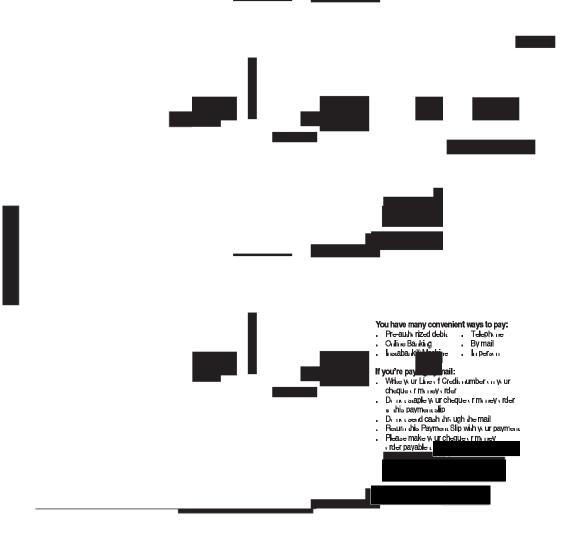
Peport any items which do not agree with your records within 30 days of statement date. Send us a letter to our address shown on the first page of this statement. Include your name, contact information, account number, details about the items that you do not agree with and your reasons for disagreeing. We will respond within 60 days.

Terms and Conditions

Interest Charges: Interest begins on cash advances, Line of Credit cheques, purchases (insurance premiums and retail) and other amounts on the day the treasction is charged to your account (the posting date), Interest is charged to your account, less amount credited to your account, our account, less amount credited to your account, constitute the debit belance. Once your debit belance is only in full, any residual interest will appear on the following month's statement. The residual interest charge represents the interest for the period from your statement date to the date the full payment was credited to your account.

Page 2 of 5

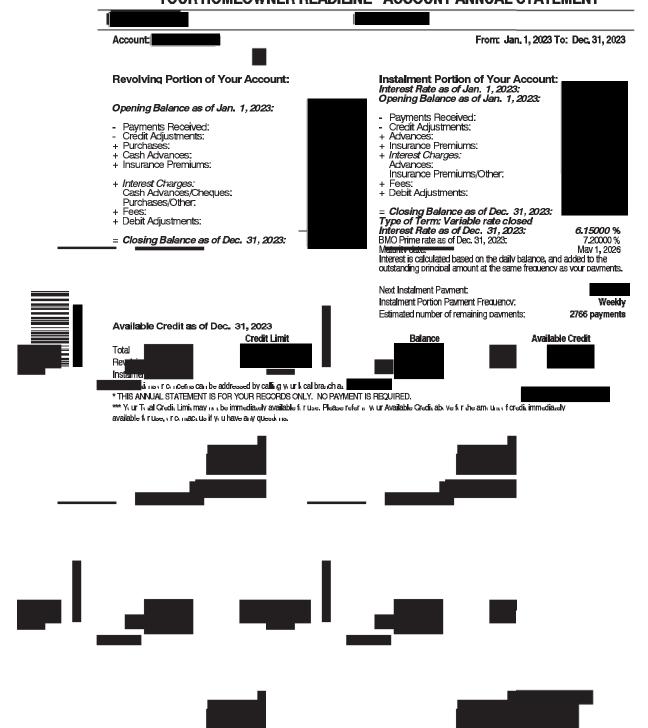
Monthly Interest Calculation: (the average daily debit closing belance for your billing period). X fitte daily version of the variable annual interest rac. Line of Credit Agreement). X (the numbilling period). Different interest rates menous within your billing period. If this calculation will be made for each interest billing period.



The time it takes to pay off the instalment balance may be longer or shorter than expected if interest rates have changed since the term started because your payments have remained the same. Visit a branch to discuss your options, or at renewal, we will adjust your payment so the balance is paid within the amortization period you originally selected. This statement provides you with a general overview of your account's activity over the past 12 months.

Page 3 of 5

YOUR HOMEOWNER READILINE™ ACCOUNT ANNUAL STATEMENT



YOUR HOMEOWNER READILINE ACCOUNT ANNUAL STATEMENT

From: Jan, 1, 2023 To: Dec, 31, 2023 Accountd

Your Homeowner ReadiLine Prepayment Options

This section of your annual statement des tions set out in your Homeowner ReadiLine documents for paying off your Homeowner ReadiLine fas

Revolving Portion of your Homeowner

You can repay all or part of what is owed i olving portion of your Homeowner ReadiLine at any time without paying us a prepayment charge. ve to tell us in advance that you want to re

Instalment Portion of your Homeowner

Prepayment Options

Increasing Your Payment Frequency

In order to pay off your Homeowner ReadiLine instalment faster, you can switch to accelerated payments. To learn more, please contact us at 1-855-284-1766 or visit a BMO branch.

Increasing Your Payment

You can prepay by asking us to increase the nount of your payment by **up to 2 %** throughout the calendar year without a prepayment charge. If you do take the option to increase your payment in a given callendar year, this option doesn't carry ove wing year. Ba ur next ins increase your payment from ximum of ou have ii can ask us to decrease the payment at any time button dear to decrease the payment if it extends the life of your Homeowner ReadiLine instalment beyond your original amortization period.

Lump Sum Prepayment

You can prepay up to 2 % of the original amount of your Homeowner ReadiLine in alment without a prepayment charge at any time during the calendar year. This prepayment e exerciised in minimum amounts of \$100. You can't exercise this option if you have obtained a pa nt and it hasn't expired or been cancelled. If you don't take the option to prepay in a given caleng ion doesn't carry over into the following year. This means that you can prepay up to \$ oryour Formeowner ReadLine instalment in a calendar year without a prepayment charge. You don't need to tell us in advance that you want to prepay.

Prepayment With a Prepayment Charge

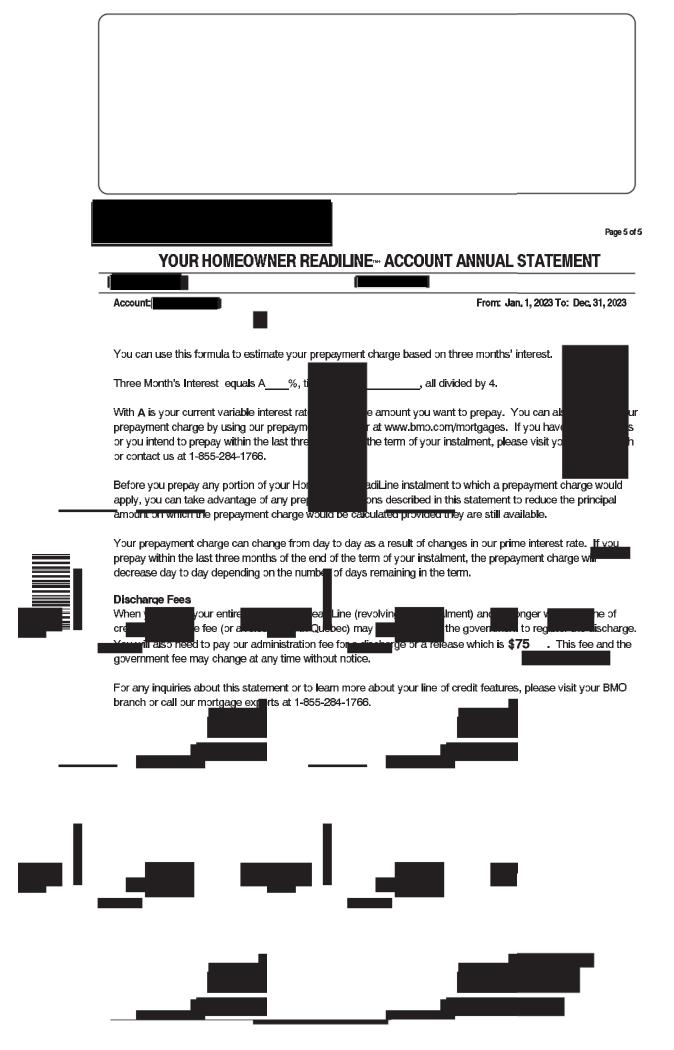
Three Months' Interest

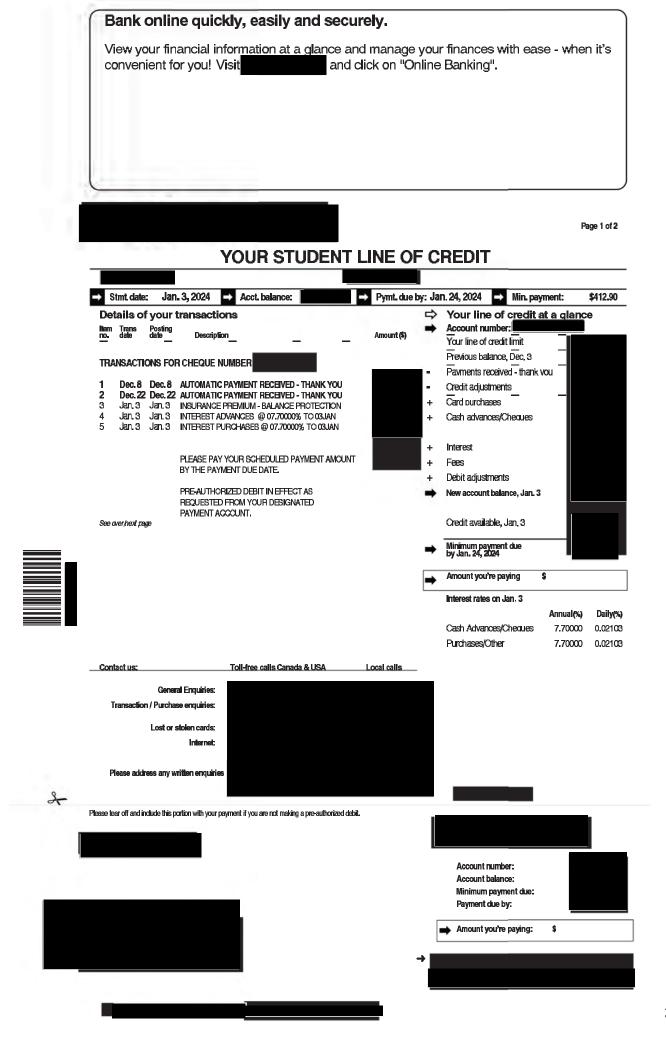
You can prepay your entire Homeoweer Read Line instalment more than your prepayment options allow before the end of your term Since your ment has a variable rate a prepayment ...I be equal to three ... est at your existing interest rate for the closed term, the prepayment charge instalment calculated on the amount that you are property except, if you prepay within three months of the end of the term of your instalment, the prepayment charge will be the interest on the amount you're prepaying until the end of your instalment.

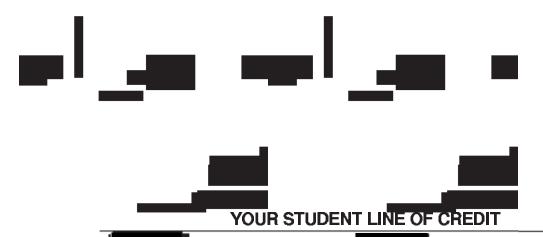




Page 4 of 5







Page 2 of 2

Details of your transactions -

item Trans no. date

Posting date

Description_

Amount (\$)

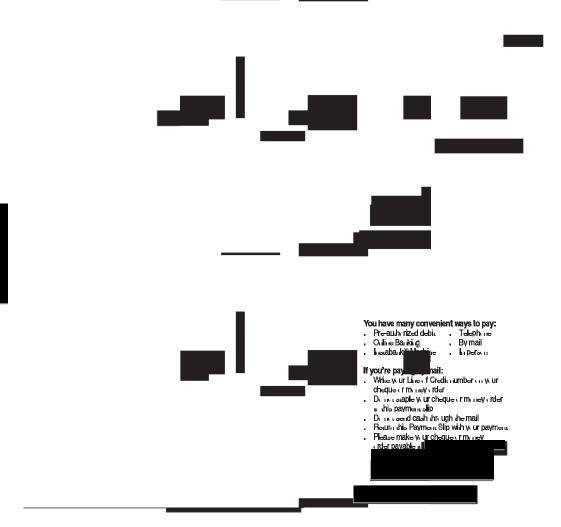
YOUR PAYMENTS HAVE NOW BEEN ADJUSTED TO REFLECT YOUR REPAYMENT SCHEDULE. SEE YOUR BRANCH IF YOU HAVE ANY QUESTIONS.

Fleport any items which do not agree with your records within 30 days of statement date. Send us a letter to our address shown on the first page of this statement, include your name, contact information, account number, details about the items that you do not agree with and your reasons for disagreeing. We will respond within 60 days.

Terms and Conditions

Inherest Charges: Interest begins on cash advences. Line of Credit cheques, purchases (insurance premiums and retail) and other amounts on the day the transaction charged to your account (the posting date). Interest is charged to your account morthly. All amounts that are charged to your account, less amount credited to your account, constitute the debit balance. Once your debit belance is paid in full, any restduel interest will appear on the following month's statement. The residual interest charge represents the interest for the period from your statement date to the date the full payment was credited to your account.

Monthly Interest Calculation: (the average daily debit closing belance for your billing period). X (the daily version of the variable annual interest rac. Line of Credit Agreement). X (the numbiling period). Different interest rates menous within your billing period. If this calculation will be made for each interesting period.



COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Lloyd's Underwriters and other insurers (hereinafter called the Insurer) through Lloyd's approved coverholder ("the Coverholder")

Policy No. Declarations Effective -2024

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

PURPOSE OF THIS DOCUMENT

Renewal-In return for the agreement of the Insured to pay the premium stated, this insurance Policy is continued in force for the period of insurance indicated. It is renewed subject to the limits of insurance and declarations shown herein. Should coverage wordings, riders or endorsements be attached hereto, they will replace the corresponding previous wordings. Otherwise all terms and conditions remain the same.

THE COVERHOLDER

Insurance Services

Victoria, British Columbia

SUB-AGENT OR SUB-BROKER

Insurance Services

Victoria, British Columbia

NAMED INSURED AND POSTAL ADDRESS

Johnson Street

Victoria, British Columbia

LOCATION OF RISK

Johnson Street, Victoria, British Columbia

PERIOD OF INSURANCE

From 2024 to 2025

(12:01 a.m. standard time at the Postal Address of the Insured)

FORM OF BUSINESS

Individual

DESCRIPTION OF BUSINESS OPERATIONS

Condo Unit Ownership - Short Term Residential Rental

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Lloyd's Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

Agreement No.

NEW ANNUAL PREMIUM ▶

\$2,523

PER



PREMIUM PAYABLE (EXCL. APPL. TAXES) >

COMMERCIAL INSURANCE POLICY

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THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

SUMMARY OF INSURANCE COVERAGE AND ANNUAL PREMIUMS

		MINIMUM
		RETAINED
	ANNUAL	COVERAGE
TYPE OF COVERAGE	PREMIUM	PREMIUM
Property	Incl	Nil
Equipment Breakdown	Incl	\$75
Liability	Incl	Nil
Other	Incl	Nil

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Lloyd's Underwriters' insurance business in Canada.

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Agreement No.

NEW ANNUAL PREMIUM ▶

\$2,523

PER



PREMIUM PAYABLE (EXCL. APPL. TAXES) >

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Lloyd's Underwriters and other insurers (hereinafter called the Insurer) through Lloyd's approved coverholder ("the Coverholder")

Policy No.	Declarations	Effective -2024			
	INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER				
LIST OF SUBSCRIBING COMPANIES (SUBJECT TO CONDITIONS IN	SUM(S) INSURED OR	FLAT CHARGE AUTHORIZED			
THE INSURERS AND COVERAGES INSURED	PERCENTAGE(S) PREMIUM	PREMIUM REPRESENTATIVE			
Property Underwriters under Agreement No.	100.0% \$1,398				
Equipment Breakdown Insurance Company of Canada	100.0% \$75				
Liability Underwriters under Agreement No.	100.0% \$1,050				
Other Underwriters under Agreement No.	100.0% Incl				
Total Policy Premium	\$2,523				

April 30, 2024



PERSONAL PROPERTY INSURANCE POLICY DECLARATION

Amended Declaration effective

, 2024

Supersedes any previous declaration bearing the same policy number for this policy period

NAMED INSURED AND ADDRESS		BROKER OFFICE	BROKER OFFICE		
JOHNSON STREET VICTORIA BC Telephone: Email:		VICTORIA BC			
Policy Number	Account Number	Policy Period From , 2024 to , 2025 12:01 A.M.	All times are local at the Named Insured's postal address as stated herein		

Thank you for choosing The Wawanesa Mutual Insurance Company ("Wawanesa Insurance"). Your insurance policy package is your insurance contract. It includes your policy declaration and your policy wordings. Your policy declaration is a summary of the coverage and limits you have purchased. Your policy wordings, including endorsements, exclusions, limitations and conditions, provide you with a detailed explanation of your coverage. These items represent the legal contract of indemnity between you and us.

Please review the following policy coverage documents to ensure your policy meets your needs and you understand what you're covered for in the event of a claim:

- Policy declaration outlining your coverages and limits (enclosed)
- Policy wordings for further details of your coverages. You can download your copy at wawanesa.com/policy-wordings. You will need to enter your policy number found at the top left of this page.

For questions regarding your coverage, premium, billing, changes to your policy, including cancellation, or to request printed/ emailed documents please contact your broker. For all other information, including frequently asked questions, concerns/complaints, Wawanesa's Member Review Council, and contact details, please visit wawanesa.com or email talktous@wawanesa.com. If you need to submit a claim, visit wawanesa.com/claims or call

Did you know we now offer enhanced coverage for your seasonal residence? Please contact your insurance broker to learn more about how we can help you protect what matters most.

Important information about your policy:

Ground Water Coverage is included in your Overland Water Coverage

All Solid Fuel burning units, including but not limited to stoves or furnaces, must be reported to Wawanesa Insurance. Contact your Broker for details.

Personal Information Notice:

By purchasing insurance from which is policy to the collection, use and disclosure of their personal information for the purposes of communicating with them, underwriting risks on a prudent basis, investigating and paying claims, detecting and preventing fraud, offering and providing property and casualty insurance products and services to them, compiling statistics and analyzing business results, and acting as required or authorized by law. This consent applies to personal information previously collected by Wawanesa and to personal information which it may collect in the future for the purposes identified above. Wawanesa may at times use third party service providers to process or store



This policy contains a clause which may limit the amount payable.

perform such s Information Pro the laws of tha	ersonal information on its behalf. In these circumstances, the service providers are provided with only the information necessary to erform such services. In addition, requires them to protect the information in a manner that is consistent with its Personal formation Protection Policy and security practices. In the event that a service provider is located in a foreign jurisdiction, it is bound by le laws of that jurisdiction, which may require it to disclose personal information to the courts, law enforcement agencies, or national ecurity authorities of the jurisdiction.				
	ur Privacy Policy at https:// If you have a es, please contact us at privacy@	ny questions or concerns	about this policy or our		
Named Insure	d(s): Kevin Thomas James Smith				
Policy Numbe	r: Account Number: Policy Period:	, 2024 to , 2025	12:01 A.M.		
four previous full term premium was \$2,275.00. Your amended full term premium is \$1,684.00. The change in premium for the remainder of the policy period is -\$568.00. Refer to the breakdown of premiums below.					
Policy Summa	ry				
Location Number	Location Description	Risk Type	Premium per Location		

|--|

Location Number	Location Description	Risk Type	Premium per Location
1	Johnson Street, Victoria BC	Condominium	\$1,684.00

Premium Subtotal for Policy Level Coverages

Included

Total Policy Premium

\$1,684.00

Your insurance policy includes your policy wordings. To access this document and download a copy, please visit wawanesa.com/policy-wordings.

Location Number	Location Description	Risk Type	Residence Type
1	Johnson Street, Victoria BC	Condominium	Condominium(Apartment Building)

Property Information

The following information may affect the calculation of your premium. Please review the below and report any inaccuracies to your broker.

Year Built		Construction Type	100% Cement
Floor the Unit is On		Residence Type	Condominium(Apartment Building)
Dwelling Use	Primary	Dwelling Occupied	Owner Occupied
Number of Families	1	Total Number of Suites	
Number of Stories in the Building		Heating type and last update	Primary Hydronic Electric Central Furnace 2008
Water Leak Detection System			

Rating Information

The following information may affect the calculation of your premium. Please review the below and report any inaccuracies to your broker.

Protection Grade	Protected	Risk Location Postal Code	
Policyholder's Age		Credit Consent	Yes
Years of continuous coverage with Wawanesa Insurance	3 year(s)	Package Claims Count in past 5 Years	0
Automobile policy with Wawanesa Insurance	Not Applicable		
Sewer Claims Count in past 5 Years	0		

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Insurance is provided only where a Premium is shown for the Coverage, subject to all conditions of the policy.

nsurance Coverages /iew your wordings at wawanesa.com/policy-wordings	Amount of Insurance	Deductible	Premium
Comprehensive Condominium Policy - Form CEO Signature - Form			\$734.00
Section I - Property Coverage		\$500	
Coverage C - Personal Property	\$50,000		Include
Coverage D - Loss of Use of Your Unit	\$50,000		Include
Condominium Unit Coverage	\$125,000		Include
Collectively Owned Condominium Property Coverage	\$125,000		Include
Condominium Unit Owner Improvements Coverage	\$50,000		Include
Section II - Personal Liability Protection			
Coverage E - Legal Liability - each occurrence	\$2,000,000		Include
Coverage F - Voluntary Medical Payments - each person	\$5,000		Include
Coverage G - Voluntary Payment for Damage to Property of Others - each occurrence	\$1,000		Included
Inflation Protection Coverage - Section I Property Coverage - Conditions			Include
Remote or Home Office Liability Coverage -			Include
Single Limit Coverage	\$400,000		Include
Condominium Deductible Coverage- Section I Property Coverage - Additional Coverages Condominium	\$100,000		\$418.0
Condominium Deductible Coverage Earthquake- Section I Property Coverage - Additional Coverages Condominium	\$25,000		\$68.0
Vandalism by Tenant Coverage -			Include
Water Defence - Limited Sewer Backup Coverage - Form 3114CT 09 2022	Policy Limits	\$500	\$18.0
Short Term Rental Endorsement - Coverage Option: Up to and including 180 days within the policy period; refer to the Endorsement Form for the Maximum Rental Term Base Endorsement Deductible Theft and Attempted Theft Deductible		\$500 \$2,500	\$240.0
Water Defence - Overland Water Coverage -	Policy Limits	\$500	\$32.0
Condominium Unit Owners Earthquake Coverage -			\$174.0
Coverage C - Personal Property	\$50,000	\$7,500	
Coverage D - Loss of Use of Your Unit	\$50,000	\$0	
Condominium Unit Coverage	\$125,000	\$18,750	
Collectively Owned Condominium Property Coverage	\$125,000	\$18,750	
Condominium Unit Owner Improvements Coverage	\$50,000	\$7,500	
		Premium Subtotal	\$1,684.0

Policy Level Coverages View your policy wordings at wawanesa.com/policy-wordings	Amount of Insurance	Deductible	Premium
Identity Fraud Expense Coverage - Deductible is per policy period	\$10,000	\$250	Included
Telephone Legal Helpline Service -			Included
Premium Subtotal for Policy Level Coverages		Included	

This policy is subject to: Statutory Conditions (British Columbia) -	; CEO Signature page Form
Policyholder meeting notice:	
Policyholders in good standing can attend and vote (in person or by	proxy) at meetings of the policyholders of
you want to receive notice of these meetings, please visit	



PERSONAL PROPERTY INSURANCE POLICY DECLARATION

Amended Declaration effective

, 2024

Supersedes any previous declaration bearing the same policy number for this policy period

NAMED INSURED AND ADDRESS		BROKER OFFICE	BROKER OFFICE		
JOHNSON STREET VICTORIA BC Telephone: Email:		VICTORIA BC	SERVICES LTD.		
Policy Number	Account Number	Policy Period From , 2024 to , 2025 12:01 A.M.	All times are local at the Named Insured's postal address as stated herein		
Thank you for shor	ooing The	tual Ingurance Company	Vour incurance policy package is your		

Thank you for choosing The Mutual Insurance Company (Mutual Insurance Thank your policy declaration and your policy wordings. Your policy declaration is a summary of the coverage and limits you have purchased. Your policy wordings, including endorsements, exclusions, limitations and conditions, provide you with a detailed explanation of your coverage. These items represent the legal contract of indemnity between you and us.

Please review the following policy coverage documents to ensure your policy meets your needs and you understand what you're covered for in the event of a claim:

- Policy declaration outlining your coverages and limits (enclosed)
- Policy wordings for further details of your coverages. You can download your copy at wawanesa.com/policy-wordings. You will need to enter your policy number found at the top left of this page.

For questions regarding your coverage, premium, billing, changes to your policy, including cancellation, or to request printed/ emailed documents please contact your broker. For all other information, including frequently asked questions, concerns/complaints, Member Review Council, and contact details, please visit wawanesa.com or email . If you need to submit a claim, visit wawanesa.com/claims or call .

Did you know we now offer enhanced coverage for your seasonal residence? Please contact your insurance broker to learn more about how we can help you protect what matters most.

Important information about your policy:

Ground Water Coverage is included in your Overland Water Coverage

All Solid Fuel burning units, including but not limited to stoves or furnaces, must be reported to Wawanesa Insurance. Contact your Broker for details.

Personal Information Notice:

By purchasing insurance from you are providing Wawanesa with the consent of all individuals insured under this policy to the collection, use and disclosure of their personal information for the purposes of communicating with them, underwriting risks on a prudent basis, investigating and paying claims, detecting and preventing fraud, offering and providing property and casualty insurance products and services to them, compiling statistics and analyzing business results, and acting as required or authorized by law. This consent applies to personal information previously collected by Wawanesa and to personal information which it may collect in the future for the purposes identified above. Wawanesa may at times use third party service providers to process or store



This policy contains a clause which may limit the amount payable.

perform such Information I the laws of th	n services. In addition Protection Policy and	security practices. In the event that may require it to disclose personate.	ect the information in a t a service provider is	a manner tha located in a	at is consist foreign jui	stent with its Personal risdiction, it is bound by
	v our Privacy Policy a ices, please contact (If you have any o	questions or	concerns	about this policy or our
Named Insu	red(s):					
Policy Num	ber: Ac	count Number: Poli	cy Period:	024 to	, 2025 1	2:01 A.M.
		n was \$2,275.00. Your amended s -\$568.00. Refer to the breakdow		\$1,684.00. ·	The chanç	ge in premium for the
Policy Sum	mary					
Location Number		Location Description		Risk Typ	De	Premium per Location
1		Johnson Street, Victoria BC		Condomin	ium	\$1,684.00
		Р	remium Subtotal for Po	olicy Level C	overages	Included
			То	tal Policy P	remium	\$1,684.00
Valir inalira	!! ! !					
Location	nce policy includes	your policy wordings. To access Location Description	s this document and		Type	Residence Type
	nce policy includes		s this document and	Risk		
Location Number 1	ormation	Location Description		Risk	Type	Residence Type Condominium(Apartment
Location Number 1	ormation	Location Description Johnson Street, Victoria BC		Risk	Type	Residence Type Condominium(Apartment Building)
Location Number 1 Property Inf	ormation ormation may affect the cal	Location Description Johnson Street, Victoria BC	below and report any inacc	Risk	Type minium broker.	Residence Type Condominium(Apartment Building)
Location Number 1 Property Inf The following inf Year Built	formation formation may affect the cal	Location Description Johnson Street, Victoria BC culation of your premium. Please review the	below and report any inacco	Risk	Type minium broker.	Residence Type Condominium(Apartment Building)
Location Number 1 Property Inf The following inf Year Built Floor the Ur	formation formation may affect the call	Location Description Johnson Street, Victoria BC culation of your premium. Please review the	below and report any inacconstruction Type Residence Type	Risk Condo	Type minium broker. 100% Ceme	Residence Type Condominium(Apartment Building)
Location Number 1 Property Inf The following inf Year Built Floor the Ur Dwelling Us Number of F	formation formation may affect the call	Location Description Johnson Street, Victoria BC culation of your premium. Please review the	below and report any inacconstruction Type Residence Type Dwelling Occupied	Risk Condo	Type minium broker. 100% Ceme Condominiu Owner Occ	Residence Type Condominium(Apartment Building) ent um(Apartment Building) upied
Location Number 1 Property Inf The following inf Year Built Floor the Ur Dwelling Us Number of F Number of S Building	formation formation may affect the cal fit is On formation may affect the cal	Location Description Johnson Street, Victoria BC culation of your premium. Please review the	below and report any inaccond Construction Type Residence Type Dwelling Occupied Total Number of Suite	Risk Condo	Type minium broker. 100% Ceme Condominiu Owner Occi	Residence Type Condominium(Apartment Building) ent um(Apartment Building) upied
Location Number 1 Property Inf The following inf Year Built Floor the Ur Dwelling Us Number of F Number of S Building Water Leak	formation formation may affect the cal fit is On e families fatories in the Detection System mation	Location Description Johnson Street, Victoria BC culation of your premium. Please review the	below and report any inacconstruction Type Residence Type Dwelling Occupied Total Number of Suite Heating type and last	Risk Condo uracies to your	Type minium broker. 100% Ceme Condominiu Owner Occi	Residence Type Condominium(Apartment Building) ent um(Apartment Building) upied

Protection Grade	Protected	Risk Location Postal Code	
Policyholder's Age		Credit Consent	Yes
Years of continuous coverage with Wawanesa Insurance	3 year(s)	Package Claims Count in past 5 Years	0
Automobile policy with Wawanesa Insurance	Not Applicable		
Sewer Claims Count in past 5 Years	0		

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Insurance is provided only where a Premium is shown for the Coverage, subject to all conditions of the policy.

nsurance Coverages iew your wordings at wawanesa.com/policy-wordings	Amount of Insurance	Deductible	Premium
Comprehensive Condominium Policy - Form CEO Signature - Form			\$734.00
Section I - Property Coverage		\$500	
Coverage C - Personal Property	\$50,000		Include
Coverage D - Loss of Use of Your Unit	\$50,000		Include
Condominium Unit Coverage	\$125,000		Include
Collectively Owned Condominium Property Coverage	\$125,000		Include
Condominium Unit Owner Improvements Coverage	\$50,000		Include
Section II - Personal Liability Protection			
Coverage E - Legal Liability - each occurrence	\$2,000,000		Include
Coverage F - Voluntary Medical Payments - each person	\$5,000		Include
Coverage G - Voluntary Payment for Damage to Property of Others - each occurrence	\$1,000		Include
Inflation Protection Coverage - Section I Property Coverage - Conditions			Include
Remote or Home Office Liability Coverage -			Include
Single Limit Coverage	\$400,000		Include
Condominium Deductible Coverage- Section I Property Coverage - Additional Coverages Condominium	\$100,000		\$418.0
Condominium Deductible Coverage Earthquake- Section I Property Coverage - Additional Coverages Condominium	\$25,000		\$68.0
Vandalism by Tenant Coverage -			Include
Water Defence - Limited Sewer Backup Coverage -	Policy Limits	\$500	\$18.0
Short Term Rental Endorsement - Coverage Option: Up to and including 180 days within the policy period; refer to the Endorsement Form for the Maximum Rental Term Base Endorsement Deductible Theft and Attempted Theft Deductible		\$500 \$2,500	\$240.0
Water Defence - Overland Water Coverage -	Policy Limits	\$500	\$32.0
Condominium Unit Owners Earthquake Coverage -			\$174.0
Coverage C - Personal Property	\$50,000	\$7,500	
Coverage D - Loss of Use of Your Unit	\$50,000	\$0	
Condominium Unit Coverage	\$125,000	\$18,750	
Collectively Owned Condominium Property Coverage	\$125,000	\$18,750	
Condominium Unit Owner Improvements Coverage	\$50,000	\$7,500	
		Premium Subtotal	\$1,684.0

Policy Level Coverages View your policy wordings at wawanesa.com/policy-wordings	Amount of Insurance	Deductible	Premium
Identity Fraud Expense Coverage - Deductible is per policy period	\$10,000	\$250	Included
Telephone Legal Helpline Service -			Included
Premium Subtotal for Policy Level Coverages			Included

May 30, 2024 11:32 CT Page 3 of 4

This policy is subject to: Statutory Conditions (British Columbia) -	; CEO Signature page	
Policyholder meeting notice: Policyholders in good standing can attend and vote (in person or by proxy) a	at meetings of the policyholders of	e If
you want to receive notice of these meetings, please visit	incurants	, o

May 30, 2024 11:32 CT Page **411**

COMMERCIAL INSURANCE POLICY Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

Declarations

PURPOSE OF THIS DOCUMENT

Renewal-In return for the agreement of the Insured to pay the premium stated, this insurance Policy is continued in force for the period of insurance indicated. It is renewed subject to the limits of insurance and declarations shown herein. Should coverage wordings, riders or endorsements be attached hereto, they will replace the corresponding previous wordings. Otherwise all terms and conditions remain the same.

THE COVERHOLDER

Policy No.

Insurance Services

Victoria, British Columbia

SUB-AGENT OR SUB-BROKER

Insurance Services

Victoria, British Columbia

NAMED INSURED AND POSTAL ADDRESS

Johnson Street

Victoria, British Columbia

LOCATION OF RISK

Johnson Street, Victoria, British Columbia

PERIOD OF INSURANCE

From 2024 to 2025

(12:01 a.m. standard time at the Postal Address of the Insured)

FORM OF BUSINESS

Individual

DESCRIPTION OF BUSINESS OPERATIONS

Condo Unit Ownership - Short Term Residential Rental

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of

NEW ANNUAL PREMIUM ▶

Underwriters' insurance business in Canada.

\$2,523

-2024

Effective

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

Agreement No.

PREMIUM PAYABLE (EXCL. APPL. TAXES) >

COMMERCIAL INSURANCE POLICY Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No. Declarations Effective -2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

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THE COVERHOLDER

Insurance Services
Victoria, British Columbia

SUB-AGENT OR SUB-BROKER

Insurance Services
Victoria, British Columbia

NAMED INSURED AND POSTAL ADDRESS

Johnson Street Victoria, British Columbia

LOCATION OF RISK

Johnson Street, Victoria, British Columbia

PERIOD OF INSURANCE

rom 2023 to 2024

(12:01 a.m. standard time at the Postal Address of the Insured)

FORM OF BUSINESS

Individual

DESCRIPTION OF BUSINESS OPERATIONS

Condo Unit Ownership - Short Term Residential Rental

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In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

Agreement No.

NEW ANNUAL PREMIUM ▶

\$2,470

ER



PREMIUM PAYABLE (EXCL. APPL. TAXES) >

COMMERCIAL INSURANCE POLICY Effected with certain Underwriters and other insurers approved coverholder ("the Coverholder")

Policy No. Declarations Effective -2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

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PURPOSE OF THIS DOCUMENT

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THE COVERHOLDER

Insurance Services

Victoria, British Columbia

SUB-AGENT OR SUB-BROKER

Insurance Services

Victoria, British Columbia

NAMED INSURED AND POSTAL ADDRESS

Johnson Street

Victoria, British Columbia

LOCATION OF RISK

Johnson Street, Victoria, British Columbia

PERIOD OF INSURANCE

From 2023 to 2024

(12:01 a.m. standard time at the Postal Address of the Insured)

FORM OF BUSINESS

Individual

DESCRIPTION OF BUSINESS OPERATIONS

Condo Unit Ownership - Short Term Residential Rental

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Underwriters' insurance business in Canada.

NEW ANNUAL PREMIUM ▶

\$2,470

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

Agreement No.

PREMIUM PAYABLE (EXCL. APPL. TAXES) >

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No. Declarations Effective -2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

SUMMARY OF INSURANCE COVERAGE AND ANNUAL PREMIUMS

		MINIMUM
	ANNUAL	RETAINED COVERAGE
TYPE OF COVERAGE	PREMIUM	PREMIUM
Property	Incl	Nil
Equipment Breakdown	Incl	\$75
Liability	Incl	Nil
Other	Incl	Nil

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of

Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

Agreement No.

NEW ANNUAL PREMIUM ▶

\$2,470

PER



PREMIUM PAYABLE (EXCL. APPL. TAXES) >

\$2,470_

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through upproved coverholder ("the Coverholder")

Declara	ations		Effe	ective 2023
INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER				NDICATED.
LIST OF SUBSCRIBING COMPANIES (SUBJECT TO CONDITIONS IN AND AND THE INSURERS AND COVERAGES INSURED	SUM(S) INSURED OR PERCENTAGE(S)	PREMIUM	FLAT CHARGE PREMIUM	AUTHORIZED REPRESENTATIVE
Property Underwriters under Agreement No.	100.0%	\$1,420		
Equipment Breakdown Insurance Company of Canada	100.0%	\$75		
Underwriters under Agreement No.	100.0%	\$975		
Other Underwriters under Agreement No.	100.0%	Incl		
Total Policy Premium		\$2,470		

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Declarations Effective 2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

SUBSCRIPTION POLICY



IN CONSIDERATION OF THE INSURED having paid or agreed to pay each of the INSURERS named in the List of Subscribing Companies forming part hereof, or to INSURERS whose names are substituted therefor or added thereto by endorsement, hereinafter called "THE INSURERS", the Premium set against its name in the List of Subscribing Companies (attached hereto),

THE INSURERS SEVERALLY AND NOT JOINTLY agree, each for the Sum(s) Insured or Percentage(s) and for the Coverage(s) Insured set against its name in the List of Subscribing Companies, and subject always to the terms and conditions of this Policy, that if a loss occurs for which insurance is provided by this Policy at any time while it is in force, they will indemnify the INSURED against the loss so caused; the liability of each insurer individually for such loss being limited to that proportion of the loss payable according to the terms and conditions of this Policy which the Sum Insured or the amount corresponding to the Percentage set against its name in the List of Subscribing Companies, or such other sum or percentage as may be substituted therefor by endorsement, bears to the total of the sums insured or of the amounts corresponding to the percentages of the sums insured respectively set out against the coverage concerned on the Declarations page(s).

That as regards each item of property insured which is lost or damaged at any time while this Policy is in force by a peril for which insurance is provided by the terms and conditions of this Policy, the liability of each Insurer individually shall be limited to whichever is the least of:

- (a) that proportion of the actual cash value of the property at the time of the loss, destruction or damage which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual Insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this Policy in respect of that property against that peril, or
- (b) that proportion of the interest of THE INSURED in the property which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this policy in respect of that property against that peril, or
- (c) that proportion of the limit of insurance stipulated in respect of the property lost, destroyed or damaged which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this Policy in respect of that property against that peril,

Provided however, that where the insurance applies to the property of more than one person or interest THE INSURERS' total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the specified limit or limits of liability.

If this Policy contains a Co-Insurance Clause or a Guaranteed Amount (Stated Amount) Clause, and subject always to the limit of liability of each Insurer corresponding to the percentage of the sum insured by this Policy as set out above, no Insurer shall be liable for a greater proportion of any loss or damage to the property insured, than the sum insured by such Insurer bears to:

- (a) that percentage, stated in the Co-Insurance Clause, of the actual cash value of the said property at the time of loss, or
- (b) the Guaranteed Amount (Stated Amount) of total insurance stated in the Guaranteed Amount (Stated Amount) Clause, as the case may be.

If the insurance under this Policy is divided into two or more items, the foregoing shall apply to each item separately.

Wherever in this Policy, or in any endorsement attached hereto, reference is made to "The Company", "The Insurer", "This Company", "we", "us", or "our", reference shall be deemed to be made to each of the Insurers severally.

This policy is made and accepted subject to the foregoing provisions, and to the other provisions, stipulations and conditions contained herein, which are hereby specially referred to and made a part of this Policy, as well as such other provisions, agreements or conditions as may be endorsed hereon or added hereto.

April 25, 2023

THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

COMMERCIAL INSURANCE POLICY

Effected with certain Underwriters and other insurers

("the Coverholder")

Declarations Effective -2023

approved coverholder

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

IN WITNESS WHEREOF THE INSURERS through their representative(s) duly authorized by them for this purpose have executed and signed this Policy.

Where UNDERWRITERS are subscribing insurers to the Policy, the following applies to them:

(hereinafter called the Insurer) through

IDENTIFICATION OF INSURER / ACTION AGAINST INSURER

This insurance has been entered into in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to the Agreement shown in the List of Subscribing Companies (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as "Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for Underwriters, whose address for such service is

NOTICE

SUBSCRIPTION POLICY

Any notice to the Underwriters may be validly given to the Coverholder.

April 25, 2023

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

	Declarations		Effectiv	
INSURAN	ICE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AI ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE IN:	ND CONDITIONS CONTAINED IN SURER	THE FORMS INDICAT	
FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF NSURANCE
Property				
	Commercial Building and Contents - Broad Form	2,500	90%	
	At Johnson Street, Victoria, British Columbia)	2,500	90%	
	Contents	2,500	90%	134,820
	As per attached Building & Contents Wording Water Damage Deductible Replacement Cost Endorsement	5,000		
	Earthquake Endorsement At Johnson Street, Victoria, British Columbia)			164,820
	Deductible percentage As per attached Earthquake Wording	15%		
	Commercial Additional Protection Endorsement			
	At Johnson Street, Victoria, British Columbia)	25,000		
	Sewer Back-up At Johnson Street, Victoria, British Columbia)	5,000		
	Installation Floater Crime			10,000
	Employee Dishonesty Coverage Loss Inside the Premises Coverage Loss Outside the Premises Coverage Money Orders and Counterfeit Paper Currency Coverage Depositors Forgery Coverage Credit Card Forgery Coverage Securities In Safe Deposits Boxes			10,000 10,000 10,000 10,000 10,000 10,000
	Condo Unit Owners Assessment (i) Betterments & Improvements (ii) Condo Contingency Coverage (iii) Special Assessments			75,000 75,000 75,000
	Tenant Theft and Vandalism Endorsement At Johnson Street, Victoria, British Columbia)	5,000		
	Rent or Rental Value At760 Johnson Street, Victoria, British Columbia) As per attached Rents Wording		100%	30,000
Equipme	nt Breakdown			
April 25, 2023				410

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

April 25, 2023

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

2023 Policy No. **Declarations Effective** INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER LIMIT OF **TYPE OF COVERAGE DEDUCTIBLE** COINS. % INSURANCE FORM NO. **Equipment Breakdown** 760 Johnson Street, Victoria, British 1,000 134,820 Αt Columbia) By-laws 100,000 Catch All Clause 50.000 100.000 Data Coverage 100,000 Data Processing Equipment at a Residence Data Processing Equipment Off Premises 100,000 Debris Removal 50.000 Environmental Upgrade 100,000 **Expediting Expenses** 100,000 Extra Expenses 50,000 Inspection and Appraisal Costs 10,000 Newly Acquired Location - 90 Days Reporting 1,500,000 Stock Spoilage 100,000 Contingent Business Interruption 100,000 Internet Service Provider Breakdown 25,000 Utilities Service Interruption - Within 25 KM 100,000 Ordinary Payroll - 90 Days Restricted Access - 90 Days Actual Loss Sustained - Indemnity Period 12 Months As per attached Equipment Breakdown Wording Liability **Commercial General Liability** Each occurrence limit 5,000,000 Products-completed operations included Products-completed operations aggregate limit 5,000,000 Medical payments limit Any one person 10,000 Tenants' legal liability limit - Any one premises 500,000 Advertising injury limit 5,000,000 Combined Deductible Endorsement (Bodily Injury and Property Damage) Per occurrence 1,000 As per attached Liability Wording **Non-Owned Automobile Liability** 2,000,000 As per attached Non Owned Automobile Wording Other 2022 Program Wordings (All Subscribers) Sanctions Limitation and Exclusion Clause Underwriters' Policyholders' Complaint Protocol Notice Concerning Personal Information Code of Consumer Rights and Responsibilities Electronic Date Recognition Exclusion **Policy Conditions**

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No. Declarations Effective -2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

LIMIT OF

FORM NO. TYPE OF COVERAGE

DEDUCTIBLE COIN

COINS. % INSURANCE

Standard Mortgage Clause

2022 Western Program Wordings (TMK)

Property Cyber and Data Exclusion

War and Terrorism Exclusion

Microorganism Exclusion (Absolute)

Biological or Chemical Material Exclusion

Terrorism Exclusion Endorsement

Radioactive Contamination Exclusion

Communicable Disease Endorsement

Communicable Disease Exclusion (Liability)

Premium Payment Clause

Canada Subscription Policy

Statutory Conditions (British Columbia)

Annual Premium: \$2,470

April 25, 2023

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No.	Declarations	Effective -2023
INSURANCE IS PROVIDED ONLY FOR THOSE COVERA ANY	GES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CON REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER	NTAINED IN THE FORMS INDICATED.
	quest cancellation of the Policy bearing number and acknowledge that the Insurers are he	(together with any renewal reby relieved from all liability as
Signature of First Named Insured	Signature of a Witness	
Signature of Second Named Insured	Signature of a Witness	
Signature of Third Named Insured	Signature of a Witness	
Signature of Mortgagee	Signature of a Witness	

Commercial Additional Protection Endorsement

SUMMARY OF EXTENSIONS

ITEM COVERAGE AND LIMIT OF INSURANCE

	SECTION I - APPLICABLE TO BUILDING AND CONTENTS COVERAGES	
1.	Accounts Receivable	\$50,000
2.	Arson Reward	\$10,000
3.	Brand & Label	\$50,000
4.	Building By-Law	INCLUDED
5.	Consequential Damage to Stock	\$25,000
6.	Consequential Loss Assumption	INCLUDED
7.	Exhibition Floater	\$25,000
8.	Extra Expense	\$25,000
9.	Fine Arts	\$25,000
	Fire Department Service Charges	\$50,000
	Fire Equipment Recharge	\$25,000
	Peak Season	25%
	Professional Fees	\$25,000
14.	Sewer Backup (Building & Contents)	INCLUDED
	Flood	INCLUDED
	Valuable Papers and Records	\$50,000
	Master Key	\$25,000
	Computer Protection	. ,
	Computer Equipment	\$50,000
	Computer Media	\$25,000
	Computer Equipment Breakdown	\$25,000
	Transfer between Locations	\$25,000
	Fire Protection Devices	\$10,000
	Additionally Acquired Computer Equipment Extension	\$25,000
	Temporary Locations and Transit	\$10,000
19.	Crime Coverage	\$5,000
	Land and Water Clean up	\$25,000
	Home Office Extension	\$10,000
22.	New Construction	\$100,000
23.	Tenant's Leasehold Interest	\$25,000
24.	Catch-All Clause	\$50,000
25.	Enviro – Friendly Extension	\$50,000
26.	Cost to Prepare Proof of Loss	\$10,000
27.	Customers' Goods	\$10,000
28.	Condo Unit Owners Assessment	
	(i) Betterments & Improvements	\$25,000
	(ii) Condo Contingency Coverage	\$25,000
	(iii) Special Assessments	\$25,000
29.	Installation Floater	\$10,000
	SECTION II - APPLICABLE TO BUSINESS INTERRUPTION COVERAGES	
30.	Internet Service Provider Breakdown	\$ 2,500
	Limited Contingent Loss of Income – Neighbouring Premises	\$25,000
	Limited Contingent Loss of Income – Contributing/Recipient Property	\$25,000
	G	,

Page 1 of 31



Owner's Certificate of Insurance and Vehicle Licence

Certificate Replacement Transaction Timestamp Certificate Number **Effective Date** 2024 **Expiry Date** Registration Number Licence Plate Number VIN **NSC Number** Transaction Type RENEW Agency Number **Document Number**

Owner's BC Driver's Licence Number

Owner

JOHNSON ST VICTORIA BC

Proof of Insurance

The owner and/or the operator of the vehicle described herein is insured against liability for bodily injury and property damage by reason of the operation of such vehicle. The coverage provided by this certificate also satisfies the minimum limits set out by the respective legislation governing vehicle insurance in any area of Canada and the USA.

This document is to be signed and carried in the insured vehicle as proof of insurance.

Vehicle Use Pleasure, vehicle may also be used on not more than 6 days in a calendar month for driving to or from or part way to or from work or school or for business use or for commercial use under 5001 kgs gvw.

Declaration of Principal Driver will be **Principal Driver**

with BC driver's licence numbe

Conditional

Factor

By signing here, you:

- apply for a Vehicle Licence and Registration under the Motor Vehicle Act or Commercial Transport Act, or for Registration under the Off-Road Vehicle Act;

apply for an Owner's Certificate of Insurance under the Insurance (Vehicle) Act (the Act) and regulations pursuant to the Act (the Regulations) - apply for optional insurance for which a premium is shown, in accordance with the terms and conditions of the ICBC Autoplan Optional Policy (the Optional Policy);

• If optional insurance is purchased, accept delivery of a copy of the Optional Policy by viewing it at www.icbc.com/optionalpolicy, or 🗆 acknowledge receipt of a copy of the Optional Policy;

certify that the driver is correct for all new plate, renewal transactions, and for adding or removing drivers;
 certify that coverage, use, territory and where applicable, location address are correct;

- certify that coverage, use, territory and where applicable, location address are correct,
- acknowledge that the description of vehicle use set out is a summary of permitted uses in the indicated rate class and that complete details are available to you from your Autoplan agent or ICBC;
- certify that the vehicle is not currently required to be registered and licensed in another jurisdiction;
- certify that you, if under 18 years of age, have the consent of a parent or (legal) guardian to license and register this vehicle;

· certify that all information on all pages of this form is true and agree that you are responsible for any inaccuracies on any page or pages of this form.

Under section 75 of the Insurance (Vehicle) Act, your claim is invalid if at any time you fail to provide complete and accurate information, violate a term or condition of your policy or commit fraud. This is a summary. For full information, see section 75 of the Insurance (Vehicle) Act.

If the lessee signs this form, the lessee agrees to be jointly and severally liable with the lessor for all premium or premium-related debt.

Customer Copy Signature(s) Not Required

Customer Copy Signature(s) Not Required

SIGNATURE OF OWNER

SIGNATURE OF OWNER



Vehicle Registration



Insurance Corporation of British Columbia

(the Corporation)

Registered Owner

JOHNSON ST VICTORIA BC

Number of Owners

This Certificate must be carried in the vehicle. This Certificate must be signed by the owner as seller if the vehicle is sold.

When you sell the vehicle, the buyer must take the Registration and submit it with an application for transfer within 10 days of the purchase. Contact your Autoplan agent for details.

SIGNATURE OF OWNER

SIGNATURE OF OWNER

Certificate Number Registration Number Licence Plate Number Year Make Model **Body Style** VIC Colour VIN

Fuel Type Net Weight (kg) GVW (kg)/Disp. (cc) Seating Capacity Vehicle Type Anti-Theft Device Vehicle Status Import Code Right-Hand Drive

Customer Copy

Insurance Corporation of British Columbia (the Corporation)

Owner's Certificate of Insurance and Vehicle Licence

Certificate Replacement Transaction Timestamp

09Sep2023 Effective Date Certificate No. Owner Expiry Date 08Scp2024 Plate No. JOHNSON ST. VICTORIA, BC ' Location Address Location address means the place where a vehicle is kept when not in use. Your location address is used to determine your territory and premiums, Complete details about your territory are available from your Autoplan agent or ICBC. Coverages, Fees and Premiums Your Cost Coverages \$618 Combined Driver Factor (CDF)* 0.566 Territory W Basic As per the Act and the Regulations Rate Class 001 The following is included in your Basic premium: - Unlisted Driver Protection \$31 Limit \$2,000,000 Third Party Liability (Insurance (Vehicle) Regulation, Part 6) (Optional Policy, Division 4) \$282 Deductible \$500 Collision (Optional Policy, Division 5) SHI Deductible \$500 Comprehensive (Optional Policy, Division 5) • The calculation of the premiums for this APV250 have applied Individual Driver Factors (IDFs) and Combined Driver Factors (CDFs) that may have had up to six decimal places. The IDFs and CDFs displayed on this APV250 have been rounded to three decimal places for illustrative purposes only. \$1,042 Annual Insurance Total **Customer Copy Customer Copy Customer Copy** Signature(s) Not Required Signature(s) Not Required Signature(s) Not Required SIGNATURE OF AGENT SIGNATURE OF CUSTOMER SIGNATURE OF CUSTOMER \$61.00 Annual Licence Fee Your annual insurance costs include the following savings: · Anti-Theft Passive Immobilizer Discount \$1,103.00 **Total Amount Due** Agent Comments as PD NO household member listed conf use Confirmed **Total Paid** \$0.00 offered higher declined Offered lower coll and comp ded declined odo declined. Income top up declined Applicable Tax Situation Gift or Taxable Gift Gift Type Gift between related individuals Previous Licence Plate Number **List of Drivers** Household Drivers weighted in Basic CDF Weighting in Senior Driver Member/ Driver's Basic CDF **Factor Applied Employee** Licence No. Name No 100% Principal Driver Non-Insurance Costs Note: Your Basic insurance premium includes the following non-insurance costs. The Non-insurance costs for the Road safety and Driver services categories represent average dollar amounts paid by each Basic policy holder.

Road safety including enhanced law enforcement \$9,93

Driver and vehicle licensing, vehicle registration, and other services \$47.43

Premium tax (4.4%) \$27.19

(the Corporation)

Owner

Certificate Replacement **Transaction Timestamp**

Certificate No. Plate No. Effective Date 09Sep2023 **Expiry Date** 08Sep2024

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile policy.

This certifies that the party named herein is insured against liability for budily injury and property damage by reason of the operation of the motor vehicle described herein, in an emount not less that the statutory minimum requirements in any area of Canada.

WARNING - Any person who issues or produces a card to show that there is in force a policy of maurance as indicated herein that is in fact not in force is liable to a heavy line and/or imprisonment and his licence may be suspended

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujetti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la responsabilité pour blessures et dommages aux biens découlant de l'usage du véticule ci-décrit conformement aux inutes núnimales exigées par les lois d'assurances en vigueur partout au Canada.

AVERTISSEMENT — Quiconque émet ou présente un tel certificat comme preuve d'uné police d'assurance responsabilité qui effectivement n'est bas en vigueur, est ocupable d'une infraction passible d'une torte samende el/ou d'emprisonnement et suspension de son permis.

Ce cartificat doit être laissé dans la vétticule assuré afin d'être présente comma preuve d'essurance lorsque la police l'évide.

d'assurance lorsque la police l'exige

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

- Contact your local Autoplan broker when you change your address, vehicle description or use, or place where your vehicle is kept or operated. If you don't, your claim may be denied.
- A certificate is invalid if issued for a vehicle that is not required to be licensed under the Motor Vehicle Act. 2.
- A certificate is deemed invalid as soon as the vehicle is registered and licensed in another province or state. 3.
- Use of the vehicle by persons or for purposes not permitted by the governing legislation or by the rate class shown on the 4. certificate may invalidate the certificate.

Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska). Coverage does not extend to Mexico or any other country.

For Cancellations Only

- You may be required to pay a service charge to cancel your insurance.
- You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
- Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
- The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner.
- Any refund payable will be applied first to any debt of the owner(s)/lessee(s) owed to ICBC
- Short-term surcharges are not refundable.
- The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent when any change is required to your name, address, vehicle description, insurance coverage or listed drivers.

If you have an accident or claim

- Obtain the licence number of all vehicles involved; and the names and addresses of all drivers, injured persons and witnesses.
- Report the accident immediately to the police if injury has occurred.
- Call us at 604-520-8222 (Lower Mainland) or 1-800-910-4222 (toll free), or report your claim online at icbc.com

General correspondence and Privacy Notice

- The information you provide on this form is collected in accordance with Section 26 of the Freedom of Information and Protection of Privacy Act (BC) (FIPPA), Motor Vehicle Act, Off-Road Vehicle Act, Commercial Transport Act, or Insurance (Vehicle) Act, as applicable and the Regulations pursuant to such statutes. This information will be used primarily for the purpose of considering your application for a vehicle registration, licensing or insurance transaction. ICBC may use and disclose this information in accordance with the provisions of the FIPPA and may disclose this information, along with your claims history, to an insurer in another province if you apply for vehicle insurance outside of British Columbia. ICBC may also collect information from other insurers to verify your claims history. Questions about the collection of this information may be addressed to the Manager, Privacy, at the address below, or by phone
- For general correspondence, please quote your plate number, fleet or garage policy number, and send to:

PO Box 5050, Station Terminal Vancouver BC V6B 4T4

To Contact Us

- Please call us at 604-661-2800 or toll-free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address: ICBC, c/o Customer Contact

L299152B

151 W Esplanade

North Vancouver BC V7M 3H9



Owner's Certificate of Insurance and Vehicle Licence

Transaction Timestamp (the Corporation) Owner's BC Driver's Licence Number **Certificate Number Effective Date** Owner **Expiry Date** Registration Number IOHNSON ST Licence Plate Number VICTORIA BC VIN **NSC Number** Transaction Type Agency Number **Document Number**

The owner and/or the operator of the vehicle described herein is insured against liability for bodily injury and property damage by reason of the operation of such vehicle. The coverage provided by this certificate also satisfies the minimum limits set out by the respective legislation governing vehicle insurance in any area of Canada and the USA.

This document is to be signed and carried in the insured vehicle as proof of insurance,

Vehicle Use Pleasure, vehicle may also be used on not more than 6 days in a calendar month for driving to or from or part way to or from work or school or for business use or for commercial use under 5001 kgs gvw.

Declaration of Principal Driver will be with BC driver's licence number **Principal Driver** Conditional

By signing here, you:

Factor

apply for a Vehicle Licence and Registration under the Motor Vehicle Act or Commercial Transport Act, or for Registration under the Off-Road Vehicle Act;

- apply for an Owner's Certificate of Insurance under the Insurance (Vehicle) Act (the Act) and regulations pursuant to the Act (the Regulations);
- apply for optional insurance for which a premium is shown, in accordance with the terms and conditions of the ICBC Autoplan Optional Policy (the Optional Policy):
- if optional insurance is purchased, accept delivery of a copy of the Optional Policy by viewing it at www.icbc.com/optionalpolicy, or 🗆 acknowledge receipt of a copy of the Optional Policy;
- certify that the driver is correct for all new plate, renewal transactions, and for adding or removing drivers;
 certify that coverage, use, territory and where applicable, location address are correct;
- acknowledge that the description of vehicle use set out is a summary of permitted uses in the indicated rate class and that complete details are available to you from your Autoplan agent or ICBC;
- certify that the vehicle is not currently required to be registered and licensed in another jurisdiction;
 certify that you, if under 18 years of age, have the consent of a parent or (legal) guardian to license and register this vehicle;
- certify that all information on all pages of this form is true and agree that you are responsible for any inaccuracies on any page or pages of this form.

Under section 75 of the Insurance (Vehicle) Act, your claim is invalid if at any time you fail to provide complete and accurate information, violate a term or condition of your policy or commit fraud. This is a summary. For full information, see section 75 of the Insurance (Vehicle) Act.

If the lessee signs this form, the lessee agrees to be jointly and severally liable with the lessor for all premium or premium-related debt.

AUTHORIZED ISSUING OFFICE **Customer Copy Customer Copy** Signature(s) Not Required Signature(s) Not Required SIGNATURE OF OWNER SIGNATURE OF OWNER



Insurance Corporation of British Columbia

(the Corporation)

Registered Owner

JOHNSON ST VICTORIA BC

Number of Owners 1

This Certificate must be carried in the vehicle. This Certificate must be signed by the owner as seller if the vehicle is sold.

When you sell the vehicle, the buyer must take the Registration and submit it with an application for transfer within 10 days of the purchase, Contact your Autoplan agent for details.

SIGNATURE OF OWNER SIGNATURE OF OWNER

Vehicle Registration Certificate Number Registration Number Licence Plate Number Year Make Model **Body Style** VIC Colour VIN Fuel Type Net Weight (kg) GVW (kg)/Disp. (cc) Seating Capacity Vehicle Type Anti-Theft Device Vehicle Status Import Code Right-Hand Drive

Customer Copy

NOT VALID UNLESS STAMPED BY



Owner's Certificate of Insurance and Vehicle Licence

(the Corporation)

Transaction Timestamp

Owner

Certificate No. Plate No. Plate No. Expiry Date 19Dec2025

Location Address

JOHNSON ST. VICTORIA. BC

Location address means the place where a vehicle is kept when not in use. Your location address is used to determine your territory and premiums. Complete details about your territory are available from your Autoplan agent or ICBC.

Coverages, Fees and Premiums

Coverages	renor.			Your Cost
Basic As per the Act and the Regulations		Territory W Rate Class 001	Combined Driver Factor (CDF)* 0.608	\$672
The following is included in your Basic premium: • Unlisted Driver Protection Included				
Third Party Liability (Insurance (Vehicle) Regulation, Part 6) (Optional Policy, Division 4)		Limit \$2,000,000		\$33
Collision (Optional Policy, Division 5)		Deductible \$500		\$308
Comprehensive (Optional Policy, Division 5)		Deductible \$500		\$114
* The calculation of the premiums for this A	APV250 have an	olied Individual Dover Factors (IDEs) and	d Combined Appual Insurance Total	\$1.127

* The calculation of the premiums for this APV250 have applied Individual Driver Factors (IDFs) and Combined
Driver Factors (CDFs) that may have had up to six decimal places. The IDFs and CDFs displayed on this
APV250 have been rounded to three decimal places for illustrative purposes only.

Customer Copy	Customer Copy	Customer Copy	
Signature(s) Not Required	Signature(s) Not Required	Signature(s) Not Required	
SIGNATURE OF CUSTOMER	SIGNATURE OF CUSTOMER	SIGNATURE OF AGENT	

Your annual insurance costs include the following savings:

· Anti-Theft Passive Immobilizer Discount

Agent Comments
BCPB TRANSACTION COM PLETED BASED ON INFO PROVIDED BY
DECLINED INCOME TOP UP

DED BY Total Amount Due \$1,188.00
Total Paid \$1,188.00

Annual Licence Fee

\$61.00

Applicable Tax Situation Gift or Taxable Gift Gift Type Gift between related individuals Previous Licence Plate Number

List of Drivers

Name		Driver's Licence No.	Household Member	Employee	Weighting in Basic CDF	Senior Driver Factor Applied
	Principal Driver				75%	No
			Yes	No	25%	No

Non-Insurance Costs

Note: Your Basic insurance premium includes the following non-insurance costs.

The Non-insurance costs for the Road safety and Driver services categories represent average dollar amounts paid by each Basic policy holder.

Road safety including enhanced law enforcement \$10,94

Driver and vehicle licensing, vehicle registration, and other services \$52.11

Premium tax (4.4%) \$29,57

(the Corporation)

Owner

Transaction Timestamp

Certificate No. Plate No. Effective Date 20Dec2024 Expiry Date 19Dec2025

Motor Vehicle Liability Insurance Card Canada Inter-Province

This certificate is subject to the terms and conditions of the insurer's standard automobile

policy.

This cartises that the party named herein is insured against liability for bodily injury and property.

This cartises that the party named herein is insured against liability for bodily injury and property. damage by reason of the operation of the mater vehicle described herein, in an amount not less than the statutory minimum requirements in any area of Canada.

WARNING — Any person who issues or produces a card to show that there is in force a policy of insurance as indicated herein that is in fact not in force is liable to a heavy fine and/or imprisonment

and his licence may be suspended.

This card should be carried in the insured vehicle for production as proof of insurance when demanded by police.

Le présent certificat est assujetti aux dispositions et conditions de la police d'assurance automobile de l'Assureur.

Ce certificat atteste que la personne susnommée est assurée contre la résponsabilité pour blassures et dommages aux biens découlant de l'usage du véhicule ci-décrit conformement aux limites mínimales exigées par les lois d'assurances en vigueur parlout au Canada

AVERTISSEMENT — Quiconque émet ou présents un tel partificat comme prauve d'une police d'assurance responsabilité qui effectivement n'est pas en vigueur, est coupable d'une intraction passible d'une forte amande et/ou d'amprisonnement et suspension de son parms.

Ce cartificat doit être laissé dans le véhicule assuré afin d'être présente contins preuve

d'assurance lorsque la police l'exige

INSURANCE CORPORATION OF BRITISH COLUMBIA

WARNING

- Contact your local Autoplan broker when you change your address, vehicle description or use, or place where your vehicle is kept or operated. If you don't, your claim may be denied.
- A certificate is invalid if issued for a vehicle that is not required to be licensed under the Motor Vehicle Act. 2.
- A certificate is deemed invalid as soon as the vehicle is registered and licensed in another province or state. 3.
- Use of the vehicle by persons or for purposes not permitted by the governing legislation or by the rate class shown on the 4. certificate may invalidate the certificate.

Autoplan coverage applies only in Canada and the USA (including Hawaii and Alaska). Coverage does not extend to Mexico or any other country.

For Cancellations Only

- You may be required to pay a service charge to cancel your insurance.
- You will be required to pay an additional charge if you do not surrender your insurance/licence document or number plate(s).
- Cancellation will not be allowed earlier than the date shown on the agent's authorization stamp.
- The amount of refundable premium will be added to the amount of refundable licence fees and the total will be payable to the registered owner.
- Any refund payable will be applied first to any debt of the owner(s)/lessee(s) owed to ICBC.
- Short-term surcharges are not refundable.
- The additional fee for personalized number plates is not refundable. If you wish to reserve your number plate slogan for the remainder of the term, advise your agent. To have your personalized number plates reissued, you must forward an application to ICBC Head Office. If not, your number plate slogan may be reissued to someone else.

Procedure for making changes to your insurance

Please contact your Autoplan agent when any change is required to your name, address, vehicle description, insurance coverage or listed drivers.

If you have an accident or claim

- Obtain the licence number of all vehicles involved; and the names and addresses of all drivers, injured persons and witnesses.
- Report the accident immediately to the police if injury has occurred.
- Call us at 604-520-8222 (Lower Mainland) or 1-800-910-4222 (toll free), or report your claim online at icbc.com

General correspondence and Privacy Notice

- The information you provide on this form is collected in accordance with Section 26 of the Freedom of Information and Protection of Privacy Act (BC) (FIPPA), Motor Vehicle Act, Off-Road Vehicle Act, Commercial Transport Act, or Insurance (Vehicle) Act, as applicable and the Regulations pursuant to such statutes. This information will be used primarily for the purpose of considering your application for a vehicle registration, licensing or insurance transaction. ICBC may use and disclose this information in accordance with the provisions of the FIPPA and may disclose this information, along with your claims history, to an insurer in another province if you apply for vehicle insurance outside of British Columbia. ICBC may also collect information from other insurers to verify your claims history. Questions about the collection of this information may be addressed to the Manager, Privacy, at the address below, or by phone 604-661-2800.
- For general correspondence, please quote your plate number, fleet or garage policy number, and send to:

ICBC

PO Box 5050, Station Terminal Vancouver BC V6B 4T4

To Contact Us

- Please call us at 604-661-2800 or toll-free at 1-800-663-3051. A Customer Contact Service Representative will assist you.
- To contact us by mail, please use the following address: ICBC, c/o Customer Contact

L299152B

151 W Esplanade

North Vancouver BC V7M 3H9









Important bill highlights

Your bill for Jul 16, 2024 to Aug 13, 2024

You have an overdue amount of \$28.70 due immediately. There are also new charges of \$27.23.

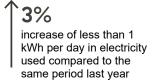
If you have already made a payment towards the past due amount, you can view your updated balance on **bchydro.com/myhydro**.

- Your bill includes the B.C. Electricity Affordability Credit. This credit is based on your electricity use from April 1, 2023 through March 31, 2024 and will be applied on your bills through March 31, 2025. To learn more, including how the credit amount is calculated, visit bchydro.com/billcredit.
- To track your electricity usage, visit bchydro.com/login.

Overdue amount \$28.70 Due immediately **Current charges** Due by Sep 6, 2024 Total due \$55.93

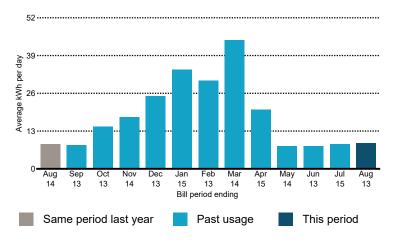
Turn for bill details ->

Your electricity usage over time



\$0.88

average daily cost of electricity this bill period



Did you know?

You used a total of 254 kWh from Jul 16, 2024 to Aug 13, 2024.

Use our online tracking tools to view your detailed electricity use by the month, week, day or even hour - up to the previous day. Visit bchydro.com/login.

Ways to pay your bill

We offer several options for you to pay your bill.



bchydro.com/login-direct withdrawal from your bank account through MyHydro



Auto-pay-have your bills paid automatically from your bank account



Online banking-visit your bank's website or pay in person at your local branch



Credit card-pay through Paymentus, a third party service provider that charges a service fee

For more information, visit bchydro.com/payments.

Interested in time-of-day pricing?

The optional tiered rate with time-of-day pricing is now available to residential customers

Compare costs and see if it's right for you at bchydro.com/rates







Invoice number

Billing date Aug 15, 2024 2 of 2

Page





Meter reading information

Energy

Meter number 5883531

Starting Jul 16, 2024	103899
Ending Aug 13, 2024	104153
Difference	254

254 kWh used over 29 days



Step 2

You're charged the Step 1 price for electricity up to a certain threshold in each billing period, and a higher Step 2 price for all electricity use beyond that threshold. This billing period you stayed in the lower Step 1 price. You were 390 kWh below your Step 2 threshold of 644 kWh this billing period.

* Your account has been billed based on estimated electricity use. The estimate is based on previous electricity use at your address.

Your next meter reading is on or around Sep 12, 2024.

Go paperless

Get access to your account online. To get started, visit bchydro.com/gopaperless.

Maintaining your account

If we receive your payment after the due date, you may be charged a late payment fee. To learn more about your account with BC Hydro, visit bchydro.com/customerservicerules.

Privacy

Protecting your personal information is an obligation we take seriously. For more information, visit bchydro.com/privacy.

GST Registration #

Have a question?

Visit bchydro.com/gethelp Call us at 1 800 BCHYDRO (1 800 224 9376).

Bill details

PREVIOUS BILLING PERIOD

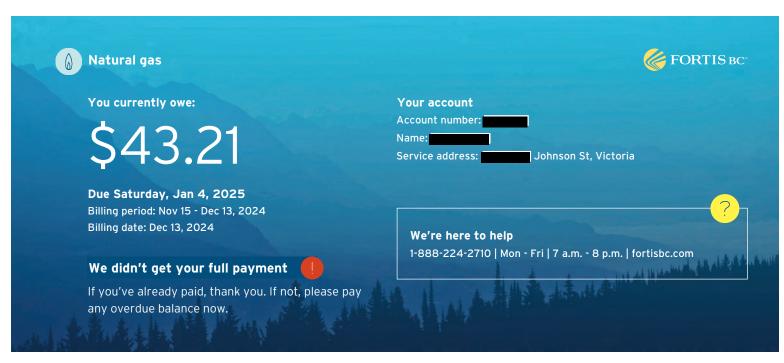
ELECTRICITY CHARGES SUBTOTAL

TOTAL DUE

Previous bill\$28.70	
BALANCE FORWARD \$28.70	
ELECTRICITY CHARGES	
Based on Residential Tiered Rate 1101	
Jul 16, 2024 to Aug 13, 2024	
Basic Charge 29 days x \$0.2253 /day \$6.53*	
ENERGY CHARGES	
Step 1: 254 kWh x \$0.1097 /kWh \$27.86*	
Step 2: 0 kWh x \$0.1408 /kWh \$0.00	
Deferral account rate rider -2.5%\$0.86*	
Trade income rate rider -2.3%\$0.79*	
B.C. Electricity affordability credit\$7.15	
TAXES ON ELECTRICITY CHARGES * GST 5% on \$32.74	

\$55.93

\$27.23



Did you know?

FortisBC provides electricity, natural gas and renewable energy in BC. Our vision is to have about 75 percent of our total gas supply be renewable and low carbon by 2050.

Check out how we're helping the province reduce its carbon footprint at fortisbc.com/lowercarbon.

Ideas to help you save energy & money



Income-qualified offers

Learn about the Energy Saving Kit, Energy Conservation Assistance Program and income-qualified rebates today. **fortisbc.com/incomequalified** *Full terms and conditions apply.*



Insulate your space

We've got rebates on attic, wall and basement insulation. **fortisbc.com/insulation**Full terms and conditions apply.



FortisBC payment return slip



Account number:

Due date: Jan 4, 2025 Amount due: \$43.21

Amount paid





Your meter reading

Meter number: Point of delivery:

This bill actual reading: 28 (Dec 13, 2024) Last bill actual reading: 28 (Nov 14, 2024)

Conversion factor: 0.1327639

To calculate your usage, visit fortisbc.com/yourmeter

What is a gigajoule?

A gigajoule (GJ) is a measure of energy. One GJ of natural gas can:



Heat water for 200 loads of dishes*

*Using an ENERGY STAR® dishwasher with 15 L of hot water per cycle.



Reduce your usage: run the dishwasher only when full.

Bill details

Residential

Last bill (Oct 16 - Nov 14)	\$29.53
Late payment charge —————	\$0.44
Balance from last bill	\$29.97

Gas charges: Nov 15 - Dec 13, 2024

043 Charges. Nov 15 - Dec 15, 2024	
Basic charge (29 days at 0.4216 per day) Daily fee that covers part of the cost of being connected to our system	-\$12.23 ⁽
Municipal operating fee (3.09% of amounts)— Provided to your municipality or First Nation for our system's use of streets/property	\$0.38 ^{<}
GST (5% of 'amounts)	\$0.63
Total gas charges———————	-\$13.24

Pav	<i>J</i>	\$	43	.21
ı u		Ψ	TJ	•

News to know

We wish you a safe and happy holiday season.

Ways to pay your bill



With your financial institution

Pay online, by phone or in person. Consider a Pre-authorized Payment Plan and avoid late fees.



By credit card

Make payments by phone or over a secure website. For details, visit fortisbc.com/creditcard.



Mail a cheque to:

FortisBC - Natural gas PO Box 6666 Station Terminal Vancouver, BC V6B 6M9

Account number:

Please note:

Overdue accounts - will incur a 1.5% per month late payment charge (19.56% per annum).

Disconnection of service - avoid disconnection by paying the overdue balance immediately and the current charges by due date shown.

FortisBC Energy Inc. provides you with natural gas and piped propane and operates in accordance with BC's privacy legislation. Visit fortisbc.com to learn more.

FortisBC Energy Inc. does business as FortisBC. FortisBC uses the FortisBC and logo under license from Fortis Inc.

FortisBC acknowledges and respects Indigenous People in Canada, on whose Traditional Territories we all live and work. FortisBC is committed to Reconciliation with Indigenous Peoples and is guided by our Statement of Indigenous Principles, which can be found at fortisbc.com/indigenousprinciples.

All of the transaction information from the 4 credit cards have been included in the "Supplement to the Appendix if the City of Victoria wishes to further assess the validity of these transactions. I have put together this summary to reduce the number of documents that City Council Members must review.

	Credit Card Transactio	ns		
-	has used three differe	ent credit cards () iss	sued by the
	over the past two	years. All of cre	dit card statements follow the	same format (with the
	exception of the	ending in	for the single month of Januar	y 2023) as shown
	helow		_	

- The first transaction shown on January 9th is only meant to be an example transaction to show the format for each credit card. You will see this transaction on January 9th in the following summary as well.

TRANS DATE	POSTING DATE	DESCRIPTION			AMOUNT (\$)
Card nur	nber: XXXX)	XXX XXXX			
TRANS DATE	POSTING DATE	DESCRIPTION			AMOUNT (\$)
Card nu	mber: XXXX	XXXX XXXX			
TRANS DATE	POSTING DATE	DESCRIPTION			AMOUNT (S)
Card nu	mber: XXXX	XXXX XXXX			
Jan. 9	Jan. 12	MACCHIATO@THE JULIET	VICTORIA	BC	13.71 J

Credit Card Transactions

- has one credit card under her name () which was issued by
- The first transaction shown on January 15th is only meant to be an example transaction to show the format for her credit card. You will see this transaction on January 15th in the following summary.

PRIMARY (continued) TRANSACTION POSTING ACTIVITY DESCRIPTION AMOUNT (\$) JAN 15 JAN 16 STRATH ALE WINE & SPIRITSVICTORIA BC \$58.00

Below is a list of transactions that are meant to display where we were on any given day over the past two years. We do not have a recorded transaction for every single day. This is meant to be a supplement to Building Access data (provided by the pictures with included geo-tracking data, summary of day's worked provided by a limit of which can be found in the Appendix.

January 2024

	*JAMJAR CANTEEN NOR North	34.45
	JESADA BURRITOS AND TACONORTH ANCOUVBC	27.91
JAN 05 JAN 08 COI	BS BREAD # 9001 NORTH VANCOUVBC	\$6.20
Jan. 6 Jan. 8 CC	OMPASS ACCOUNT BURNABY BC	0.10
Jan. 7 Jan. 9 CC	DMPASS ACCOUNT BURNABY BC	3.15
Jan. 7 Jan. 9 SA	VE ON FOODS #934 LADYSMITH BC	77.32
Jan. 8 Jan. 10 🖨 BF	OWNS SOCIALHOUSE VIC VICTORIA BC	99.90
Jan. 9 Jan. 12 ⊜ M/	ACCHIATO@THE JULIET VICTORIA BC	13.71
Jan. 11 Jan. 15 M	ACCHIATO@THE JULIET VICTORIA BC	13.11
Jan. 14 Jan. 16 SA	VE ON FOODS #977 VICTORIA BC	114.64
JAN 15 JAN 16 STR	ATH ALE WINE & SPIRITSVICTORIA BC	\$58.00
Jan. 16 Jan. 18 SA	VE ON FOODS VICTORIA BC	48.32
Jan. 17 Jan. 18 TH	E ORIGINAL FARM DOWN VICTORIA BC	44.79
Jan. 19 Jan. 22 🖨 Su	bway 12962 Victoria BC	18.56
Jan. 20 Jan. 22 Co	OSTCO WHOLESALE W256 VICTORIA BC	139.02
Jan. 20 Jan. 22 SA	VE ON FOODS VICTORIA BC	46.60
Jan. 22 Jan. 23 👙 Su	bway 12605 Victoria BC	18.10
Jan. 24 Jan. 25 🖨 TS	T-Tacofino - Victoria Victoria BC	18.80

JAN 25	JAN 26		LITTLE JUNE #776916887 VICTORIA BC	\$10.26
Jan. 25	Jan. 26		TIM HORTONS #3258 VICTORIA BC	8.17
JAN 26	JAN 29		LITTLE JUNE #776916887 VICTORIA BC	\$15.09
Jan. 26	Jan. 29		PENCO LIQUOR YATES VICTORIA BC	51.93
Jan. 27	Jan. 29		BARD & BANKER PUB VICTORIA BC	130.72
Jan. 28	Jan. 30		EDO JAPAN BAY CENTER VICTORIA BC	22.99
Jan. 29	Jan. 31		SAVE ON FOODS VICTORIA BC	40.33
Jan. 31	Feb. 1		Subway 12962 Victoria BC	19.17
February	2024			
Feb. 1	Feb. 2	6	TST-Tacofino - Victori Victoria BC	19.82
Feb. 2	Feb. 5		Subway 12962 Victoria BC	18.56
Feb. 4	Feb. 5		KAHUNA BURGER COMPANY DUNCAN BC	49.56
Feb. 5	Feb. 7		SAVE ON FOODS VICTORIA BC	142.47
Feb. 6	Feb. 8		135-MAYCOCK OPTICAL VICTORIA BC	120.00
Feb. 7	Feb. 8		TIM HORTONS #3258 VICTORIA BC	10.07
FEB 07	FEB 08		SP THISTLE & WREN VICTORIA BC	\$36.54
FEB 08	FEB 09	Ŋ,	BEDFORD REGENCY PUB VICTORIA BC	\$28.62
Feb. 9	Feb. 12		SWANS PUB VICTORIA BC	25.44
Feb. 10	Feb. 12		SAVE ON FOODS VICTORIA BC	134.24
Feb. 11	Feb. 12		PENCO LIQUOR YATES VICTORIA BC	39.70
Feb. 12	Peb. 13		ISLAND POKE VICTORIA BC	18.76

Feb. 13 Feb. 14 □ VICEXPRESS TERIYAKI & VICTORIA BC	18.11
FEB 13 FEB 14 COBS BREAD # 9041 VICTORIA BC	\$9.29
Feb. 14 Feb. 15	16.16
Feb. 15 Feb. 16 ISLAND POKE VICTORIA BC	17.27
Feb. 16 Feb. 19 SPIRIT OF MT SEYMOUR LS NORTH VANCOUVBC	50.07
Feb. 17 Feb. 19 SQ *DOLCE AMORE - LOLO North VancouvBC	14.30
Feb. 18 Feb. 20 VILLAGE TAPHOUSE WEST VANCOUVEBC	45.02
Feb. 19 Feb. 20 SQ *HULA POKE Delta BC	39.27
Feb. 20 Feb. 21 Subway 12962 Victoria BC	18.56
FEB 20 FEB 21 LONDON DRUGS 29 VICTORIA BC	\$19.02
Feb. 21 Feb. 22 ☐ TIM HORTONS #3258 VICTORIA BC	9.44
FEB 21 FEB 23 THE MINT VICTORIA BC	\$46.92
Feb. 22 Feb. 23 ☐ TIM HORTONS #3258 VICTORIA BC	7.86
FEB 22 FEB 23 SHOPPERS DRUG MART #02 VICTORIA BC	\$34.96
FEB 23 FEB 26 STARBUCKS 00132 VICTORIA BC	\$10.73
Feb. 23 Feb. 26	89.56
Feb. 24 Feb. 26 LONDON DRUGS 29 VICTORIA BC	14.57
FEB 25 FEB 26 PENCO LIQUOR YATES VICTORIA BC	\$23.09
Feb. 25 Feb. 27 SAVE ON FOODS VICTORIA BC	33.60
FEB 26 FEB 26 THE MARKET ON YATES VICTORIA BC	\$8.98
Feb. 26 Feb. 27 USD 2.9@1.38275862 MTA*NYCT PAYGO NEW YORK NY	4.01
Feb. 27 Feb. 29 USD 10.92@1.387362637 CURB NYC TAXI QUEENS NY	15.15
FEB 28 FEB 28 SQ *EARLS VICTORIA BAY CEVICTORIA BC	\$24.49
Feb. 28 Feb. 29	30.41

Feb. 29 Feb. 29) 🖨	USD 8.52@1.387323943 TST* GREGORY'S COFFEE NEW YORK NY	11.82
March 2024			
Mar. 1 Mar. 4		WIFIONBOARD AIR CANADA 877-350-0038	18.00
Mar. 2 Mar. 4		COMPASS ACCOUNT BURNABY BC	0.10
Mar. 3 Mar. 4		SNB FERRY CAFE DELTA BC	4.86
Mar. 4 Mar. 6		SAVE ON FOODS VICTORIA BC	89.08
Mar. 5 Mar. 7		SAVE ON FOODS VICTORIA BC	40.00
Mar. 6 Mar. 8		THE ORIGINAL FARM DOWN VICTORIA BC	26.87
Mar. 6 Mar. 8		SAVE ON FOODS VICTORIA BC	28.66
Mar. 8 Mar. 11		TIM HORTONS #3258 VICTORIA BC	12.05
Mar. 9 Mar. 11		SHOPPERS DRUG MART #02 VICTORIA BC	4.61
Mar. 10 Mar. 12		SAVE ON FOODS VICTORIA BC	70.06
Mar. 11 Mar. 12	2 8	Subway 12962 Victoria BC	19.17
Mar. 12 Mar. 13		ISLAND POKE VICTORIA BC	18.43
Mar. 13 Mar. 14		TST-Tacofino - Victori Victoria BC	16.80
MAR 14 MAR	18	THE FERNWOOD INN VICTORIA BC	\$13.57
MAR 15 MAR	18	THRIFTY FOODS #9451 VICTORIA BC	\$3.14
Mar. 15 Mar. 15		SQ *SUPERBABA VICTORIA Victoria BC	16.31
Mar. 16 Mar. 18		LAKE COWICHAN HOME HAR LAKE COWICHANBC	14.55
Mar. 18 Mar. 20		VANCOUVER COASTAL HEAL BURNABY BC	35.00
Mar. 23 Mar. 25		COUNTRY GROCER LAKE COWICLAKE COWICHANBC	68.92

Mar. 28 Mar. 29	IGA 1045 N.VANCOUVER BC	9.33
Mar. 29 Apr. 1	HACHI HANA JAPANESE REST NORTH VANCOUVBC	38.10
Mar. 30 Apr. 1	BC LIQUOR # 196 NORTH VANCOUVBC	35.97
Mar. 31 Apr. 1	QUESADA BURRITOS AND T NORTH VANCOUVBC	27.91
April 2024		
APR 01 APR 02	ROMEO'S BROADMEAD VILL VICTORIA BC	\$46.74
Apr. 1 Apr. 2	Buddha 2 - Northwoods North VancouvBC	30.18
Apr. 2 Apr. 3	OXFORD HOUSE OF HAIR D VICTORIA BC	60.00
Apr. 3 Apr. 4	BCF - NANAIMO VICTORIA BC	110.25
Apr. 4 Apr. 8	USD 14.58@1.387517146 7HEATARENA 7V MIAMI FL	20.23
Apr. 5 Apr. 8	USD 27.48@1.387918486 CVS/PHARMACY #10132 MIAMI FL	38.14
Apr. 6 Apr. 8	USD 31.3@1.387859424 TST* CRAFT BRICKELL MIAMI FL	43.44
Apr. 7 Apr. 8	USD 14.57@1.398764584 MIAMI AIRP EOS MIAMI FL	20.38
Apr. 8 Apr. 10	SAVE ON FOODS VICTORIA BC	95.70
Apr. 9 Apr. 10 🕏	Subway 12962 Victoria BC	17.75
Apr. 10 Apr. 11	TST-Tacofino - Victori Victoria BC	39.64
Apr. 11 Apr. 15	FRESHII - ESPLANADE N-VANCOUVER BC	30.35
Apr. 12 Apr. 15	WIFIONBOARD AIR CANADA 877-350-0038 BC	29.14
Apr. 13 Apr. 15	GBP 18@1.762777777 SIGMA LND LTD LONDON	31.73

Apr. 14 Apr. 15	GBP 8.3@1.762650602 TFL TRAVEL CH TFL.GOV.UK/CP	14.63
Apr. 15 Apr. 16 €	GBP 4.5@1.762222222 PRET A MANGER LONDON	7.93
Apr. 16 Apr. 17	GBP 12.6@1.76031746 TXW*London Taxi 80161 Glasgow GBR	22.18
Apr. 18 Apr. 19	GBP 12@1.765833333 TXW*London Taxi 73926 Glasgow GBR	21.19
Apr. 19 Apr. 22	YVR PARKING RICHMOND BC	265.00
Apr. 19 Apr. 19	GBP 28.5@1.76245614 SOPHIES STEAKHOUSE LONDON	50.23
Apr. 20 Apr. 22	BC LIQUOR # 196 NORTH VANCOUVBC	32.17
Apr. 21 Apr. 22	BCF - TSAWWASSEN VICTORIA BC	19.85
Apr. 22 Apr. 23	COSTCO WHOLESALE W256 VICTORIA BC	158.95
Apr. 22 Apr. 23	THE MARKET ON YATES VICTORIA BC	55.57
Apr. 23 Apr. 24	PENCO LIQUOR YATES VICTORIA BC	59.84
Apr. 24 Apr. 25	TIM HORTONS #3258 VICTORIA BC	8.06
APR 25 APR 25	SQ *EARLS VICTORIA BAY CEVICTORIA BC	\$43.67
Apr. 25 Apr. 26	Subway 12962 Victoria BC	15.46
Apr. 26 Apr. 29	MACCHIATO@THE JULIET VICTORIA BC	12.65
Apr. 27 Apr. 29	BULK BARN #672 VICTORIA VICTORIA BC	6.95
Apr. 28 Apr. 29	PENCO LIQUOR YATES VICTORIA BC	20.14
Apr. 30 May. 2	CACTUS CLUB DOUGLAS VICTORIA BC	43.56
May 2024		
May. 1 May. 2	R PARKING ? LOT 711 VICTORIA BC	2.25

MAY 02 MAY 06 THE LOCAL VICTORIA BC	\$25.96
May. 2 May. 6 SAVE ON FOODS VICTORIA BC	5.99
May. 3 May. 3 ⊜ Subway 12962 Victoria BC	17.75
May. 6 May. 8 SAVE ON FOODS VICTORIA BC	24.34
May. 7 May. 8 THE MARKET ON YATES VICTORIA BC	32.56
May. 8 May. 9 PENCO LIQUOR YATES VICTORIA BC	67.32
May. 9 May. 10 € RUDI RESTAURANT VICTORIA BC	4.96
MAY 10 MAY 10 BELLEVILLE'S WATERING VICTORIA BC	\$53.48
May. 10 May. 13 BC LIQUOR #067 LAKE COWICHANBC	37.17
May. 12 May. 13 LK COWICHAN MIDISLAND LAKE COWICHANBC	3.66
May. 13 May. 14 ☐ TST-Tacofino - Victori Victoria BC	19.82
May. 14 May. 15 PENCO LIQUOR YATES VICTORIA BC	20.14
May. 15 May. 17	16.31
May. 16 May. 17	15.68
May. 18 May. 20 SQ *STREETCAR BREWING North VancouvBC	13.88
May. 19 May. 21 BEERE BREWING COMPANY NORTH VANCOUVBC	8.23
May. 20 May. 22 SEYMOUR CREEK GOLF CTR NORTH VANCOUVBC	16.00
May. 21 May. 22 ⊜ Subway 12962 Victoria BC	17.75
May. 22 May. 22 THE MARKET ON YATES VICTORIA BC	6.79
MAY 23 MAY 24 SAVE ON FOODS VICTORIA BC	\$26.08
May. 23 May. 24	16.61

May. 24 May. 27		QUESADA BURRITOS AND T NORTH VANCOUVBC	13.95
May. 25 May. 27		BC LIQUOR #107 NORTH VANCOUVBC	29.99
May. 26 May. 28		BROWNS SOCIALHOUSE LOWER NORTH VANCOUVBC	146.82
May. 27 May. 28	0	TST-Tacofino - Victoria Victoria BC	18.80
May. 28 May. 29		TIM HORTONS #3258 VICTORIA BC	2.30
May. 29 Jun. 3	8	MACCHIATO@THE JULIET VICTORIA BC	10.34
May. 30 Jun. 3		POPEYE'S SUPPLEMENTS V VICTORIA BC	157.47
May. 31 Jun. 3		SAVE ON FOODS VICTORIA BC	86.34
June 2024			
Jun. 1 Jun. 3		SAVE ON FOODS VICTORIA BC	29.63
JUN 01 JUN 03		STICKY WICKET VICTORIA BC	\$8.05
JUN 02 JUN 03		PENCO LIQUOR YATES VICTORIA BC	\$23.09
JUN 02 JUN 03 Jun. 3 Jun. 4		PENCO LIQUOR YATES VICTORIA BC Subway 12962 Victoria BC	\$23.09 15.46
(1000)	GB.		A STATE OF THE PARTY OF THE PAR
Jun. 3 Jun. 4	CA CAR	Subway 12962 Victoria BC	15.46
Jun. 3 Jun. 4 Jun. 4 Jun. 5	GB GB	Subway 12962 Victoria BC SERVICE CANADA VICTORI VICTORIA BC	15.46 180.00
Jun. 3 Jun. 4 Jun. 4 Jun. 5 Jun. 6 Jun. 10	CA CA	Subway 12962 Victoria BC SERVICE CANADA VICTORI VICTORIA BC FOO ASIAN STREET FOOD VICTORIA BC	15.46 180.00 20.90
Jun. 3 Jun. 4 Jun. 4 Jun. 5 Jun. 6 Jun. 10 Jun. 7 Jun. 10	GA GA	Subway 12962 Victoria BC SERVICE CANADA VICTORI VICTORIA BC FOO ASIAN STREET FOOD VICTORIA BC TST-Donair Dude - LONS North VancouvBC	15.46 180.00 20.90 30.87
Jun. 3 Jun. 4 Jun. 4 Jun. 5 Jun. 6 Jun. 10 Jun. 7 Jun. 10 Jun. 8 Jun. 10	CA CA	Subway 12962 Victoria BC SERVICE CANADA VICTORI VICTORIA BC FOO ASIAN STREET FOOD VICTORIA BC TST-Donair Dude - LONS North VancouvBC COBS Bread NORTH VANCOUVBC MOBIL@ - 1760 NORTH VANCOUVBC	15.46 180.00 20.90 30.87 15.90
Jun. 3 Jun. 4 Jun. 4 Jun. 5 Jun. 6 Jun. 10 Jun. 7 Jun. 10 Jun. 8 Jun. 10 Jun. 9 Jun. 12	CA CA	Subway 12962 Victoria BC SERVICE CANADA VICTORI VICTORIA BC FOO ASIAN STREET FOOD VICTORIA BC TST-Donair Dude - LONS North VancouvBC COBS Bread NORTH VANCOUVBC MOBIL@ - 1760 NORTH VANCOUVBC	15.46 180.00 20.90 30.87 15.90 70.00
Jun. 3 Jun. 4 Jun. 4 Jun. 5 Jun. 6 Jun. 10 Jun. 7 Jun. 10 Jun. 8 Jun. 10 Jun. 9 Jun. 12 Jun. 10 Jun. 11	CA CA	Subway 12962 Victoria BC SERVICE CANADA VICTORI VICTORIA BC FOO ASIAN STREET FOOD VICTORIA BC TST-Donair Dude - LONS North VancouvBC COBS Bread NORTH VANCOUVBC MOBIL@ - 1760 NORTH VANCOUVBC Subway 12962 Victoria BC	15.46 180.00 20.90 30.87 15.90 70.00 17.75

JUN 14	JUN 14		HERALD STREET BREW WOR VICTORIA BC	\$19.68
Jun. 14	Jun. 17		QUESADA BURRITOS AND T NORTH VANCOUVBC	17.63
Jun. 15	Jun. 17		SHOPPERS DRUG MART #22 NORTH VANCOUVBC	6.08
Jun. 17	Jun. 19		SAVE ON FOODS #977 VICTORIA BC	75.85
Jun. 18	Jun. 19	2	OPA #039 - BAY CENTRE VICTORIA BC	16.01
Jun. 19	Jun. 21		BLENKINSOP VALLEY GOLF VICTORIA BC	8.50
Jun. 20	Jun. 24		REXALL PHARMACY #7121 VICTORIA BC	4.45
Jun. 21	Jun. 24	2	VICEXPRESS TERIYAKI & VICTORIA BC	18.11
JUN 21	JUN 24		LIQUOR PLUS HILLSIDE VICTORIA BC	\$37.82
Jun. 25	Jun. 26	G.	Subway 12962 Victoria BC	17.75
Jun. 26	Jun. 26		TORO JAPANESE VICTORIA BC	68.15
JUN 27	JUN 28	1	SHOPPERS DRUG MART #02 VICTORIA BC	\$26.49
Jun. 27	Jul. 1		THE ORIGINAL FARM DOWN VICTORIA BC	30.22
JUN 28	JUL 02		SAVE ON FOODS #977 VICTORIA BC	\$5.99
Jun. 28	Jul. 1	2	Subway 12962 Victoria BC	17.75
Jun. 29	Jul. 1		SQ *CHACHI'S TSAWWASSE TSAWWASSEN BC	16.90
Jun. 30	Jul. 2		COMPASS ACCOUNT BURNABY BC	3.15
July 2024				
Jul. 1	Jul. 2		EUR 7.4@1.504054054 PIZZA HUT AEROP LX LISBOA	11.13
Jul. 2	Jul. 3		EUR 4@1.51 SumUp *Falasca Pierin Roma	6.04
Jul. 3	Jul. 4		EUR 3.2@1.5125 FIRENZE RIFREDI SELF S FIRENZE	4.84

Jul. 4 Jul. 5	EUR 3.4@1.508823529 GEST SPA SCANDICCI	5.13
Jul. 6 Jul. 8	EUR 12@1.516666666 GELATERIA DONDOLI SRL SAN GIMIGNANO	18.20
Jul. 9 Jul. 10	DKK 60@0.203333333 METROSTATION LUFTHAVNEN TKASTRUP	12.20
Jul. 10 Jul. 11	FOETEX FOOD SOELVGADE KOEBENHAVN K	6.81
Jul. 11 Jul. 12	DKK 25@0.2028 MCDONALDS KGS NYTORV KOBENHAVN K	5.07
Jul. 12 Jul. 15	SEK 261.8@0.134262796 Systembolaget MALMOe SWE	35.15
Jul. 13 Jul. 15	SEK 276@0.133550724 SPOONERY ST KNUT MALMO	36.86
Jul. 14 Jul. 15	BASTARD BURGERS HOTORGET STOCKHOLM	2.28
Jul. 15 Jul. 16	SEK 84@0.133571428 7-Eleven 4217107 Stockholm	11.22
Jul. 16 Jul. 17	SEK 17@0.132941176 BASTARD BURGERS GALLERIANSTOCKHOLM	2.26
Jul. 17 Jul. 18	SEK 57@0.132982456 RC CAFA. & PACTISSERIE STOCKHOLM - A	7.58
Jul. 18 Jul. 22	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	21.26
Jul. 19 Jul. 22	BCF-SWB SELF SERVE TIC SIDNEY BC	19.10
Jul. 20 Jul. 22	COMPASS ACCOUNT BURNABY BC	6.35
Jul. 21 Jul. 22	SQ *LA CERVECERIA ASTILLENorth VancouvBC	31.74
Jul. 24 Jul. 25	FSM 1045 N.VANCOUVER BC	17.56

Jul. 27 Jul. 29 INN AT LAUREL POINT VICTORIA BC	24.78
Jul. 28 Jul. 30 A&W WATERFRONT #738 VANCOUVER BC	15.36
Jul. 29 Jul. 31 SAVE ON FOODS #977 VICTORIA BC	39.67
Jul. 30 Jul. 30 SQ *HULA POKE Delta BC	43.02
August 2024	
Aug. 1 Aug. 5 ESSO 7-ELEVEN 37898 VICTORIA BC	100.00
Aug. 2 Aug. 5 GREEK ON THE STREET REST VICTORIA BC	23.58
Aug. 3 Aug. 5 SQ *FRESHCOAST HEALTH Lake CowichanBC	27.30
Aug. 5 Aug. 5 SQ *PHAT PARROT ON THE FLLake CowichanBC	18.11
Aug. 8 Aug. 9 BCF-SWARTZ BAY VICTORIA BC	19.10
Aug. 9 Aug. 12 FSM 1045 N.VANCOUVER BC	87.66
Aug. 10 Aug. 12 BC LIQUOR # 196 NORTH VANCOUVBC	40.80
Aug. 12 Aug. 13	15.33
AUG 13 AUG 14 FSM 1045 N.VANCOUVER BC	\$87.63
Aug. 14 Aug. 15 BCF - TSAWWASSEN VICTORIA BC	105.60
AUG 15 AUG 16 SHOPPERS DRUG MART #02 VICTORIA BC	\$8.73
Aug. 15 Aug. 15 SQ *CHACHI'S TSAWWASSEN MDelta BC	16.90
Aug. 16 Aug. 19 THE MARKET ON YATES VICTORIA BC	31.86
Aug. 17 Aug. 19 PENCO LIQUOR YATES VICTORIA BC	71.09
AUG 19 AUG 20 BCF-SWB SELF SERVE TICKETSIDNEY BC	\$19.10

Aug. 20 Aug. 23	10.98
AUG 22 AUG 22 TST-PINHALLA PINBALL P VICTORIA BC	\$12.07
Aug. 22 Aug. 22 TST-Pinhalla Pinball P Victoria BC	10.00
AUG 26 AUG 28 RUSSELL BOOKS VICTORIA BC	\$15.74
Aug. 26 Aug. 28 PETRO CANADA39076 DUNCAN BC	38.91
AUG 27 AUG 27 NOODLEBOX VICTORIA BC	\$19.20
Aug. 29 Sep. 2 SAVE ON FOODS 2250 VICTORIA BC	41.26
September 2024	
Sep. 1 Sep. 2 BCF-DEP SELF SERVE TIC NANAIMO BC	38.70
Sep. 2 Sep. 3 BCF - OAK BAY, QUEEN O VICTORIA BC	2.93
Sep. 3 Sep. 4 Subway 12962 Victoria BC	16.24
SEP 03 SEP 04 COBS BREAD VICTORIA BC	\$4.40
Sep. 4 Sep. 9	14.44
SEP 04 SEP 05 PENCO LIQUOR YATES VICTORIA BC	\$62.98
Sep. 5 Sep. 6	18.59
Sep. 6 Sep. 9 Subway 12962 Victoria BC	17.75
Sep. 7 Sep. 9 R PARKING - BC FERRIES VICTORIA BC	15.00
Sep. 8 Sep. 9 BCF - OAK BAY, QUEEN OF VICTORIA BC	20.35
Sep. 9 Sep. 10 UBER CANADA/UBERTRIP TORONTO ON	25.29
Sep. 10 Sep. 11 SQ *SUPERBABA (VICTORIA) Victoria BC	18.72
Sep. 11 Sep. 11 RED BARN JAMES BAY VICTORIA BC	30.04
Sep. 12 Sep. 12 TST-Pinhalla Pinball P Victoria BC	12.07
Sep. 13 Sep. 16 BRIDGE BREWING COMPANY NORTH VANCOUVBC	34.25

Sep. 15 Sep. 16	OPA011-PARK ROYAL W-VANCOUVER BC	24.25
Sep. 16 Sep. 17	USD 6.53@1.39509954 JFK INTERNATIONAL AIRP JAMAICA NY	9.11
Sep. 17 Sep. 19	USD 31.99@1.395748671 PY *DILL & PARSLEY NEW YORK NY	44.65
Sep. 18 Sep. 19	USD 28.96@1.395718232 EVA'S X CINCO DE MAYO NEW YORK NY	40.42
Sep. 19 Sep. 20	USD 17.3@1.395953757 WHOLEFDS LNX 10838 NEW YORK NY	24.15
Sep. 21 Sep. 23	USD 3.1@1.39032258 NY GRILL AND DELI NEW YORK NY	4.31
Sep. 23 Sep. 23		8.01
Sep. 24 Sep. 25	USD 217.75@1.392422502 Yankees Clubhouse 9023 New York NY	303.20
Sep. 25 Sep. 26		13.63
Sep. 26 Sep. 27		10.60
Sep. 28 Sep. 30	USD 2.9@1.38275862 MTA*NYCT PAYGO NEW YORK NY	4.01
Sep. 29 Sep. 30	USD 17.99@1.384102279 TAL BAGELS INC NEW YORK NY	24.90
Sep. 30 Oct. 1	USD 10.98@1.387067395 D AGOSTINO #27 NEW YORK NY	15.23
October 2024		
Oct. 1 Oct. 2		10.64
Oct. 2 Oct. 3	USD 6.78@1.384955752 967 1ST AVE FOOD NEW YORK NY	9.39
Oct. 3 Oct. 4	SUSD 10.42@1.389635316 WEIL COFFEE NEW YORK NY	14.48

Oct. 4	Oct. 7		USD 13.19@1.392721758 TST*WATERMARK NEW New York NY	18.37
Oct. 5	Oct. 7		USD 5@1.394 SUNSTAR VENDING INC. BROOKLYN NY	6.97
Oct. 6	Oct. 7		USD 23.2@1.393103448 TST*FREEHOLD IN THE PA 917-715-7791 NY	32.32
Oct. 7	Oct. 9		USD 2.9@1.396551724 MTA*NYCT PAYGO NEW YORK NY	4.05
Oct. 8	Oct. 9		USD 2.9@1.396551724 MTA*NYCT PAYGO NEW YORK NY	4.05
Oct. 9	Oct. 10	Q _B	USD 9.82@1.403258655 WEIL COFFEE NEW YORK NY	13.78
Oct. 10	Oct. 11		USD 15.83@1.411244472 967 1ST AVE FOOD NEW YORK NY	22.34
Oct. 11	Oct. 14		USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 12	Oct. 14		USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 13	Oct. 14		USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 15	Oct. 16		USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 16	Oct. 17		USD 80.86@1.416027702 TRADER JOE S #571 NEW YORK NY	114.50
Oct. 18	Oct. 21		USD 2.38@1.415966386 D AGOSTINO #27 NEW YORK NY	3.37
Oct. 19	Oct. 21		USD 2.9@1.417241379 MTA*NYCT PAYGO NEW YORK NY	4.11
Oct. 20	Oct. 21		USD 5.36@1.414179104 TST* MAMAN-MEATPACKING NEW YORK NY	7.58
Oct. 21	Oct. 22		USD 7.24@1.415745856 WEIL GOTSHAL CAFE NEW YORK NY	10.25

Oct. 22 Oct. 2	3	USD 7.24@1.419889502 WEIL GOTSHAL CAFE NEW YORK NY	10.28
Oct. 23 Oct. 24	4	USD 2.9@1.420689655 MTA*NYCT PAYGO NEW YORK NY	4.12
Oct. 24 Oct. 2	5	USD 2.9@1.420689655 MTA*NYCT PAYGO NEW YORK NY	4.12
Oct. 25 Oct. 2	8	USD 2.9@1.420689655 MTA*NYCT PAYGO NEW YORK NY	4.12
Oct. 26 Oct. 2	28	USD 2.9@1.424137931 MTA*NYCT PAYGO NEW YORK NY	4.13
Oct. 27 Oct. 2	29	USD 2.9@1.424137931 MTA*NYCT PAYGO NEW YORK NY	4.13
Oct. 28 Oct. 2	9	USD 12.68@1.425867507 TAL BAGELS INC NEW YORK NY	18.08
Oct. 29 Oct. 3	0	USD 71.69@1.426977263 TRADER JOE S #571 NEW YORK NY	102.30
Oct. 30 Oct. 3	1 ଛ	USD 7.24@1.42679558 WEIL GOTSHAL CAFE NEW YORK NY	10.33
November 2024			
Nov. 1 Nov. 4		USD 21.74@1.429162833 TST* WICKED WILLYS NEW YORK NY	31.07
Nov. 2 Nov. 4	ļ	USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Nov. 3 Nov. 4		USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Nov. 4 Nov. 5		USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Nov. 5 Nov. 6	6	USD 14.48@1.428867403 WEIL GOTSHAL CAFE NEW YORK NY	20.69
Nov. 6 Nov. 7		USD 7.68@1.424479166 WEIL GOTSHAL CAFE NEW YORK NY	10.94
Nov. 7 Nov. 8		USD 45.22@1.429898275 D AGOSTINO #27 NEW YORK NY	64.66

Nav. O. Nav. 44	USD 148.41@1.427397075 GIORDANO'S	044.04
Nov. 8 Nov. 11	PRUDENTIAL CHICAGO IL	211.84
Nov. 9 Nov. 11	USD 41.42@1.427329792 SQ *DEEP PURPL Chicago IL	59.12
Nov. 10 Nov. 11	USD 54.69@1.427317608 TST* EGG TUCK - CHICAG CHICAGO IL	78.06
Nov. 11 Nov. 12	USD 2.5@1.424 VENTRA ACCOUNT CHICAGO IL	3.56
Nov. 12 Nov. 13	USD 36.98@1.431855056 CVS PHARMACY #11014 NEW YORK NY	52.95
Nov. 13 Nov. 14	USD 22.29@1.435172723 LGA E CHUKO RAMEN FLUSHING NY	31.99
Nov. 14 Nov. 15	USD 33.4@1.438922155 TRADER JOE S #571 NEW YORK NY	48.06
Nov. 15 Nov. 18	USD 8.97@1.444816053 TRADER JOE S #571 NEW YORK NY	12.96
Nov. 16 Nov. 18	USD 107.37@1.446027754 MARK'S OFF MADISON NEW YORK NY	155.26
Nov. 17 Nov. 19	USD 61.66@1.445994161 AMITY HALL UPTOWN NEW YORK NY	89.16
Nov. 18 Nov. 19	USD 79.84@1.446017034 TRADER JOE S #571 NEW YORK NY	115.45
Nov. 20 Nov. 21	USD 103.14@1.436687996 TST*CHAROEN KRUNG New York NY	148.18
Nov. 21 Nov. 22	USD 73.46@1.435475088 SQ *TOTTO RAMEN MIDTOW NEW YORK NY	105.45
Nov. 22 Nov. 25	USD 114.19@1.437428846 TST*A PASTA BAR New York NY	164.14
Nov. 23 Nov. 25	USD 24.49@1.436913025 TST* OSCAR WILDE NEW YORK NY	35.19
Nov. 24 Nov. 25	USD 27.53@1.437341082 TST*LOS TACOS NO. 1 - New York NY	39.57
Nov. 25 Nov. 26	USD 70.88@1.437358916 STOUT GRAND CENTRAL NEW YORK NY	101.88
December 2023 or 2024		
Dec. 1 Dec. 4	CACTUS CLUB DOUGLAS VICTORIA BC	126.15
A STATE OF THE STA	SAVE ON FOODS VICTORIA BC	35.24
Dec. 3 Dec. 5	SAVE ON FOODS VICTORIA BC	37.56

DEC 03 DEC 04 WINNERS 489 VICTORIA BC	\$16.78
DEC 04 DEC 05 SAVE ON FOODS VICTORIA BC	\$4.19
Dec. 6 Dec. 11 MACCHIATO@THE JULIET VICTORIA BC	18.18
Dec. 7 Dec. 11 MACCHIATO@THE JULIET VICTORIA BC	3.47
DEC 07 DEC 07 THE MARKET ON YATES VICTORIA BC	\$17.06
Dec. 8 Dec. 11 ROMEO'S HILLSIDE VICTORIA BC	44.99
DEC 08 DEC 11 COBS BREAD # 9041 VICTORIA BC	\$7.50
Dec. 9 Dec. 11 THE ORIGINAL FARM DOWN VICTORIA BC	26.87
Dec. 10 Dec. 11 TACOFINO VICTORIA VICTORIA BC	36.23
Dec. 11 Dec. 12	15.96
DEC 11 DEC 12 SAVE ON FOODS VICTORIA BC	\$7.34
Dec. 12 Dec. 13	18.11
Dec. 12 Dec. 12 Gold Hair Lounge Victoria BC	69.30
DEC 13 DEC 14 COBS BREAD # 9041 VICTORIA BC	\$7.50
Dec. 14 Dec. 15 Subway 12962 Victoria BC	16.16
Dec. 15 Dec. 18	12.50
Dec. 16 Dec. 18 A&W DOUGLAS 0622 VICTORIA BC	20.10
Dec. 17 Dec. 19 LOCAL PIZZA VICTORIA BC	15.71
Dec. 18 Dec. 19	19.29
Dec. 19 Dec. 22	13,11
DEC 19 DEC 20 SAVE ON FOODS VICTORIA BC	\$6.81
Dec. 20 Dec. 25	18.40
Dec. 21 Dec. 21 SQ *HULA POKE Delta BC	35.81
Dec. 22 Dec. 25 WINNERS 306 N-VANCOUVER BC	38.05
Dec. 23 Dec. 25	36.77

Dec. 24 Dec. 25	LONDON DRUGS 44 WEST VANCOUVEBC	36.46
Dec. 26 Dec. 27	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	22.80
Dec. 27 Dec. 28	RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC	111.00
Dec. 28 Jan. 1	COMPASS ACCOUNT BURNABY BC	3.15
Dec. 29 Dec. 29	⇒ SQ *LOCAL GASTOWN Vancouver BC	29.18
Dec. 30 Jan. 1	SQ *TAP & BARREL SHIPYARDNorth VancouvBC	96.97
Dec. 31 Jan. 1	REAL CDN. SUPERSTORE # N.VANCOUVER BC	11.28
Dec. 31 Jan. 1	BEST BUY #13 WEST VANCOUVEBC	110.34

January 2023

Jan. 4 Jan. 4 🚊 SQ *JC	DEY SHIPYARDS	North VancouvBC	247.43
Jan. 5 Jan. 5 Store Nor	th VancouvBC		10.15
Jan. 7 Jan. 9 BEST BUY #13	WEST VANCOUVEBC		119.99 CR
Jan. 9 Jan. 10 WHOLE FOODS MARI	KET NORTH VANCOUVBC		2.41
Jan. 10 Jan. 11 🔒 Subwa	y 12605 Victo	ria BC	20.49
Jan. 11 Jan. 12 BK #	18215 VICTOR	RIA BC	15.44
Jan. 12 Jan. 16 MAC	CHIATO@THE JULIET	VICTORIA BC	3.18
Jan. 13 Jan. 13 SQ *L	OCAL PIZZA - DOUG	Victoria BC	14.85
Jan. 17 Jan. 20 FOO ASIAN STREET	FOOD VICTORIA BC	-	21.28
Jan. 18 Jan. 19 BK # 18215	VICTORIA BC		15.44
Jan. 18 Jan. 19 BK # 18215	VICTORIA BC		15.44
Jan. 20 Jan. 23 WHOLE FOODS MAR	KET NORTH VANCOUVBC		15.73
Jan. 21 Jan. 23 VANCOUVER LAWN	TENNIS VANCOUVER BC		19.00

Jan. 22	Jan. 25 A&	W #0541	NORTH VANCOUVBC	29.30
Jan. 24	Jan, 25 ISI	AND PO	KE VICTORIA BC	17.27
Jan. 25	Jan. 30		MACCHIATO@THE JULIET VICTORIA BC	10.98
Jan. 26	Jan. 29	€ (STAGE WINE BAR VICTORIA BC	266.10
Jan. 27	Jan. 27 SC	*LOCAL	PIZZA - DOUG Victoria BC	7.30
Jan. 28	Jan. 30	- 3	CITY OF VICTORIA 250-361-0243 BC	1,500.00
Jan. 30	Feb. 1	8	NUBO KITCHEN VICTORIA BC	27.72
Jan. 31	Feb. 1	I	BCF-TSA SELF SERVE TIC DELTA BC	18.70
February	2023			
Feb. 1	Feb. 2)	NOODLEBOX VICTORIA BC	17.79
Feb. 2	Feb. 3		COSTCO WHOLESALE W548 BURNABY BC	12.78
Feb. 5	Feb. 6		TST-Tacofino - Victoria Victoria BC	19.82
Feb. 11	Feb. 13		JORDAN SUSHI N-VANCOUVER BC	44.38
Feb. 14	Feb. 15		BCF-TSA SELF SERVE TIC DELTA BC	18.70
FEB 16	FEB 20) P	HO TRU VICTORIA BC	\$35.93
Feb. 16	Feb. 20	- 13	MACCHIATO@THE JULIET VICTORIA BC	11.18
Feb. 17	Feb. 20		MACCHIATO@THE JULIET VICTORIA BC	22.34
FEB 18	FEB 20) T	HE MARKET ON YATES VICTORIA BC	\$32.11
Feb. 19	Feb. 20	3	SHOPPERS DRUG MART #02 VICTORIA BC	53.89
Feb. 21	Feb. 22		SQ *EARLS VICTORIA BAY Victoria BC	65.01
Feb. 23	3 Feb. 23		Subway 12962 Victoria BC	12.99
Feb. 24	Feb. 27		BROWNS SOCIALHOUSE LOW NORTH	61.42
FEB 25	FEB 27		HOLE FOODS MARKET NORTH VANCOUVBC	\$38.99
Feb. 26	Feb. 28		JORDAN SUSHI N-VANCOUVER BC	55.51

Feb. 27	Feb. 28	BCF - ONLINE SALES & B VICTORIA BC	17.00
Feb. 28	Mar. 1	BCF - ONLINE SALES & B VICTORIA BC	17.00
March 202	3		
Mar. 3	Mar. 6	WHOLE FOODS MARKET NORTH VANCOUVBC	14.61
Mar. 4	Mar. 6	SP BRDYZ LANGLEY BC	45.15
Mar. 5	Mar. 7	SEYMOUR CREEK GOLF CTR N-VANCOUVER BC	14.50
Mar. 6	Mar. 7	BCF - ONLINE SALES & B VICTORIA BC	100.05
Mar. 7	Mar. 9	REXALL PHARMACY #7121 VICTORIA BC	22.08
Mar. 8	Mar. 13	FOO ASIAN STREET FOOD VICTORIA BC	20.90
Mar. 9	Mar. 9	SQ *LOCAL PIZZA - DOUG Victoria BC	14.49
Mar. 10	Mar. 13	TACOFINO VICTORIA VICTORIA BC	17.33
Mar. 11	Mar. 13	SAVE ON FOODS VICTORIA BC	44.07
Mar. 12	Mar. 13	STAPLES STORE #210 DUNCAN BC	526.41
Mar. 15	Mar. 17	COUNTRY GROCER LAKE CO LAKE COWICHANBC	28.06
Mar. 16	Mar 20	AZUMA SUSHI VICTORIA BC	48.22
Mar. 17		MACCHIATO@THE JULIET VICTORIA BC	23.73
Mar. 18	Mar. 20	STARBUCKS 04326 VICTORIA BC	5.36
MAR 18	MAR 20	ROMEO'S HILLSIDE VICTORIA BC	\$54.64
Mar. 19	Mar. 21	SAVE ON FOODS VICTORIA BC	137.10
MAR 21	MAR 22	SAVE ON FOODS VICTORIA BC	\$26.96
Mar. 22	Mar. 24	REXALL PHARMACY #7121 VICTORIA BC	93.37
Mar. 23	Mar. 24	BCF - VANIS, SPIRIT OF VICTORIA BC	33.34
MAR 24	MAR 27	NICKEL'S BAKERY N.VANCOUVER BC	\$9.50
Mar. 25	Mar. 27	RICHMOND ICE CENTRE RICHMOND BC	9.08
Mar. 26	Mar. 27	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	6.08
Mar. 29	Mar. 30	Store North VancouvBC	11.73
Mar. 30		WHOLE FOODS MARKET NORTH VANCOUVBC	11.98

April 2023		
Apr. 1 Apr. 3	RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC	20.13
Apr. 2 Apr. 4	REAL CDN. SUPERSTORE # N.VANCOUVER BC	25.02
Apr. 4 Apr. 7	MACCHIATO@THE JULIET VICTORIA BC	12.80
Apr. 5 Apr. 5	Subway 12962 Victoria BC	15.67
Apr. 6 Apr. 6	SQ *LOCAL PIZZA - DOUG Victoria BC	14.49
Apr. 7 Apr. 10	UNIVERSITY GOLF CLUB VANCOUVER BC	21.85
Apr. 8 Apr. 10	BC LIQUOR # 196 NORTH VANCOUVBC	36.97
Apr. 11 Apr. 14	FOO ASIAN STREET FOOD VICTORIA BC	20.90
Apr. 12 Apr. 13	TACOFINO VICTORIA VICTORIA BC	17.33
Apr. 13 Apr. 17	MACCHIATO@THE JULIET VICTORIA BC	13.40
Apr. 14 Apr. 17	Store North VancouvBC	9.44
Apr. 15 Apr. 17	SQ *BREWHALLA FESTIVAL North VancouvBC	10.00
Apr. 16 Apr. 19	PETROCAN N VANCOUVER BC	126.64
Apr. 18 Apr. 20	TACOFINO VICTORIA VICTORIA BC	15.75
Apr. 19 Apr. 20	GOLD HAIR LOUNGE VICTORIA BC	88.73
Apr. 20 Apr. 20	SQ *LOCAL PIZZA - DOUG Victoria BC	7.30
Apr. 21 Apr. 24	USD 10@1.39 BIRD* RIDE SANTA MONICA CA	13.90
Apr. 22 Apr. 24	USD 10@1,39 BIRD* RIDE SANTA MONICA CA	13.90
Apr. 23 Apr. 24	USD 6.02@1.390365448 BUTTERBEER CART 2 UNIVERSAL CITCA	8.37
Apr. 24 Apr. 26	USD 43.91@1.390571623 CHEESECAKE BEVERLY HIL BEVERLY HILLSCA	61.06
Apr. 26 Apr. 28	USD 12.75@1.396862745 SEALEGS WINE BAR LOS ANGELES CA	17.81
Apr. 27 Apr. 28	USD 80.1@1.399500624 PRESIDIO KEBABS & GYRO SAN FRANCISCOCA	112.10
Apr. 28 May. 1	JACK LONSDALE'S PUBLIC NORTH VANCOUVBC	57.28
Apr. 29 May. 1	ALDO #1042 W. VANCOUVER BC	99.99
Apr. 30 May. 2	STARBUCKS 00141 N VANCOUVER BC	10.03

May 2023		
May. 2 May. 5	MACCHIATO@THE JULIET VICTORIA BC	10.21
May. 2 May. 3	TACOFINO VICTORIA VICTORIA BC	15.75
May. 3 May. 8	FOO ASIAN STREET FOOD VICTORIA BC	21.28
May. 6 May. 8	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	55.99
May. 7 May. 8	MARKETPLACE IGA # 038 N.VANCOUVER BC	21.28
May. 8 May. 9	SQ *JAMJAR CANTEEN NOR North VancouvBC	16.44
May. 10 May. 12	SEYMOUR CREEK GOLF CTR N-VANCOUVER BC	22.50
May. 11 May. 12	Store North VancouvBC	14.68
May. 12 May. 15	CHIPOTLE 4040 NORTH VANCOUVBC	17.38
May. 14 May. 15	DONAIR DUDE NORTH VANCOUVBC	16.72
May. 16 May. 17	WHOLE FOODS MARKET NORTH VANCOUVBC	13.48
May. 17 May. 18	SQ *SUPERBABA VICTORIA Victoria BC	15.68
May. 18 May. 19	COSTCO WHOLESALE W256 VICTORIA BC	181.93
May. 19 May. 22	LS MARCH MEADOWS GOLF HONEYMOON BAYBC	35.00
May. 20 May. 22	MOUNT BRENTON GOLF COU CHEMAINUS BC	21.99
May. 23 May. 25	F TACOFINO VICTORIA VICTORIA BC	15.75
	SAVE ON FOODS VICTORIA BC	68.84
May. 25 May. 29	FOO ASIAN STREET FOOD VICTORIA BC	20.90
May. 27 May. 29	SQ *MITCH'S CATCH DIST West VancouveBC	28.74
May. 28 May. 29	SQ *BATCH VANCOUVER BC	10.77
May. 30 May. 31	BCF-TSA SELF SERVE TIC DELTA BC	19.20
May. 31 Jun. 1	MUCHO BURRITO VICTORIA BC	14.04

June 2023

Jun. 1 Jun. 2	8	TACOFINO VICTORIA VICTORIA BC	17.33
JUN 02 JUN 0	5	STARBUCKS 800-782-7282 800-782-7282 ON	\$25.00
Jun. 3 Jun. 5		NORTHLANDS BAR AND GRI NORTH VANCOUVBC	11.21
Jun. 4 Jun. 5		MARKETPLACE IGA # 038 N.VANCOUVER BC	17.06 J
Jun. 5 Jun. 6		QUESADA BURRITOS AND T NORTH VANCOUVBC	13.85
Jun. 6 Jun. 7		SQ *JAMJAR CANTEEN NOR North VancouvBC	16.44
JUN 07 JUN 08		BCF - ONLINE SALES & BOOKVICTORIA BC	\$100.55
Jul. 8 Jul. 10		VONNS VANCOUVER BC	25.41
Jun. 9 Jun. 12		Store North VancouvBC	20.05
Jun. 10 Jun. 12	8	MONARCA COCINA MEXICAN VANCOUVER BC	70.40
Jun. 11 Jun. 12		LONSDALE TASTING ROOM NORTH VANCOUVBC	65.73
Jun. 12 Jun. 14		BCF - ONLINE SALES & B VICTORIA BC	100.55
Jun. 14 Jun. 15		HIGHLAND PACIFIC GOLF VICTORIA BC	127.26
Jun. 15 Jun. 15		SQ *LOCAL PIZZA - DOUG Victoria BC	7.30
Jun. 16 Jun. 16		PARKVICTORIA 250-361-0260 BC	15.25
Jun. 18 Jun. 20		COUNTRY GROCER LAKE CO LAKE COWICHANBC	18.22
Jun. 19 Jun. 21		ORIGINAL JOE'S DUNCAN DUNCAN BC	54.21
Jun. 20 Jun. 22		THE ORIGINAL FARM VICTORIA BC	26.87
Jun. 21 Jun. 26	8	FOO ASIAN STREET FOOD VICTORIA BC	20.90
Jun. 24 Jun. 26	8	CHIPOTLE 4040 NORTH VANCOUVBC	16.33
Jun. 25 Jun. 26		WHOLE FOODS MARKET NORTH VANCOUVBC	13.09
Jun. 26 Jun. 27		SHOPPERS DRUG MART #22 NORTH VANCOUVBC	15.03
Jun. 27 Jun. 28		BCF - NEWWESTMSTER, QU VICTORIA BC	2.61
Jun. 28 Jun. 28		SQ *LOCAL PIZZA - DOUG Victoria BC	4.15
Jun. 29 Jun. 30		COSTCO WHOLESALE W256 VICTORIA BC	267.93
Jun. 30 Jul. 3		DUNCAN MEADOWS GOLF DUNCAN BC	13.00

July 2023			
Jul. 1	Jul. 3		6.56
Jul. 3	Jul. 5	SAVE ON FOODS VICTORIA BC	44.69
Jul. 4	Jul. 5	COOK STREET CASTLE VICTORIA BC	7.15
JUL 04	JUL 05	SAVE ON FOODS VICTORIA BC	\$36.37
Jul. 5	Jul. 6		18.11
Jul. 6	Jul. 10		13.40
Jul. 7	Jul. 10	COMPASS ACCOUNT BURNABY BC	6.20
Jul. 8	Jul. 10	COMPASS ACCOUNT BURNABY BC	0.10
Jul. 9	Jul. 10	SQ *TAP & BARREL SHIPY North VancouvBC	89.95
Jul. 10	Jul. 10		32.82
Jul. 11	Jul. 12	BCF - NEWWESTMSTER, QU VICTORIA BC	2.93
Jul. 12	Jul. 13	GOLD HAIR LOUNGE VICTORIA BC	54.60
Jul. 13	Jul. 13	Subway 12962	20.13
Jul. 14	Jul. 17	DOS AMIGOS HOSPITALITY VANCOUVER BC	14.65
Jul. 15	Jul. 17	SQ *THE GARDEN BEER MA North VancouvBC	19.00
Jul. 16	Jul. 17	MARKETPLACE IGA # 038 N.VANCOUVER BC	27.64
JUL 18	JUL 19	WINNERS 489 VICTORIA BC	\$11.19
Jul. 18	Jul. 20	BLENKINSOP VALLEY GOLF VICTORIA BC	30.00
JUL 19	JUL 20	ISLAND POKE VICTORIA BC	\$18.43
Jul. 19	Jul. 24		10.21
Jul. 20	Jul. 27		8.10
JUL 20	JUL 21	SQ *SUPERBABA VICTORIA VICTORIA BC	\$19.21
Jul. 21	Jul. 24	MARKETPLACE IGA # 038 N.VANCOUVER BC	8.39
Jul. 22	Jul. 24	SQ *THE GARDEN North VancouvBC	6.75
Jul. 23	Jul. 24	⇒ UBER CANADA/UBEREATS TORONTO ON	83.28
Jul. 24	Jul. 24	SQ *THE GARDEN North VancouvBC	9.05
Jul. 26	Jul. 27	QUESADA BURRITOS AND T NORTH VANCOUVBC	15,57
Jul. 27	Jul. 28	BCF - NEWWESTMSTER, QU VICTORIA BC	5.54

Jul. 30 Aug. 1 COUNTRY GROCER LAKE CO LAKE COWICHANBC	44.91
Jul. 31 Aug. 2 BIN 4 BURGER LOUNGE (V) VICTORIA BC	67.66
August 2023	
Aug. 1 Aug. 2 MUCHO BURRITO VICTORIA BC	41.33
AUG 01 AUG 02 SHOPPERS DRUG MART #02 VICTORIA BC	\$17.64
Aug. 2 Aug. 4 COUNTRY GROCER LAKE COWICLAKE COWICHANBC	58.94
Aug. 4 Aug. 7 GREEK ON THE STREET REST VICTORIA B	C 16.68
Aug. 6 Aug. 7 COWICHAN VALLEY PES DUNCAN BC	315.00
Aug. 7 Aug. 9 COUNTRY GROCER LAKE COWICLAKE COWICHANBC	14.74
AUG 09 AUG 10 DOLLARAMA #1326 VICTORIA BC	\$6.17
AUG 10 AUG 11 SAVE ON FOODS VICTORIA BC	\$5.59
Aug. 10 Aug. 11 GRIND 1294 CAFE EATERY VICTORIA BC	26.11
AUG 11 AUG 14 REAL CDN. SUPERSTORE # N.VANCOUVER BC	\$21.43
Aug. 12 Aug. 14 STONG'S MARKET NORTH VANCOUVB	C 13.63
AUG 13 AUG 14 SHOPPERS DRUG MART #02 NORTH VANCOUVBO	\$11.19
Aug. 14 Aug. 15 BCF - COASTAL CELEBRATIONVICTORIA B	BC 16.26
AUG 15 AUG 16 SAVE ON FOODS VICTORIA BC	\$54.75
AUG 16 AUG 21 HEY HAPPY COFFEE VICTORIA BC	\$7.19
Aug. 16 Aug. 18 NUBO KITCHEN VICTORIA BC	61.95
Aug. 17 Aug. 21 @ MACCHIATO@THE JULIET VICTORIA BC	13.40 /
Aug. 18 Aug. 21 PEMBERTON VALLEY AG FO PEMBERTON BC	19.74
Aug. 20 Aug. 21	7.64
Aug. 21 Aug. 22 NIKE CANADA TSAWWASSEN TSAWWASSEN FIBC	

AUG 22 AUG 23 SAVE ON FOODS VICTORIA BC	\$111.77
Aug. 22 Aug. 23	8.39
Aug. 23 Aug. 28	13.40
Aug. 24 Aug. 28	12.29
Aug. 26 Aug. 28 USD 33.4@1.398203592 ARCO#82481BP ARCO AQPS SEATTLE WA	46.70
Aug. 27 Aug. 28 NOODLEBOX VICTORIA BC	35.86
Aug. 28 Aug. 28 PARKVICTORIA 250-361-0260 BC	1.50
AUG 29 AUG 30 SAVE ON FOODS VICTORIA BC	\$63.94
Aug. 29 Sep. 1 PHO TRU VICTORIA BC	35.02
Aug. 30 Aug. 31 TACOFINO VICTORIA VICTORIA BC	34.65
Aug. 31 Aug. 31 BRAY'S VICTORIA BC	79.47
September 2023	
Sep. 2 Sep. 4 COWICHAN LAKE MARINA G LAKE COWICHANBC	2.09
Sep. 4 Sep. 7 & FOO ASIAN STREET FOOD VICTORIA BC	20.90
Sep. 5 Sep. 6	17.33
Sep. 6 Sep. 6 Subway 12962 Victoria BC	18.26
SEP 06 SEP 07 THE WETCLEANER VICTORIA BC	\$31.50
Sep. 7 Sep. 11 MACCHIATO@THE JULIET VICTORIA BC	18.18
Sep. 8 Sep. 8 American Eagle 1033 Tsawwassen BC	61.54
Sep. 9 Sep. 11 SHOPPERS DRUG MART #22 NORTH VANCOUVBC	51.01
Sep. 10 Sep. 11 OLD NAVY CANADA 3908 VANCOUVER BC	41.99
Sep. 12 Sep. 13 A&W RESTAURANT NORTH VANCOUVBC	27.13
Sep. 14 Sep. 15	15.61
Sep. 15 Sep. 18 ⇒ JACK LONSDALE'S PUBLIC NORTH VANCOUVBC	83.37
Sep. 16 Sep. 19 CDN TIRE STORE #00601 NT VANCOUVER BC	36.37

Sep. 18	Sep. 19		EUR 12@1.481666666 NICOLAUDIE PARIS 14	17.78
Sep. 19	Sep. 20		EUR 18.6@1.479032258 DOLMEN PARIS FRA	27.51
Sep. 20	Sep. 21		EUR 31.5@1.478730158 ROSA BONHEUR SE PARIS FRA	46.58
Sep. 21	Sep. 22		EUR 55@1.475272727 SumUp *TAXI VILLEJUIF 94	81.14
Sep. 22	Sep. 22		EUR 61.05@1.476003276 Dohop PAS-LGW R589UJA3 Reykjavík ISL	90.11
Sep. 23	3 Sep. 25		EUR 6.6@1.472727272 EAV CIRCUMVESUVIANA POMPEI	9.72
Sep. 24	4 Sep. 25		EUR 2.6@1.473076923 5400566 NAPOLI	3.83
Sep. 25	Sep. 26		EUR 22.73@1.474263088 SOLE365 PORTICI	33.51
Sep. 26	Sep. 27		EUR 48.2@1.474273858 SALVO PIZZAIOLI DA 3 GEN SAN GIORGIO A	71.06
Sep. 27	7 Sep. 29		EUR 18.5@1.468108108 BAR ARRIVI ORIO AL SERIO ORIO AL SERIO	27.16
Sep. 29	Oct. 2	CIA	EUR 4.5@1.462222222 DENNIS NAOUSA PAROU GRC	6.58
October 2	.02			
Oct. 1	Oct. 3		EUR 7@1.472857142 ANTONIS N. RAGKOUSIS E.E NAOUSA PAROU	10.31
Oct. 2	Oct. 3		EUR 8@1.47125 KYKLADES TOURISTIKES Y PAROS	11.77
Oct. 3	Oct. 6		EUR 59@1.474067796 GOLDEN BAY PAROS	86.97
Oct. 4	Oct. 5	E)	GBP 5@1.7 UBER *TRIP HELP.UBER.COMENG	8.50
Oct. 5	Oct. 6		GBP 47.25@1.713862433 SQ *LONDON BRIDGE London	80.98
Oct. 6	Oct. 9		GBP 16.3@1.714723926 JOE THE JUICE UK LTD London	27.95
Oct. 7	Oct. 9		GBP 13.95@1.718279569 THE FOUR THIEVES LONDON	23.97
Oct. 8	Oct. 9		GBP 10.5@1.719047619 BAO SPOT LONDON WC2H	18.05

Oct. 9 Oct. 10 GBP 15.6@1.718589743 WOK AND FIRE LONDON	26.81
Oct. 10 Oct. 11 GBP 11.98@1.712854757 HMSHost Heathrow Airpo London	20.52
Oct. 11 Oct. 13 SAVE ON FOODS VICTORIA BC	130.35
Oct. 12 Oct. 16 ENE VICTORIA BC	93.36
Oct. 13 Oct. 16 A TACOFINO VICTORIA VICTORIA BC	15.75
OCT 13 OCT 16 SAVE ON FOODS VICTORIA BC	\$52.54
Oct. 14 Oct. 16 PENCO LIQUOR YATES VICTORIA BC	20.14
Oct. 15 Oct. 16 PENCO LIQUOR YATES VICTORIA BC	18.41
Oct. 17 Oct. 18 PACOFINO VICTORIA VICTORIA BC	17.33
Oct. 18 Oct. 20 SAVE ON FOODS VICTORIA BC	21.16
OCT 19 OCT 20 THE WETCLEANER VICTORIA BC	\$29.35
Oct. 20 Oct. 23 BLACKCOMB LIQUOR STORE WHISTLER BC	54.49
Oct. 21 Oct. 23 LA BRASSERIE WHISTLER BC	82.54
Oct. 22 Oct. 24 BCF - ONLINE SALES & BOOKVICTORIA BC	112.30
Oct. 23 Oct. 24 BCF - BC, SPIRIT OF VICTORIA BC	28.12
Oct. 24 Oct. 25 🖨 Subway 12605 Victoria BC	12.06
Oct. 25 Oct. 26 ISLAND POKE VICTORIA BC	36.18
OCT 25 OCT 30 MACCHIATO@THE JULIET VICTORIA BC	\$3.65
Oct. 26 Oct. 27 BK # 18215	15.96
OCT 26 OCT 30 MACCHIATO@THE JULIET VICTORIA BC	\$3.65
Oct. 27 Oct. 30 PENCO LIQUOR YATES VICTORIA BC	26.54
OCT 27 OCT 30 LITTLE JUNE #776916887 VICTORIA BC	\$4.46
Oct. 28 Oct. 30 AIR-SERV A PS608879 VICTORIA BC	2.00
OCT 29 OCT 30 SAVE ON FOODS VICTORIA BC	\$76.50
Oct. 29 Oct. 30 PHILLIPS BREWING LP VICTORIA BC	37.10
Oct. 30 Nov. 2 A MACCHIATO@THE JULIET VICTORIA BC	10.34
November 2023	
Nov. 1 Nov. 2 VICEXPRESS TERIYAKI & VICTORIA BC	18.11

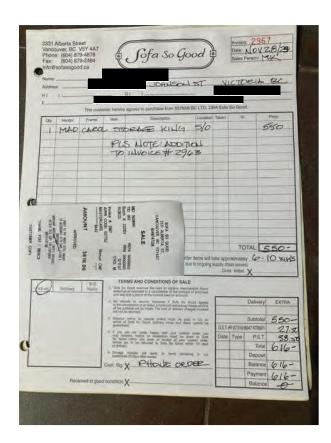
NOV 01 NOV 02 COBS BREAD # 9041 VICTORIA BC	\$4.40
Nov. 2 Nov. 6 MACCHIATO@THE JULIET VICTORIA BC	13.68
Nov. 4 Nov. 6 WILDEYE BREWING NORTH VANCOUVBC	37.20
Nov. 5 Nov. 6 UBER* TRIP TORONTO ON	12.19
Nov. 7 Nov. 9 SAVE ON FOODS VICTORIA BC	97.92
Nov. 8 Nov. 9 CHV40141 BRENTWOOD BAY BRENTWOOD BAYBC	100.00
NOV 08 NOV 09 SHOPPERS DRUG MART #02 VICTORIA BC	\$29.10
Nov. 10 Nov. 13 SAVE ON FOODS VICTORIA BC	57.37
Nov. 11 Nov. 13 SAVE ON FOODS VICTORIA BC	14.92
Nov. 12 Nov. 14 SAVE ON FOODS VICTORIA BC	49.35
NOV 12 NOV 14 PENCO LIQUOR YATES VICTORIA BC	\$34.59
NOV 13 NOV 14 THE MARKET ON YATES VICTORIA BC	\$12.97
Nov. 13 Nov. 14 SQ *EVENTIUM FOOD SERVICEVictoria BC	18.66
Nov. 14 Nov. 17 A MACCHIATO@THE JULIET VICTORIA BC	13.68
NOV 15 NOV 16 SAVE ON FOODS VICTORIA BC	\$32.81
Nov. 16 Nov. 20 SAVE ON FOODS VICTORIA BC	47.81
Nov. 17 Nov. 20 SAVE ON FOODS #933 DUNCAN BC	51.35
Nov. 19 Nov. 21 SAVE ON FOODS VICTORIA BC	69.35
Nov. 21 Nov. 23 SAVE ON FOODS VICTORIA BC	64.25
Nov. 22 Nov. 23 THE ORIGINAL FARM DOWNTOWVICTORIA BC	24.63
NOV 23 NOV 24 STARBUCKS 04326 VICTORIA BC	\$6.93
Nov. 24 Nov. 27 BOURBON ST.GRILL WEST VANCOUVEBC WEST VANCOUVEBC	21.46
Nov. 26 Nov. 27 RW&CO #2299 TSAWWASSEN BC	31.59
Nov. 27 Nov. 29 SAVE ON FOODS VICTORIA BC	73.95
NOV 28 NOV 28 THE MARKET ON YATES VICTORIA BC	\$16.62
Nov. 29 Dec. 1 PEACOCK BILLIARD VICTORIA BC	18.50
Nov. 30 Dec. 4	29.93

December 2023		
Dec. 1 Dec. 4	CACTUS CLUB DOUGLAS VICTORIA BC	126.15
Dec. 2 Dec. 4	SAVE ON FOODS VICTORIA BC	35.24
Dec. 3 Dec. 5	SAVE ON FOODS VICTORIA BC	37.56
DEC 03 DEC 04	WINNERS 489 VICTORIA BC	\$16.78
DEC 04 DEC 05	SAVE ON FOODS VICTORIA BC	\$4.19
Dec. 6 Dec. 11	MACCHIATO@THE JULIET VICTORIA BC	18.18
Dec. 7 Dec. 8	VICEXPRESS TERIYAKI & VICTORIA BC	18.11
DEC 07 DEC 07	THE MARKET ON YATES VICTORIA BC	\$17.06
	ROMEO'S HILLSIDE VICTORIA BC	44.99
DEC 08 DEC 11	COBS BREAD # 9041 VICTORIA BC	\$7.50
Dec. 9 Dec. 11	THE ORIGINAL FARM DOWN VICTORIA BC	26.87
Dec. 10 Dec. 11	TACOFINO VICTORIA VICTORIA BC	36.23
Dec. 11 Dec. 12	BK # 18215 VICTORIA BC	15.96
DEC 11 DEC 12	SAVE ON FOODS VICTORIA BC	\$7.34
Dec. 12 Dec. 12	Gold Hair Lounge Victoria BC	69.30
DEC 13 DEC 14	COBS BREAD # 9041 VICTORIA BC	\$7.50
Dec. 13 Dec. 14	Subway 12962 Victoria BC	16.63
Dec. 14 Dec. 15	Subway 12962 Victoria BC	16.16
Dec. 15 Dec. 18	FAIRMONT EMPRESS VICTORIA BC	12.50
Dec. 17 Dec. 19	LOCAL PIZZA VICTORIA BC	15.71
Dec. 18 Dec. 19		19.29
DEC 19 DEC 20	SAVE ON FOODS VICTORIA BC	\$6.81
Dec. 19 Dec. 22	MACCHIATO@THE JULIET VICTORIA BC	13.11
Dec. 20 Dec. 25	MACCHIATO@THE JULIET VICTORIA BC	18.40
Dec. 22 Dec. 25	NOOK RESTAURANT NORTH VANCOUVBC	93.28
Dec. 23 Dec. 25	SQ *TAP & BARREL SHIPY North VancouvBC	36.77
Dec. 24 Dec. 25	LONDON DRUGS 44 WEST VANCOUVEBC	36.46

Dec. 27 Dec. 28		RUSTY GULL NEIGHE VANCOUVBC	3OUR	HO NORTH		111.00
Dec. 28 Jan. 1		COMPASS ACCOUNT	Ē	BURNABY	BC	3.15
Dec. 29 Dec. 29	8	SQ *LOCAL GASTOW	N	Vancouver	BC	29.18
Dec. 31 Jan. 1		BEST BUY #13	WES	T VANCOUV	EBC	110.34

Proof of Storage Bed purchase in November 2023. I also purchased a new king size mattress for delivery in April of 2024.

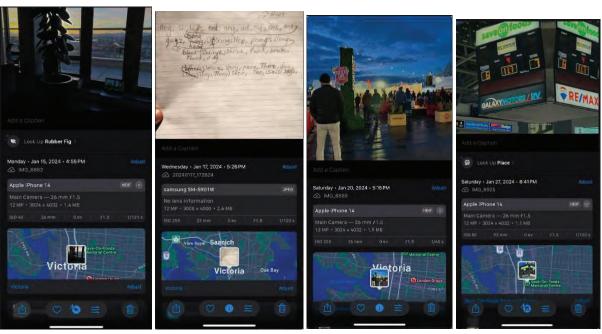
TRANS DATE	POSTING DATE	DESCRIPTION			AMOUNT (\$)
Card nu	mber:				
Nov. 2	8 Nov. 29	SOFA SO GOOD	VANCOUVER	BC	616.00
Nov. 2	4 Nov. 27	SOFA SO GOOD	VANCOUVER	BC	1,000.40



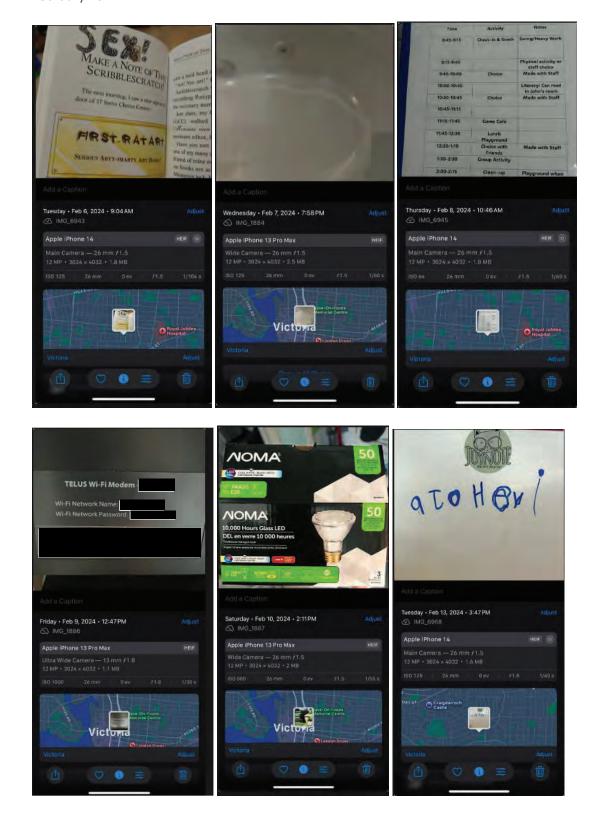


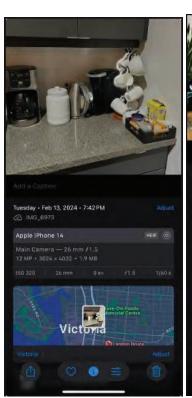
January 2024

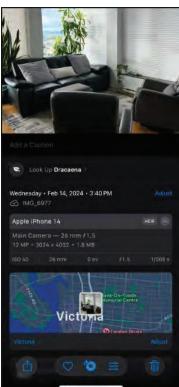




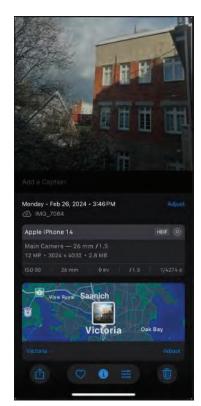
February 2024



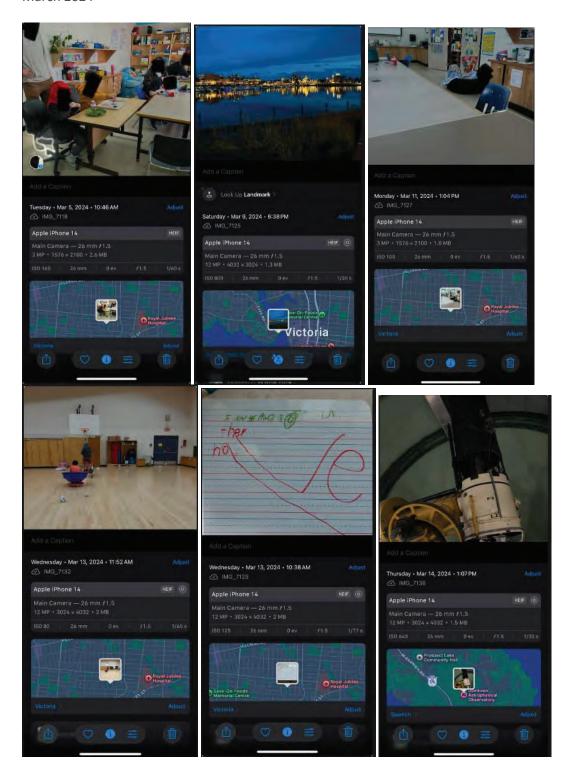






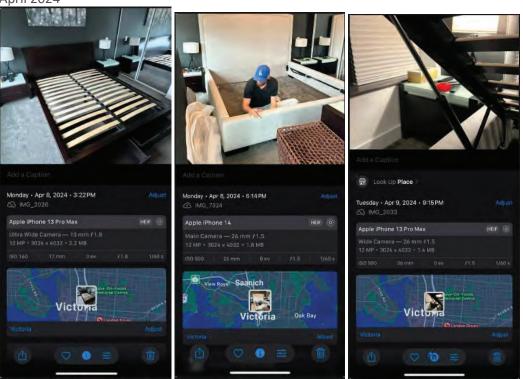


March 2024

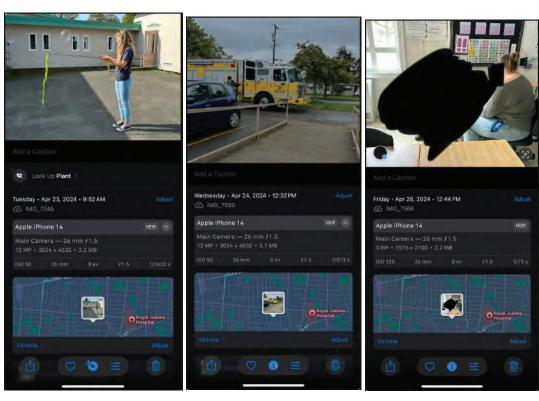


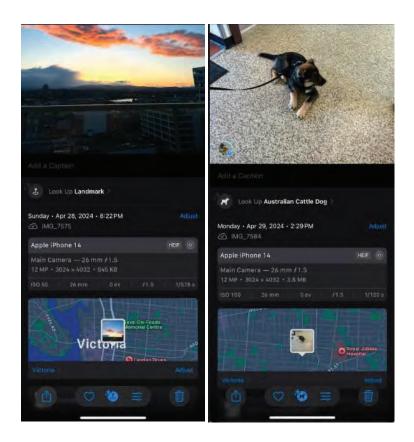


April 2024

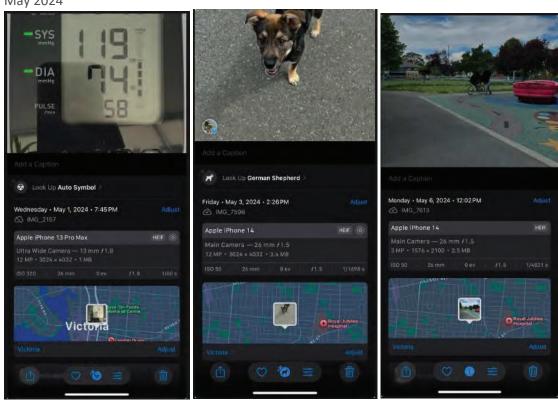








May 2024







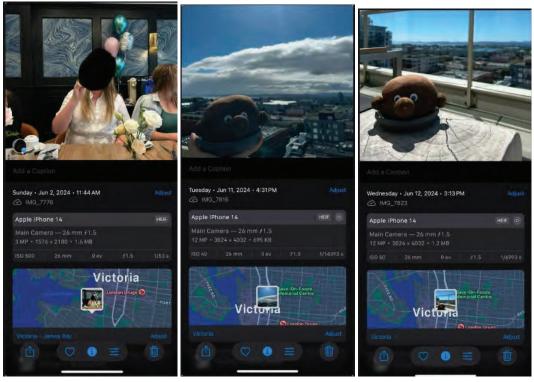




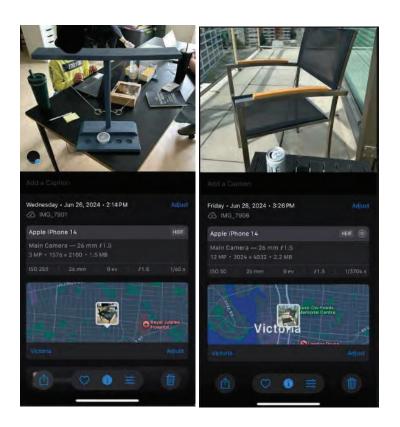




June 2024



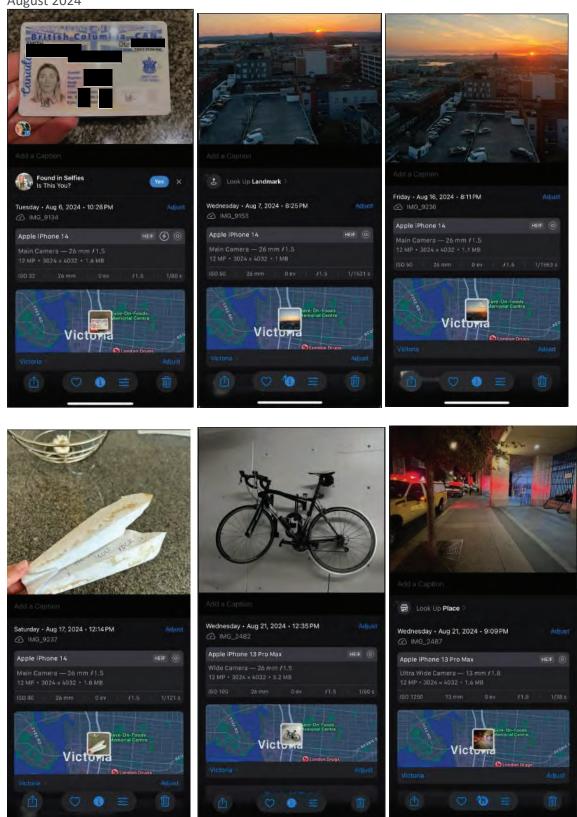


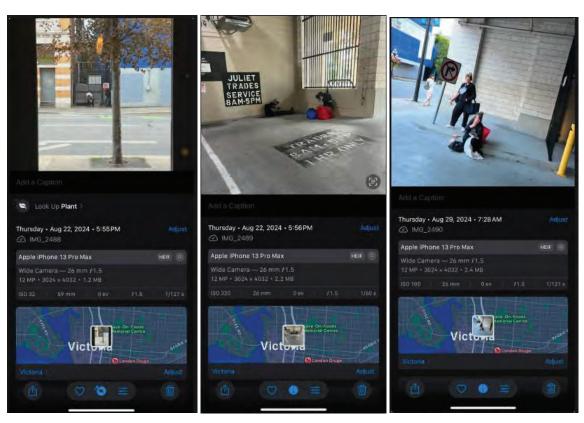


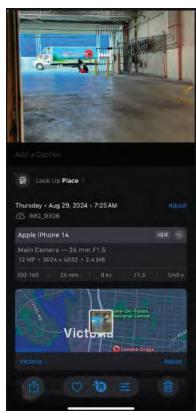
July 2024



August 2024







September 2024









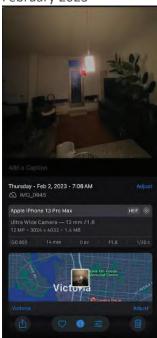


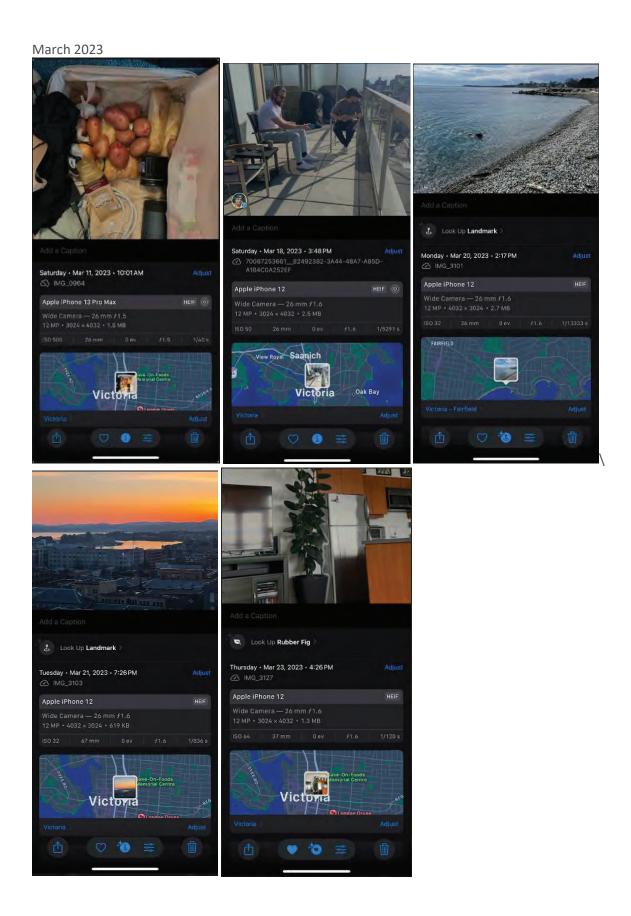




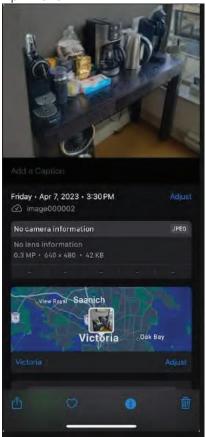
October 2024 - Temporary work assignment in New York November - Temporary work assignment in New York December - Temporary work assignment in New York January 2023

February 2023





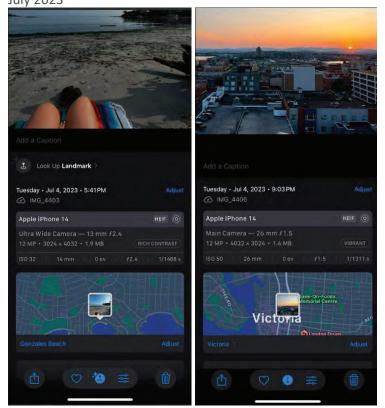
April 2023



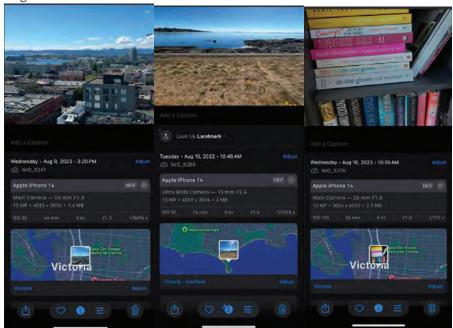
May



June 2023 July 2023

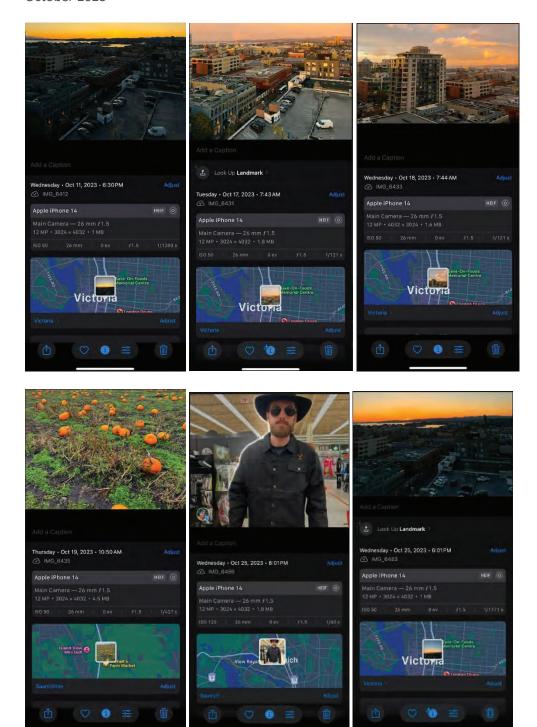


August 2023



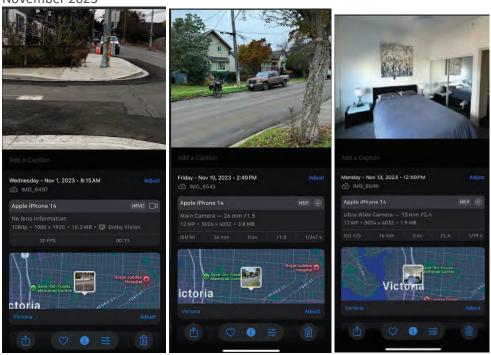
September 2023

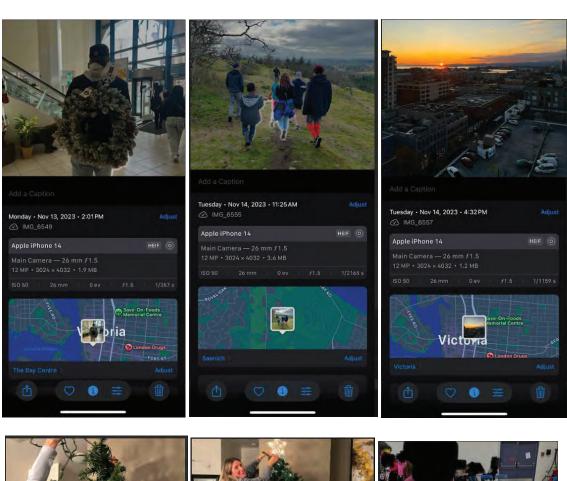
October 2023



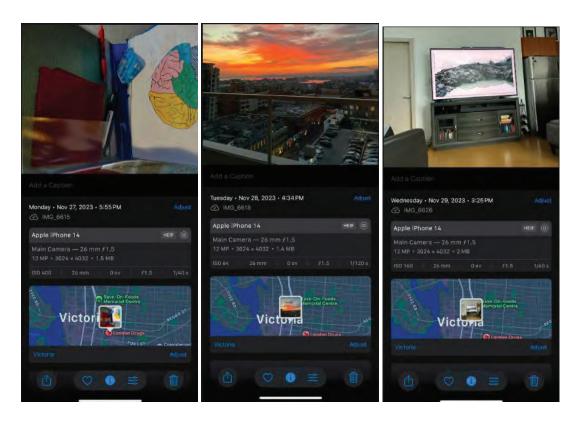


November 2023

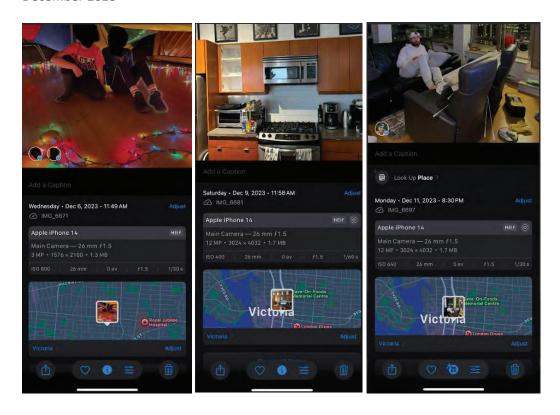








December 2023









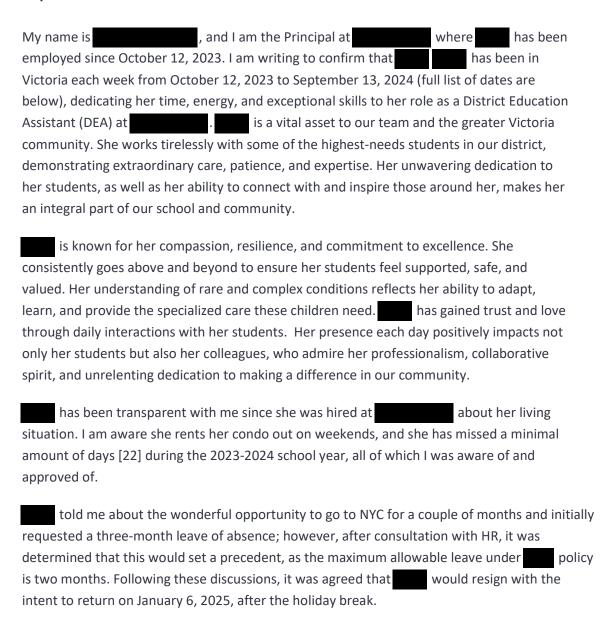




District Principal of Principal of

1st December 2024

City of Victoria



Dates worked for :

October 12, 2023	Frank Hobbs - on call
October 13, 2023	Sundance Bank - on call
October 16, 2023	Victor - on call
October 17, 2023	Victor - on call
October 18, 2023	Victor - on call
October 19, 2023	Victor - on call
October 20, 2023	Pro-D Day
October 23, 2023	Off
October 24, 2023	Victor - on call
October 25, 2023	Victor - on call
October 26, 2023	Victor - on call
October 27, 2023	Victor - on call
October 30, 2023	Victor - on call
October 31, 2023	Victor - on call
November 1, 2023	Victor - on call
November 2, 2023	Victor - on call
November 3, 2023	Off
November 6, 2023	Victor - on call
November 7, 2023	Victor - on call
November 8, 2023	Victor - on call
November 9, 2023	Victor - on call
November 10, 2023	Victor - on call
November 13, 2023	Remembrance Day
November 14, 2023	Victor - on call
November 15, 2023	Victor - on call
November 16, 2023	Victor - on call

November 17, 2023	Off
November 20, 2023	Pro-D Day
November 21, 2023	Victor - on call
November 22, 2023	Victor - on call
November 23, 2023	Victor - on call
November 24, 2023	Off
November 27, 2023	Victor
November 28, 2023	Victor
November 29, 2023	Victor
November 30, 2023	Victor
December 1, 2023	Victor
December 4, 2023	Victor
December 5, 2023	Victor
December 6, 2023	Victor
December 7, 2023	Victor
December 8, 2023	Victor
December 11, 2023	Victor
December 12, 2023	Victorl
December 13, 2023	Victor
December 14, 2023	Victor
December 15, 2023	Victor
December 18, 2023	Victor
December 19, 2023	Victor
December 20, 2023	Victor
December 21, 2023	Off
December 22, 2023	Off
Christmas Break December 22-January 7th	-
January 8, 2024	Victor
January 9, 2024	Victor
	1

January 10, 2024	Victor
January 11, 2024	Victor
January 12, 2024	Off
January 15, 2024	Victor
January 16, 2024	Victor
January 17, 2024	Victor
January 18, 2024	Victor
January 19, 2024	Victor
January 22, 2024	Victor
January 23, 2024	Victor
January 24, 2024	Victor
January 25, 2024	Victor
January 26, 2024	Victor
January 29, 2024	Victor
January 30, 2024	Victor
January 31, 2024	Victor
February 1, 2024	Victor
February 2, 2024	Victor
February 5, 2024	Victor
February 6, 2024	Victor
February 7, 2024	Victor
February 8, 2024	Victor
February 9, 2024	Victor
February 12, 2024	Victor
February 13, 2024	Victor
February 14, 2024	Victor
February 15, 2024	Sick
February 16, 2024	Pro-D Day
February 19, 2024	Family Day

February 20, 2024	Victor
February 21, 2024	Victor
February 22, 2024	Victor
February 23, 2024	Victor
February 26, 2024	Victor
February 27, 2024	Victor
February 28, 2024	Victor
February 29, 2024	Sick
March 1, 2024	Off
March 4, 2024	Victor
March 5, 2024	Victor
March 6, 2024	Victor
March 7, 2024	Victor
March 8, 2024	Victor
March 11, 2024	Victor
March 12, 2024	Victor
March 13, 2024	Victor
March 14, 2024	Victor
March 15, 2024	Victor
March 16-April 3 Spring Break	-
April 3, 2024	Victor
April 4, 2024	Off
April 5, 2024	Off
April 8, 2024	Victor
April 9, 2024	Victor
April 10, 2024	Victor
April 11, 2024	Off
April 12, 2024	Off
April 15, 2024	Off
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April 16, 2024 Off April 17, 2024 Off April 18, 2024 Off April 19, 2024 Off April 19, 2024 Off April 22, 2024 Victor April 23, 2024 Victor April 25, 2024 Victor April 26, 2024 Victor April 29, 2024 Victor April 30, 2024 Victor May 1, 2024 Victor May 3, 2024 Victor May 6, 2024 Victor May 8, 2024 Victor May 8, 2024 Victor May 10, 2024 Victor May 10, 2024 Victor May 11, 2024 Victor May 12024 Victor May 12024 Victor May 3, 2024 Victor May 40, 2024 Victor May 8, 2024 Victor May 8, 2024 Victor May 8, 2024 Victor May 10, 2024 Sick May 11, 2024 Victor May 11, 2024 Victor May 12, 2024 Victor May 14, 2024 Victor May 15, 2024 Victor May 17, 2024 Victor May 20, 2024 Victor May 20, 2024 Victor May 21, 2024 Victor May 22, 2024 Victor May 22, 2024 Victor May 23, 2024 Victor May 23, 2024 Victor May 24, 2024 Victor		
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May 27, 2024	Victor
May 28, 2024	Sick
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May 30, 2024	Victor
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June 3, 2024	Victor
June 4, 2024	Victor
June 5, 2024	Victor
June 6, 2024	Victor
June 7, 2024	Off
June 10, 2024	Victor
June 11, 2024	Victor
June 12, 2024	Victor
June 13, 2024	Victor
June 14, 2024	Victor
June 17, 2024	Off
June 18, 2024	Victor
June 19, 2024	Victor
June 20, 2024	Victor
June 21, 2024	Victor
June 24, 2024	Off
June 25, 2024	Victor
June 26, 2024	Victor
June 27, 2024	Victor
June 28, 2024	Victor
June 29-September 2 Summer Break	-
September 3, 2024	Victor/Central
September 4, 2024	Victor/Central
September 5, 2024	Victor/Central

September 6, 2024	Victor/Central
September 9, 2024	Victor/Central
September 10, 2024	Victor/Central
September 11, 2024	Victor/Central
September 12, 2024	Victor/Central
Resigned with intent to return to Victoria January 3, 2025	-

Sincerely,

(she/her)

District Principal

DATE 04-Dec-24 11:37 AM BATCH TRANSACTION ANALYSIS REPORT PAGE 1

REPORT FOR RANGE 202001 TO 202425 DATES 01-OCT-2023 TO END REPORT STATUS A/T/O/B/ EARNINGS E/71,80,70,62,67,64,14,

COST	occ.		GRID		AY CODE	INPUT	CARD #	DATE		SUB TOTAL	EARNINGS	PREMIUMS	GROSS
CTRE	CODE	i		С		RATE			INPUT	HOURS			
	DEA	325WEB02	DEA	T 2	0 REG-HR	32.850	0006	27-NOV-2023	6.00)	197.10		197.10
	DEA	325WEB02	DEA	т 7	2 VACATI	32.850	0006	27-NOV-2023	0.17	6.17	5.59		5.59
	DEA	325WEB02	DEA	т 20	0 REG-HR	32.850	0006	28-NOV-2023	6.00)	197.10		197.10
	DEA	325WEB02	DEA	т 7	2 VACATI	32.850	0006	28-NOV-2023	0.17	6.17	5.59		5.59
	DEA	325WEB02	DEA	T 2	0 REG-HR	32.850	0006	29-NOV-2023	6.00)	197.10		197.10
	DEA	325WEB02	DEA	т 73	2 VACATI	32.850	0006	29-NOV-2023	0.17	6.17	5.59		5.59
	DEA	325WEB02	DEA	т 20	0 REG-HR	32.850	0006	30-NOV-2023	6.00)	197.10		197.10
	DEA	325WEB02	DEA	т 73	2 VACATI	32.850	0006	30-NOV-2023	0.17	6.17	5.59		5.59
	DEA	325WEB02	DEA	т 20	0 REG-HR	32.850	0006	01-DEC-2023	6.00)	197.10		197.10
	DEA	325WEB02	DEA	т 73	2 VACATI	32.850	0006	01-DEC-2023	0.17	6.17	5.59		5.59
		206177701		- 0	^ DEG **D	20 050	2025	04 255 0000			107 10		105 10
	DEA	326WEB01			0 REG-HR	32.850		04-DEC-2023	6.00		197.10		197.10
	DEA	326WEB01			0 REG-HR	32.850		05-DEC-2023	6.00		197.10		197.10
	DEA	326WEB01			0 REG-HR	32.850		06-DEC-2023	6.00		197.10		197.10
	DEA	326WEB01			0 REG-HR	32.850		07-DEC-2023	6.00		197.10		197.10
	DEA	326WEB01	DEA	T 20	0 REG-HR	32.850	0006	08-DEC-2023	6.00	6.00	197.10		197.10
	DEA	326WEB02	DEA	T 20	0 REG-HR	32.850	0006	11-DEC-2023	6.00	6.00	197.10		197.10
	DEA	326WEB02			0 REG-HR	32.850		12-DEC-2023	6.00		197.10		197.10
	DEA	326WEB02			0 REG-HR	32.850		13-DEC-2023	6.00		197.10		197.10
	DEA	326WEB02			0 REG-HR	32.850		14-DEC-2023	6.00		197.10		197.10
	DEA	326WEB02			0 REG-HR	32.850		15-DEC-2023	6.00		197.10		197.10
	DEA	401WEB01	DEA	T 2	0 REG-HR	32.850	0006	18-DEC-2023	6.00	6.00	197.10		197.10
	DEA	401WEB01	DEA	т 2	0 REG-HR	32.850	0006	19-DEC-2023	6.00	6.00	197.10		197.10
	DEA	401WEB01	DEA	т 2	0 REG-HR	32.850	0006	20-DEC-2023	6.00	6.00	197.10		197.10
	DEA	401STA01	DEA	т 50	O STAT H	32.890		25-DEC-2023	6.04	6.04	198.66		198.66
	DEA	401STA02	DEA	т 50	O STAT H	32.890		26-DEC-2023	6.04	6.04	198.66		198.66
	DEA	401WEB02	DEA	т 7	2 VACATI	32.850	0006	27-DEC-2023	6.00	6.00	197.10		197.10
	DEA	401WEB02	DEA	т 7	2 VACATI	32.850	0006	28-DEC-2023	6.00	6.00	197.10		197.10
	DEA	401WEB02	DEA	т 7	2 VACATI	32.850	0006	29-DEC-2023	6.00	6.00	197.10		197.10
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		402STA01			O STAT H	32.880		01-JAN-2024	6.00		197.28		197.28
		402WEB01		т 73	2 VACATI	32.850		02-JAN-2024	6.00		197.10		197.10
		402WEB01			2 VACATI	32.850		03-JAN-2024	6.00		197.10		197.10
		402WEB01			2 VACATI	32.850		04-JAN-2024	6.00		197.10		197.10
	DEA	402WEB01	DEA	т 7:	2 VACATI	32.850	0006	05-JAN-2024	6.00	6.00	197.10		197.10
	DEA	402WEB02	DEA	ш э	0 REG-HR	32.850	0006	08-JAN-2024	6.00	6.00	197.10		197.10
		402WEB02						08-JAN-2024 09-JAN-2024					
		402WEB02 402WEB02			0 REG-HR 0 REG-HR	32.850 32.850		10-JAN-2024	6.00		197.10 197.10		197.10 197.10
		402WEB02 402WEB02				32.850		10-JAN-2024 11-JAN-2024	6.00		197.10		197.10
	DEA	TUZWEDUZ	JEA	1 21	0 REG-HR	34.030	0000	TT-04M-7074	0.00	, 0.00	19/•10		19/.10
	DEA	403WEB01	DEA	T 20	0 REG-HR	32.850	0006	15-JAN-2024	6.00	6.00	197.10		197.10
	DEA	403WEB01	DEA	т 2	0 REG-HR	32.850	0006	16-JAN-2024	6.00	6.00	197.10		197.10
	DEA	403WEB01	DEA	T 2	0 REG-HR	32.850	0006	17-JAN-2024	6.00	6.00	197.10		197.10
	DEA	403WEB01	DEA	T 2	0 REG-HR	32.850	0006	18-JAN-2024	6.00	6.00	197.10		197.10
	DEA	403WEB01	DEA	T 2	0 REG-HR	32.850	0006	19-JAN-2024	6.00	6.00	197.10		197.10
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PAGE 2 DATE 04-Dec-24 11:37 AM BATCH TRANSACTION ANALYSIS REPORT

REPORT FOR RANGE 202001 TO 202425 DATES 01-OCT-2023 TO END REPORT STATUS A/T/O/B/ EARNINGS E/71,80,70,62,67,64,14,

COST	occ.	BATCH #	GRID	s I	PAY	CODE	INPUT	CARD #	DATE	HOURS	SUB TOTAL	EARNINGS	PREMIUMS	GROSS
CTRE	CODE			С			RATE			INPUT	HOURS			
	DEA	403WEB02	DEA	т :	20	REG-HR	32.850	0006	22-JAN-2024	6.00	6.00	197.10		197.10
	DEA	403WEB02				REG-HR	32.850		23-JAN-2024	6.00		197.10		197.10
	DEA	403WEB02				REG-HR	32.850		24-JAN-2024	6.00		197.10		197.10
	DEA	403WEB02				REG-HR	32.850		25-JAN-2024	6.00		197.10		197.10
	DEA	403WEB02				REG-HR	32.850		26-JAN-2024	6.00		197.10		197.10
	DEA	404WEB01	DEA	т 2	20	REG-HR	32.850	0006	29-JAN-2024	6.00	6.00	197.10		197.10
	DEA	404WEB01	DEA	т 2	20	REG-HR	32.850	0006	30-JAN-2024	6.00	6.00	197.10		197.10
	DEA	404WEB01	DEA	т 2	20	REG-HR	32.850	0006	31-JAN-2024	6.00	6.00	197.10		197.10
	DEA	404WEB01	DEA	т 2	20	REG-HR	32.850	0006	01-FEB-2024	6.00	6.00	197.10		197.10
	DEA	404WEB01	DEA	т 2	20	REG-HR	32.850	0006	02-FEB-2024	6.00	6.00	197.10		197.10
	DEA	404WEB02	DEA	T 2	20	REG-HR	32.850	0006	05-FEB-2024	6.00	6.00	197.10		197.10
	DEA	404WEB02	DEA	T 2	20	REG-HR	32.850	0006	06-FEB-2024	6.00	6.00	197.10		197.10
	DEA	404WEB02	DEA	T 2	20	REG-HR	32.850	0006	07-FEB-2024	6.00	6.00	197.10		197.10
	DEA	404WEB02	DEA	T 2	20	REG-HR	32.850	0006	08-FEB-2024	6.00	6.00	197.10		197.10
	DEA	404WEB02	DEA	Т 2	20	REG-HR	32.850	0006	09-FEB-2024	6.00	6.00	197.10		197.10
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	DEA	405WEB01				REG-HR	32.850		12-FEB-2024	6.00		197.10		197.10
	DEA	405WEB01				REG-HR	32.850		13-FEB-2024	6.00		197.10		197.10
	DEA	405WEB01				REG-HR	32.850	0006	14-FEB-2024	6.00		197.10		197.10
	DEA	40694701				ESASIC	32.850		15-FEB-2024	6.00		197.10		197.10
	DEA	405WEB01	DEA	T 2	20	REG-HR	32.850	0006	16-FEB-2024	6.00	6.00	197.10		197.10
	DEA	405STA01	DEA	т :	50	STAT H	32.850		19-FEB-2024	6.00	6.00	197.10		197.10
	DEA	405WEB02				REG-HR	32.850	0006	20-FEB-2024	6.00		197.10		197.10
	DEA	405WEB02				REG-HR	32.850		21-FEB-2024	6.00		197.10		197.10
	DEA	405WEB02				REG-HR	32.850		22-FEB-2024	6.00		197.10		197.10
	DEA	405WEB02				REG-HR	32.850		23-FEB-2024	6.00		197.10		197.10
	DEA	406WEB01	DEA	т 2	20	REG-HR	32.850	0006	26-FEB-2024	6.00	6.00	197.10		197.10
	DEA	406WEB01	DEA	т 2	20	REG-HR	32.850	0006	27-FEB-2024	6.00	6.00	197.10		197.10
	DEA	406WEB01	DEA	т 2	20	REG-HR	32.850	0006	28-FEB-2024	6.00	6.00	197.10		197.10
	DEA	40794701	DEA	т 9	91	ESASIC	32.850		29-FEB-2024	6.00	6.00	197.10		197.10
	DEA	406WEB02	DEA	т 2	20	REG-HR	32.850	0006	04-MAR-2024	6.00	6.00	197.10		197.10
	DEA	406WEB02	DEA	т 2	20	REG-HR	32.850	0006	05-MAR-2024	6.00	6.00	197.10		197.10
	DEA	406WEB02	DEA	T 2	20	REG-HR	32.850	0006	06-MAR-2024	6.00	6.00	197.10		197.10
	DEA	406WEB02	DEA	T 2	20	REG-HR	32.850	0006	07-MAR-2024	6.00	6.00	197.10		197.10
	DEA	406WEB02	DEA	T 2	20	REG-HR	32.850	0006	08-MAR-2024	6.00	6.00	197.10		197.10
	DEA	407WEB01	DEA	T 2	20	REG-HR	32.850	0006	11-MAR-2024	6.00	6.00	197.10		197.10
	DEA	407WEB01		Т 2	20	REG-HR	32.850		12-MAR-2024	6.00		197.10		197.10
	DEA	407WEB01				REG-HR	32.850		13-MAR-2024	6.00		197.10		197.10
	DEA	407WEB01				REG-HR	32.850		14-MAR-2024	6.00		197.10		197.10
	DEA	407WEB01	DEA	Т 2	20	REG-HR	32.850	0006	15-MAR-2024	6.00	6.00	197.10		197.10
		405		_			20.0=1	2025	10 1			100		107
	DEA	407WEB02				VACATI	32.850		18-MAR-2024	6.00		197.10		197.10
	DEA	407WEB02				VACATI	32.850		19-MAR-2024	6.00		197.10		197.10
	DEA	407WEB02	DΕΑ	T	12	VACATI	32.850	0006	20-MAR-2024	6.00	6.00	197.10		197.10

BATCH TRANSACTION ANALYSIS REPORT PAGE 3

REPORT FOR RANGE 202001 TO 202425 DATES 01-OCT-2023 TO END REPORT STATUS A/T/O/B/ EARNINGS E/71,80,70,62,67,64,14,

COST	OCC.	BATCH #	GRID	s E	PAY	CODE	INPUT RATE	CARD #	DATE	HOURS	SUB TOTAL HOURS	EARNINGS	PREMIUMS	GROSS
	DEA	408STA01	DEA	т 5	50 8	STAT H	32.850		29-MAR-2024	6.00	6.00	197.10		197.10
	DEA	408WEB02	DEA	т 2	20 1	REG-HR	32.850	0006	03-APR-2024	6.00	6.00	197.10		197.10
	DEA	409WEB01	DEA	т 2	20 1	REG-HR	32.850	0006	08-APR-2024	6.00	6.00	197.10		197.10
	DEA	409WEB01	DEA	т 2	20 1	REG-HR	32.850	0006	09-APR-2024	6.00	6.00	197.10		197.10
	DEA	409WEB01	DEA	т 2	20 1	REG-HR	32.850	0006	10-APR-2024	6.00	6.00	197.10		197.10
	DEA	410WEB01	DEA	т 2	20 1	REG-HR	32.850	0006	22-APR-2024	6.00	6.00	197.10		197.10
	DEA	410WEB01				REG-HR	32.850		23-APR-2024	6.00		197.10		197.10
	DEA	410WEB01				REG-HR	32.850		24-APR-2024	6.00		197.10		197.10
	DEA	410WEB01				REG-HR	32.850		25-APR-2024	6.00		197.10		197.10
	DEA	410WEB01		т 2	20 1	REG-HR	32.850		26-APR-2024	6.00		197.10		197.10
	DEA	410WEB02	DEA	т 2	on 1	REG-HR	32.850	0006	29-APR-2024	6.00	6.00	197.10		197.10
	DEA	410WEB02				REG-HR	32.850		30-APR-2024	6.00		197.10		197.10
	DEA	410WEB02				REG-HR	32.850		01-MAY-2024	6.00		197.10		197.10
	DEA	410WEB02				REG-HR	32.850		02-MAY-2024	6.00		197.10		197.10
	DEA													
	DEA	410WEB02	DEA	1 2	20 1	REG-HR	32.850	0006	03-MAY-2024	6.00	6.00	197.10		197.10
	DEA	411WEB01	DEA	т 2	20 1	REG-HR	32.850	0006	06-MAY-2024	6.00	6.00	197.10		197.10
	DEA	411WEB01	DEA	T 2	20 1	REG-HR	32.850	0006	07-MAY-2024	6.00	6.00	197.10		197.10
	DEA	411WEB01	DEA	Т 2	20 1	REG-HR	32.850	0006	08-MAY-2024	6.00	6.00	197.10		197.10
	DEA	411WEB01	DEA	Т 2	20 1	REG-HR	32.850	0006	09-MAY-2024	6.00	6.00	197.10		197.10
	DEA	41294701	DEA	Т 9	1 1	ESASIC	32.850		10-MAY-2024	6.00	6.00	197.10		197.10
	DEA	411WEB02	DEA	т 2	20 1	REG-HR	32.850	0006	13-MAY-2024	6.00	6.00	197.10		197.10
	DEA	411WEB02	DEA	т 2	20 1	REG-HR	32.850	0006	14-MAY-2024	6.00	6.00	197.10		197.10
	DEA	411WEB02	DEA	т 2	20 1	REG-HR	32.850	0006	15-MAY-2024	6.00	6.00	197.10		197.10
	DEA	411WEB02	DEA	т 2	20 1	REG-HR	32.850	0006	16-MAY-2024	6.00	6.00	197.10		197.10
	DEA	411WEB02	DEA	т 2	20 1	REG-HR	32.850	0006	17-MAY-2024	6.00	6.00	197.10		197.10
	DEA	412STA01	DEA	т 5	50 8	STAT H	32.850		20-MAY-2024	6.00	6.00	197.10		197.10
	DEA	412WEB01				REG-HR	32.850	0006	21-MAY-2024	6.00		197.10		197.10
	DEA	412WEB01				REG-HR	32.850		22-MAY-2024	6.00		197.10		197.10
	DEA	412WEB01				REG-HR	32.850		23-MAY-2024	6.00		197.10		197.10
	_													
	DEA	412WEB02	DEA	Т 2	20 1	REG-HR	32.850	0006	27-MAY-2024	6.00	6.00	197.10		197.10
	DEA	41394702	DEA	Т 9	91 1	ESASIC	32.850		28-MAY-2024	6.00	6.00	197.10		197.10
	DEA	412WEB02	DEA	T 2	20 1	REG-HR	32.850	0006	29-MAY-2024	6.00	6.00	197.10		197.10
	DEA	412WEB02	DEA	Т 2	20 1	REG-HR	32.850	0006	30-MAY-2024	6.00	6.00	197.10		197.10
	DEA	412WEB02	DEA	т 2	20 1	REG-HR	32.850	0006	31-MAY-2024	6.00	6.00	197.10		197.10
	DEA	413WEB01	DEA	т 2	20 1	REG-HR	32.850	0006	03-JUN-2024	6.00	6.00	197.10		197.10
	DEA	413WEB01	DEA	т 2	20 1	REG-HR	32.850	0006	04-JUN-2024	6.00	6.00	197.10		197.10
	DEA	413WEB01	DEA	т 2	20 1	REG-HR	32.850	0006	05-JUN-2024	6.00	6.00	197.10		197.10
	DEA	413WEB01	DEA	т 2	20 1	REG-HR	32.850	0006	06-JUN-2024	6.00	6.00	197.10		197.10
	DEA	413WEB02	DEA	Т 2	20 1	REG-HR	32.850	0006	10-JUN-2024	6.00	6.00	197.10		197.10
	DEA	413WEB02	DEA	Т 2	20 1	REG-HR	32.850	0006	11-JUN-2024	6.00	6.00	197.10		197.10

DATE 04-Dec-24 11:37 AM

BATCH TRANSACTION ANALYSIS REPORT

REPORT FOR RANGE 202001 TO 202425 DATES 01-OCT-2023 TO END
REPORT STATUS A/T/O/B/ EARNINGS E/71,80,70,62,67,64,14,

OST	occ.	BATCH #	GRID	S PA	Y CODE	INPUT	CARD	#	DATE	HOURS	SUB TOTA	L EARNINGS	PREMIUMS	GROSS
TRE	CODE			C		RATE				INPUT	HOURS			
		41 227777000		- 00		20 050	0006		10 7777 0004			107.10		105 10
	DEA	413WEB02			REG-HR	32.850			12-JUN-2024	6.0				197.10
	DEA	413WEB02			REG-HR	32.850			13-JUN-2024	6.0				197.10
	DEA	413WEB02	DEA	T 20	REG-HR	32.850	0006		14-JUN-2024	6.0	0 6.00	197.10		197.10
	DEA	414WEB01	DEA	т 20	REG-HR	32.850	0006		18-JUN-2024	6.0	0 6.00	197.10		197.10
	DEA	414WEB01	DEA	т 20	REG-HR	32.850	0006		19-JUN-2024	6.0	0 6.00	197.10		197.10
	DEA	414WEB01	DEA	т 20	REG-HR	32.850	0006		20-JUN-2024	6.0	0 6.00	197.10		197.10
	DEA	414WEB01	DEA	т 20	REG-HR	32.850	0006		21-JUN-2024	6.0	0 6.00	197.10		197.10
	DEA	414WEB02	DEA	T 20	REG-HR	32.850	0006		25-JUN-2024	6.0	0 6.00	197.10		197.10
	DEA	414WEB02	DEA	T 20	REG-HR	32.850	0006		26-JUN-2024	6.0	0 6.00	197.10		197.10
	DEA	414WEB02	DEA	T 20	REG-HR	32.850	0006		27-JUN-2024	6.0	0 6.00	197.10		197.10
	DEA	414WEB02	DEA	т 20	REG-HR	32.850	0006		28-JUN-2024	6.0	0 6.00	197.10		197.10
	DEA	415STA01	DEA	т 50) STAT H	32.850			01-JUL-2024	6.0	0 6.00	197.10		197.10
	DEA	419WEB03	DEA	R 20	REG-HR	33.840	0006		03-SEP-2024	5.6	0 5.60	189.50		189.50
	DEA	419WEB03	DEA	R 20	REG-HR	33.840	0006		04-SEP-2024	5.6	0 5.60	189.50		189.50
	DEA	419WEB03	DEA	R 20	REG-HR	33.840	0006		05-SEP-2024	5.6	0 5.60	189.50		189.50
	DEA	419WEB03	DEA	R 20	REG-HR	33.840	0006		06-SEP-2024	5.6	0 5.60	189.50		189.50
	DEA	420WEB01	DEA	R 20	REG-HR	33.840	0006		09-SEP-2024	5.6	0 5.60	189.50		189.50
	DEA	420WEB01	DEA	R 20	REG-HR	33.840	0006		10-SEP-2024	5.6	0 5.60	189.50		189.50
	DEA	420WEB01	DEA	R 20	REG-HR	33.840	0006		11-SEP-2024	5.6	0 5.60	189.50		189.50
	DEA	420WEB01	DEA	R 20	REG-HR	33.840	0006		12-SEP-2024	5.6	0 5.60	189.50		189.50
EMPLO	YEE TO	OTALS -	21256	6		COLLE	EN			831.7	3	27367.35	0.00	27367.35

PAGE 4

DATE 04-Dec-24 11:37 AM

BATCH TRANSACTION ANALYSIS REPORT

REPORT FOR RANGE 202001 TO 202425 DATES 01-OCT-2023 TO END
REPORT STATUS A/T/O/B/ EARNINGS E/71,80,70,62,67,64,14,

COST	OCC.	BATCH #	GRID	S PAY CODE	INPUT	CARD #	D	ATE	HOURS	SUB TOTAL	EARNINGS	PREMIUMS	GROSS
CIRE	CODE			C	RAIL				INPUI	HOURS			
	PAY CODE	E TOTALS	20 R	EGULAR HOUR	.s				704.8	0	23197.00	0.00	23197.00
			50 ຮ	TAT HOLIDAY	•				42.0	8	1383.00	0.00	1383.00
			72 V	ACATION					60.8	5	1998.95	0.00	1998.95
			91 E	SA SICK DAY	•				24.0	0	788.40	0.00	788.40
	GRAND I	TOTALS							831.7	3	27367.35	0.00	27367.35

PAGE 5



CUPE APPRAISAL REVIEW

The APPRAISAL REVIEW for employees entering a new assignment allows the Employer and the Employee to assess the potential for success in the new role. By meeting with employees during the review period the Supervisor can confirm success and give the employee time to develop and improve so that by the time the Appraisal period ends the employee can confidently carry out all aspects of the work

The supervisor can provide feedback by indicating whether employees are SATISFACTORY OR DEVELOPING. Definitions for each are provided below.

- D Developing the employee is still acquiring knowledge and skills to carry out the work. Plans and dates include sources of information; mentors and timelines to learn the needed skills

 S Satisfactory the employee is able to consistently demonstrate the competency and work independently Plans and dates may incorporate areas for growth
- CUPE 382 Art 16.04: When a regular employee is the successful applicant in filling a vacancy posted under Section 16.02, he/she shall serve an **appraisal period** not exceeding one hundred and twenty (120) calendar days. Evaluations will be conducted at thirty (30), sixty (60) and ninety (90) calendar days.
- CUPE 947 Art 16.05-1: When a regular employee is the successful applicant, or is deployed at the District level to a vacancy posted under Article 16.02 or in accordance with Article 17.13, or Letter of Understanding #2 (Accommodation), the employee shall serve an appraisal period not exceeding three (3) months. Evaluations are conducted at thirty (30) days and sixty (60) days

Steps to Take:

The Supervisor/Administrator can use this form during the **appraisal period** to provide coaching and direction to the employee and to indicate any potential gaps that need to be addressed as part of development. The form can be used again at the end of the **appraisal period** in order to confirm successful performance in the position and to recommend confirmation of appointment.

Before the Meeting:

- Inform the employee of your planned meeting to discuss performance and provide him or her with a copy of the job description and the appraisal form
- Set a date and place to meet that is mutually convenient and inform him or her that a shop steward may be present if desired.
- Make note of any examples of behavior or standards related to the job that will support your decision to rate the employee as developing or meeting performance expectations in the role

In the Meeting:

- 1 Focus on performance and behaviors and avoid assessment of personality
- 2 Relate the assessment factors to the specifics of the job
- Make note of plans, people and dates that will help the employee learn and grow in the job.
- 5et a follow-up date for the next review or conclusion of the appraisal period

After the Meeting:

- 1. Give a copy of the completed form to the Employee
- 2. Set a follow-up date with the employee to confirm progress in the job
- Forward the Appraisal Review and recommendation to the Human Resource Services Department

1. DSCRS NNAUGHTONIDESK TOP D SMITH APPRAISAL FEB 27 2024 DOCX



CUPE APPRAISAL REVIEW

EMPLOYEE NUMBER (is is here to enter lead			NAME			
POSITION TITLE	-	-	SCHOOL/ DEPARTMENT			
DEA EVALUATOR TITLE			NAME			
Principal Vice Principal			NAME			
2/20/2024			APPRAISAL END DATE			
	-	- 12	2/27/2024			
ERFORMANCE ASSESSMENT FACTORS (
LEARNING	S	D	COMMENTS			
Has the knowledge to carry out all job						
functions	Ø		demonstrates deep wisdom and a quiet confidence that is an asset to our team at			
minute in the second	8		is always thinking and reflecting as part of our team.			
and the distribution	Ø		Coak level to code in the			
PARTNERSHIP						
Completes work in a timely manner	8		Only transfer or the second se			
Aware of school / department priorities	8	П	is new to and keenly aware and observing all			
Works independently to achieve work	63	11	aspects of our programming and vision.			
goals	23		is a self starter. She initiates instructional planning and programming in her role as a DEA.			
Is present and ready	8	П	Chillerinancean			
RESPECT						
Maintains confidentiality and avoids perception of conflict of interest	Z		Clark hope in paint and			
Adapts to changing priorities and	100					
schedules Maintains appropriate boundaries	NO.		I fick here to enter cont			
between self, students and peers	Ø		is working with one of our most complex students and she maintains safety, support and high expectations for this student.			
Welcomes the diverse range of people that make up the District	2		CHEE been my vinty dear			
HEALTH & SAFETY						
Knows and demonstrates safety standards related to role	2		Class have received to ta			
Addresses and corrects safety issues as they arise	22		is open to feedback and uses it effectively throughout her day.			
Places safety and well-being of self and	Ø	п				
others at center of all decisions			THE HERE THE CHIEF THE TENT OF T			
CONFIRM APPOINTMENT EXTEND APPRAISAL PERIOD (EXPLAIN			DO NOT CONFIRM APPOINTMENT			





January 1, 2024 - July 3, 2024

Earnings report

Summary	Gross earnings	Adjustments ¹	Service fees ²	Tax withheld ³	Total (CAD)
Earnings	\$7,078.21 CAD	-\$294.50 CAD	-\$203.94 CAD	\$0.00 CAD	\$6,579.77 CAD

Airbnb remitted taxes: \$901.32 CAD was collected from your guests and remitted to tax authorities.

Performance stats

Nights booked

22

Avg night stay

3.7

Listings

Listing	Gross earnings	Adjustments ¹	Service fees ²	Tax withheld ³	Total (CAD)
Downtown Sub-Penthouse 2Bed/2Bath with Ocean View!	\$7,078.21 CAD	-\$294.50 CAD	-\$203.94 CAD	\$0.00 CAD	\$6,579.77 CAD

Taxes

Listing	Tax withheld ³	Pass-through tax⁴	Host-remitted tax ⁵	Airbnb remitted tax ⁶
Downtown Sub-Penthouse 2Bed/2Bath with Ocean View!	\$0.00 CAD	\$0.00 CAD	\$0.00 CAD	\$901.32 CAD

Earnings types

Types	Total (CAD)
Stays	\$6,579.77 CAD

Reporting period

Month	Gross earnings	Total (CAD)
January	\$0.00 CAD	\$0.00 CAD
February	\$0.00 CAD	\$0.00 CAD
March	\$0.00 CAD	\$0.00 CAD
April	\$1,017.86 CAD	\$987.26 CAD
May	\$2,666.38 CAD	\$2,586.22 CAD
June	\$3,393.97 CAD	\$3,006.29 CAD
Jul. 1–3	\$0.00 CAD	\$0.00 CAD

Payout methods

Payout method Total
, Checking \$6,579.77 CAD

Performance stats

Listing	Nights booked	Avg night stay
Downtown	22	3.7

¹ Adjustments can be reservation changes, cancellations, and more.

 $^{2\,\}mbox{The}$ host service fee for listings is 3%, and the host service fee for Experiences is 20%.

³ Income taxes withheld.

⁴ Set by the host, then collected and sent to the host.

 $^{5\,}Set\,by\,Airbnb, then\,collected\,and\,sent\,to\,the\,host.\,Applies\,to\,certain\,hosts\,in\,India, Mexico, and\,New\,Zealand.$

 $^{6\,}Automatically\,collected\,and\,paid\,on\,the\,host's\,behalf\,in\,certain\,jurisdictions.\,Includes\,VAT/GST\,and\,occupancy\,tax\,on\,supply.$

Address	Reservation ID	Check-in	Check-out	Nights	Gross booking amount	Deductions	Payout
Johnson Street		5-Jan-24	13-Jan-24	8	2285	195.23	2089.77
Johnson Street		4-Apr-24	8-Apr-24	4	1465	125.18	1339.82
Johnson Street		18-Apr-24	21-Apr-24	3	910	77.74	832.26
Johnson Street		3-May-24	6-May-24	3	985	84.14	900.86
Johnson Street		18-May-24	21-May-24	3	1335	114.03	1220.97
Johnson Street		13-Jun-24	17-Jun-24	4	1580	134.9	1445.1
Johnson Street		29-Jun-24	5-Jul-24	6	2420	206.7	2213.3

Payout currency

CAD

CAD

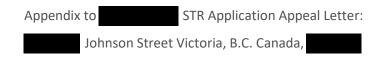
CAD

CAD

CAD

CAD

CAD



1. A Google Map displaying where my home (Johnson Street) is relative to offices minutes to walk to work each morning.



2. Letter of Employment for

August 21, 2024

To whom it may concern:

Manager,

3. Related key statements within remotely throughout the year:

1 PURPOSE

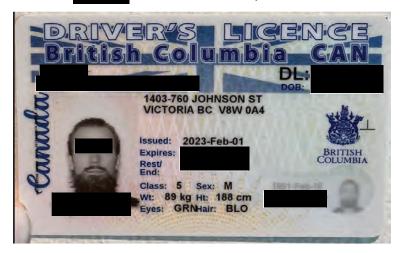
- 1.1 Staff spending time together in offices is foundational to culture and organizational performance. Call also recognizes the importance of flexible work, which is why the flexibility to work remotely is offered when Staff can perform their job duties effectively outside of offices.
- 1.2 This Directive provides the principles for Staff and Managers to make appropriate and consistent decisions regarding remote work which, for the purpose of this Directive, includes Hybrid work, temporary Work from Anywhere ("WFA") and special remote work arrangements.

ONGOING HYBRID WORK

3.7 Based on role and with the approval of their Manager, a Staff can work up to one day per week outside of a staff of their Manager, a Staff can work up to one day per week outside of a staff of their Manager, a Staff can work up to one day per week be changed at any time.

TEMPORARY WORK FROM ANYWHERE

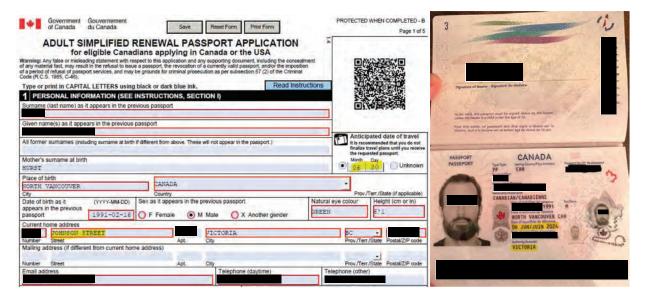
- 3.8 Subject to operational requirements, based on role, and with the approval of their Department Head and/or Senior Managing Director, a Permanent Employee can Work from Anywhere for a maximum of two periods within a single calendar year, the total duration of which should not exceed four weeks.
- 4. Drivers License: States Johnson Street as my current address:



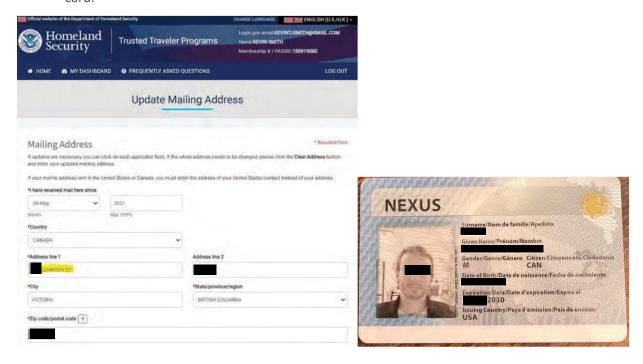
5. BC Services Card: Below is a copy of my profile on my BC Services App on my phone.



6. Passport Application (left): Displays my current home address as Johnson Street. The full date of the application is not visible here, but it does show 06/30 as the date I requested to receive my new passport. Passport (right): My new passport was issued on 06/06/2024 in Victoria.



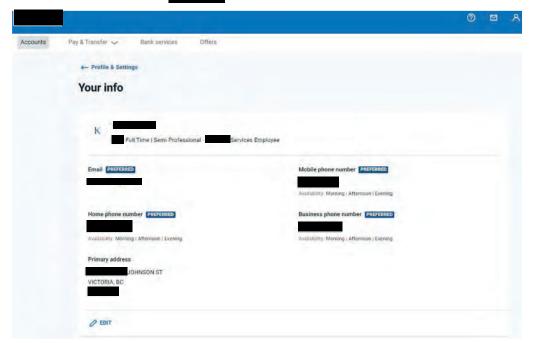
7. Nexus Application: The official website of the Department of Homeland Security shows my home address, Johnson Street, as my mailing address. Below is my associated Nexus card.



8. Mail: I receive regular notices such as car insurance renewal reminders and hospital bills to my home address as seen below.



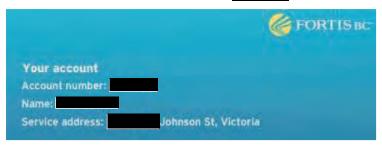
9. BMO banking profile shows Johnson Street as my Primary Address.



10. BC Hydro Bill: Under the service address my name is displayed with my address at Johnson Street.



11. Fortis BC: Displays my name and service address as



12. Drivers License: displays Johnson Street as her current address



13. Google Map: Shows has a 35-minute walk to work each morning



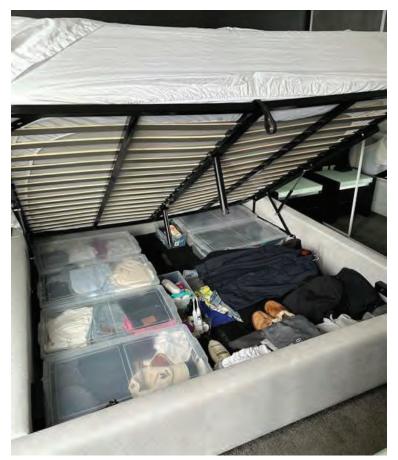
14. Employee Statement of Earnings & Deductions from the Greater Victoria School District States her address as Johnson Street



15. mail: the government of Canada send's mail to our home address.



16. Storage under the bed in the Master Bedroom: Clothing and items we need to use daily. Anything we don't want to be stored outside that could get affected by the weather.

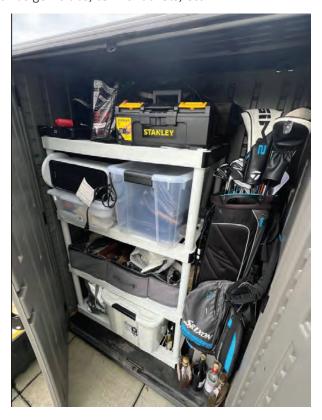


17. Storage Cabinets: Located on the patio of





18. Tall storage cabinet on the deck: any out of season clothing items that we will not wear, shoes, sporting items such as golf clubs, tennis rackets, etc.



19. storage cabinet on the deck: special/high-needs education items, electronics, toolbox, drills, and anything needed to make repairs in the condo.



20. Parkade storage: Extra cutlery, plates, glasses, cups, utensils, etc. to replace items that are broken often by guests so I can replace them during the work week. We also store miscellaneous items that are used once per year such as holiday decorations.



21. My road bike hanging in my parking stall.



From: str@victoria.ca

Sent: Thursday, January 25, 2024 3:53 PM

To:

Subject: Automatic reply: 2024 STR INSPECTION - JOHNSON

Thank you for contacting str@victoria.ca!

Principal residence applications will take longer due to inspection requirement and scheduling is subject to availability. Please note, the applicant must attend the inspection.

Our office will contact you to book an inspection, if more information is required, or once a decision has been made.

Applications are only processed when submitted as one whole and complete package.

Any applications missing information (signatures, incomplete pages or skipped fields, and missing supplementary documents) will need to be fully resubmitted (all items together).

More information regarding Short-Term Rentals in the City of Victoria, including FAQ's, and the <u>new provincial</u> rules for short-term rentals, can be found on our website: Short-Term Rentals | Victoria.

From: str@victoria.ca

Sent: Tuesday, December 3, 2024 1:19 PM

To:

Subject: Automatic reply: STR Appeal for Johnson St - Licence Inspector's Response

Thank you for contacting str@victoria.ca

The 2025 application is now available on our website: www.victoria.ca/str

Our department will not respond to inquiries where information is provided in the auto response below. Please read carefully:

- Incomplete applications, included not submitting all required documents in one email, will not be processed.
- Please ensure you review the application form carefully, including which additional documents are required. We will not accept substitutions and will result in a resubmission.
- Application forms are specific to the licensing year (2024 or 2025). Please ensure you are using the correct form, whether applying for one or both years.
- Should an inspection be required for 2025, we will contact you once your 2025 application has completed the preliminary review.

We are kindly requesting all applicants refrain from requesting status updates as it impacts our ability to efficiently do our work.

Rest assured, you will be notified by our office if we require further information or once the licence decision has been reached.

More information regarding Short-Term Rentals in the City of Victoria, including FAQ's, and the <u>new provincial</u> <u>rules for short-term rentals</u>, can be found on our website: <u>Short-Term Rentals | Victoria</u>.

Bylaw Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726

The City of Victoria is located on the homelands of the Songhees Nation and the Xwsepsum Nation.

From:

Sent:

Tuesday, June 18, 2024 10:47 AM

To:

str@victoria.ca

Subject:

RE: 2024 INSPECTION RESCHEDULING NOTICE -

JOHNSON

Hi Emma,

Ok. I will make myself available on Friday at 130pm for the inspection.

Best,



From: str@victoria.ca <str@victoria.ca> Sent: Tuesday, June 18, 2024 7:37 AM

Subject: 2024 INSPECTION RESCHEDULING NOTICE -

JOHNSON

Importance: High

Good morning

Unfortunately, due to illness, you inspection scheduled for today will need to be rescheduled.

I am holding Friday June 21st at 130 pm for you, please let me know if this appointment time works for your schedule.

Our apologies for any inconvenience.

Kind regards,

Emma Crockett (she/her)

Short-Term Rental Administrator

Bylaw Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726













The City of Victoria is located on the homelands of the Songhees Nation and Esquimalt Nation.

From:

Tuesday, March 5, 2024 6:15 PM

To: Str@Victoria.ca

Subject: RE: 2024 STR INSPECTION - JOHNSON

Hi Emma,

Sent:

The home inspection is now complete, thank you for helping to organize it. Nelson was respectful and also informative when asking him questions about the new regulations coming into affect. Nelson said that I should try to find time to speak with Marissa to discuss my situation in more detail and how I would be impacted in the future. is that something you can help me book? I can take a call any time or come in to your offices for an in-person discussion (preferrable if at all possible)?.

Looking forward to hearing back from you on the potential discussion with Marissa. Below is a high-level outline of what I would like to discuss with here. Apologies for the lengthy overview, no need to respond on any of these now, just thought it might be helpful to outline the discussion!

Some of the things I would like to go over with Marissa:

The condo I'm looking to rent is my principal residence and I'm only looking to rent it out while I'm away on weekends throughout the year. My parents own a cabin on Lake Cowichan so I have the opportunity to rent it out more than 4 times per year.

- I've applied for a principal residence license, but should I be applying for a non-principal residence if I plan on renting it out more than 4 times during the year? I've had the \$1,500 license the past two years but am getting confused because of the new regulation requirements and the requirement for me to rent out only my principal residence.

My rental situation is unique and I think I will need to seek an exemption to some of the current expected regulation changes if at all possible.

- Key point: By allowing me to rent my principal residence I'm not in any way reducing the number of available units for long-term renters because I would otherwise be living in my unit 100% of the time. I'm reducing the supply available to renters, which I think is the City of Victoria's main goal here?

Why my situation is unique:

- I do not own another property.
- I'm only renting my principal residence on weekends (only exceptions would be when I'm on vacation for a week to maybe 10 days throughout the year.
- I need to be in the office Monday-Thursday (at across the street from my condo) so I need to live in my condo during the week.
- The only reason I'm renting the condo out on weekends is because I made a mistake and took a variable rate mortgage which has more than doubled my monthly mortgage expenses (which now costs me ~\$5,000 per month including strata fees) and I need the additional income to be able to afford the condo.

Reasons why I could be adversely affected by the current regulations, and why my unique situation does not appear to be a core target of the new regulations:

- A main goal of these regulations is to return short-term rental units to the long-term housing market:
 - My situation and ability to rent my condo on a short-term basis does not increase or decrease the supply
 of long-term rental units because I need to live in the condo during the work week (Monday -Thursday).

- I can only rent it out on weekends when I go stay with my parents in Vancouver, or go to
- The regulations are attempting to bring down the cost of living for all B.C. residents:
 - o I have been significantly impacted by the higher cost of living, which is why I turned to renting out my condo on weekends when interest rates increased so significantly.
 - Forcing me into the current standardized bucket will force me out of my condo and back into the rental
 market where the cost of a similar rental unit will be \$2,400-3,400 per month. In this scenario I will not
 pay down a mortgage and I will not participate in any equity appreciation which will significantly reduce
 my ability to buy back into the market in the future.
 - This regulation will a Canadian citizen who has lived in B.C. their entire life and who was forced to move to Victoria in the first place because Vancouver was too expensive.

From: str@victoria.ca <str@victoria.ca>
Sent: Friday, January 26, 2024 3:16 PM

Subject: RE: 2024 STR INSPECTION - JOHNSON

Good afternoon

Thank you for confirming the date and time of you upcoming inspection.

ca>

Kind regards,

Emma Crockett

Pronouns: she, her, hers
Short-Term Rental Administrator, Bylaw and Licensing Services
Legislative and Regulatory Services Department
City of Victoria
1 Centennial Square, Victoria BC V8W 1P6
T 250.361.0726









The City of Victoria is located on the homelands of the Songhees and Esquimalt People.

From: < < <u>ca</u>>
Sent: Friday, January 26, 2024 3:08 PM

To: str@victoria.ca

Subject: RE: 2024 STR INSPECTION - JOHNSON

Great, really appreciate the flexibility. I will take the **Tuesday March 5th at 1pm** time slot.

If there are any cancellations, or if the inspector is in the building (the Juliet on Johnson St), and you can fit me in at any time before then I'll happily take the time slot. Short notice shouldn't be a problem.

Thanks again for your help!

From: str@victoria.ca Sent: Friday, January 26, 2024 11:46 AM

Subject: RE: 2024 STR INSPECTION - JOHNSON

Hi

Thank you for updating our office on your availability. I am holding two appointment options for you on either:

Monday March 4th at 930am

Or

Tuesday March 5th at 1pm

Please let me know if either of those dates and times work for your schedule.

Have a lovely trip!

Kind regards,

Emma Crockett

Pronouns: she, her, hers

Short-Term Rental Administrator, Bylaw and Licensing Services

Legislative and Regulatory Services Department

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726









The City of Victoria is located on the homelands of the Songhees and Esquimalt People.

From:

Subject: RE: 2024 STR INSPECTION -

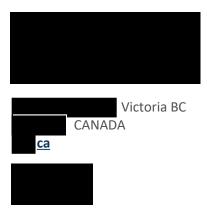
Hi Emma,

Thanks for reaching out and for helping with scheduling the appointment.

I'm supposed to be in New York for work from February 23rd to March 3rd so I will need to book another date if possible?

My office is about a block away from my condo so I'm completely flexible and can make any day/time work on my end if there is a last minute cancellation outside of the dates mentioned above. I would have a preference to try to book the appointment before I go away on February 27th but also not a concern if needs to be booked for after March 3rd.

Feel free to call me any time on my cell if helpful, or if there's ever a last minute cancelation I'm happy to take it! Thanks for your help.



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From: str@victoria.ca Sent: Thursday, January 25, 2024 11:22 AM

To: ca>; gmail.com

Subject: 2024 STR INSPECTION - JOHNSON

Good Afternoon,

Hope this email finds you well. The next step in your 2024 application process is scheduling an inspection. Bylaw Officer DUARTE is available:

TUESDAY FEBRUARY 27TH AT 930AM

Or

WEDNESDAY FEBRUARY 28TH AT 1PM

If these options do not work with your schedule, please let me know at your earliest convenience and I will look at future dates. Please note the applicant must attend the inspection.

I have attached a few helpful documents for your review.

Please note, as stated in the attached document "What You Need to Know" if the Inspecting Officer determines that there is a valid reason to inspect an area, you will be asked to grant access. Unless it is unreasonable to inspect those areas at that time, you are required to provide access.

Kind regards,

Emma Crockett

Pronouns: she, her, hers

Short-Term Rental Administrator, Bylaw and Licensing Services

Legislative and Regulatory Services Department

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726









The City of Victoria is located on the homelands of the Songhees and Esquimalt People.

From:

Sent:

Tuesday, May 7, 2024 11:07 PM

To:

str@victoria.ca

Subject:

RE: 2024 STR INSPECTION -

JOHNSON

Hi Emma,

Understood, happy to do another inspection.

Thanks for providing additional dates/times. I will take the Tuesday June 18th at 1pm timeslot.

Best,



From: str@victoria.ca < str@victoria.ca > Sent: Tuesday, May 7, 2024 3:33 PM

Subject: RE: 2024 STR INSPECTION -



JOHNSON

Good afternoon



The inspection completed in March was for a withdrawn application. For consistency and fairness another inspection for your new application is required.

The next available dates are as follows:

Tuesday June 18th at 1pm

Wednesday June 26th at 1pm

Please let me know if either of these options work for your schedule.

Kind regards,

Emma Crockett

Pronouns: she, her, hers

Short-Term Rental Administrator, Bylaw and Licensing Services

Legislative and Regulatory Services Department

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726









The City of Victoria is located on the homelands of the Songhees and Esquimalt People.

From: < <u>ca</u>x

Sent: Friday, May 3, 2024 12:54 PM

To: str@victoria.ca

Subject: RE: 2024 STR INSPECTION - JOHNSON

HI Emma,

Thanks you for your email. Just in case this was missed, I have already had an inspection from the City of Victoria back on March 5th, 2024 (see the attached email). Can you confirm if you need another inspection this year or if the one completed ~2 months ago is sufficient?

If you do need an updated inspection then I will need to ask you to provide another date/time.

Thanks for your help.



From: str@victoria.ca <str@victoria.ca>
Sent: Friday, May 3, 2024 10:53 AM
To: "> ca>

Subject: 2024 STR INSPECTION - JOHNSON

Good Morning

Hope this email finds you well. The next step in your 2024 application process is scheduling an inspection. Bylaw Officer PICKETT is available:

SATURDAY JUNE 15TH AT 930AM

Or

SATURDAY JUNE 15[™] AT 1PM

If these options do not work with your schedule, please let me know at your earliest convenience and I will look at future dates. Please note the applicant must attend the inspection.

I have attached a few helpful documents for your review.

Please note, as stated in the attached document "What You Need to Know" if the Inspecting Officer determines that there is a valid reason to inspect an area, you will be asked to grant access. Unless it is unreasonable to inspect those areas at that time, you are required to provide access.

Kind regards,

Emma Crockett

Pronouns: she, her, hers

Short-Term Rental Administrator, Bylaw and Licensing Services

Legislative and Regulatory Services Department

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6

T 250.361.0726









The City of Victoria is located on the homelands of the Songhees and Esquimalt People.

From: Crystal Anderson < cranderson@victoria.ca>
Sent: Wednesday, August 7, 2024 7:37 AM

To:

Subject: Automatic reply: Principal Residence STR Application Appeal Notice: Street

J

Johnson

Thank you for your email. Please be advised that I will be away from the office until Monday August 19 at 8:00 a.m.

If you require immediate assistance please contact Legislativeservices@victoria.ca

Thank you,

~Crystal Anderson

From:

Sent: To: Monday, August 5, 2024 9:15 PM LegislativeServices@victoria.ca

DL.PNG

Subject:

Attachments:

Principal Residence STR Application Appeal Notice:

Johi

Johnson Street

Hello,

This email is to inform you of my intent to dispute the City of Victoria's decision to deny my application for a Principal Residence Short-Term Rental License. It was stated by the bylaw officer that my application was denied because the bylaw inspector does not believe Johnson Street is my principal residence. This decision was wrongfully made

This statement by the bylaw officer is false and my application should be approved. My principal residence is Johnson Street, I do not own any other property and I do not rent any other property. There are several ways I can show that this is my principal residence, a few examples (non-exhaustive) include: my drivers license attached (my CRA assessment and BC Services card are not included at this time but also state this as my principal residence), I work across the street (750 Pandora) and need to be in the office every Monday, Tuesday, Wednesday and Thursday each week, all of my mail (and my girlfriends' mail) is delivered to this address and she does not own or rent another property, etc.

Once you provide an acknowledgement of this email and send me the Short-Term Rental Business License Appeal Process Policy I will provide you with my formal written Appeal Letter. Please let me know if there is anything else that is needed for you to review my appeal of this wrongfully denied application.

Thank you for your time and help resolving this matter.

and took the City of Victoria over 8-months to respond to my



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From:

Sent:

Wednesday, August 21, 2024 8:36 PM

To:

Legislative Services email

Subject:

RE: Principal Residence STR Application Appeal Notice:

Johnson Street

Attachments:

Johnsont St. - STR Application Appeal.docx; Appendix.docx

Legislative Services,

Thank you for providing me with the opportunity to appeal the decision to reject my Short-Term Principal Residence License application. Please accept the attached supporting documentation as my official appeal of this verdict.

There is no need to include my initial email, or the documentation provided earlier, for this submission.

Please confirm your receipt of this email and let me know if there are any questions, or if I missed anything required for this submission.

I look forward to hearing from the License Inspector responding to my appeal.

Thank you,



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- 2. Please note that any use, disclosure or copying of this email is prohibited

From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Thursday, August 8, 2024 2:53 PM

To: ca>

Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca >; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Good Afternoon

Information, including the STR Regulation Bylaw and link to the Province's website, can be viewed on the City's Short-Term Rentals webpage. Section D.1.c. of the Short-Term Rental Business Licence Appeal Process Policy states "A written submission may include: i. Reasons that Council should grant the appeal to issue a short-term rental business licence; ii. Any supporting documents."

There is no standard form nor any precedence on how to draft a written submission, the City Clerk will accept a submission in email or letter format.

Hope you find this helpful.

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0571













The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Sent: Thursday, August 8, 2024 1:49 PM

To: Legislative Services email < Legislative Services@victoria.ca> Cc: str@victoria.ca; Crystal Anderson <cranderson@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Understood. Thank you for clarifying that any questions about the specifics of my case cannot be answered.

I will begin putting everything together over the weekend but are you able to provide me with any links to specific website locations and/or important documents that I should review prior to starting? I'm assuming that the City of Victoria website should have all of this information, but it's easy to miss items if they're split across several different web pages and/or different government entity websites such as the Province of British Columbia's website.

A similar question, are you able to provide any standard form documents such as:

- A list of documents the inspector would like me to show to prove this is my primary residence? I have several ideas but I want to be as fulsome as possible in the submission
- A document that outlines how the inspector would like me to actually write the appeal (defining various sections to include and how I should reference additional documentation that might be in the appendix for that section)? I'm just assuming it would make each review easier for the inspector to find/track relevant information being provided if it was standardized. Not a problem if this is not available.

Thank you for your help, I appreciate it.



From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Thursday, August 8, 2024 12:16 PM ca>

Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street



Glad to hear! Our office is unable to respond to specific questions regarding the denial of your STR business licence application; however, we are here to assist with any procedural queries during the appeal process.

Take care,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0571













The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Sent: Wednesday, August 7, 2024 3:00 PM

To: Legislative Services email < Legislative Services@victoria.ca> Cc: str@victoria.ca; Crystal Anderson <cranderson@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Amazing news! Thank you so much for reconsidering your position, this truly means a lot to me.

I do need a couple of days to regroup and recover from the sleepless night but I will come back to you with any questions and a go-forward plan for my submission in the coming days. I should be able to spend time working on this over the weekend and I will attempt to get any questions over to you early next week to avoid any timing issues this time around.

Have a great rest of your week.



From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Wednesday, August 7, 2024 9:57 AM

Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Good Morning

Thank you for your email, and I appreciate the time you have taken to further clarify. I have discussed your situation with the City Clerk and confirmed that section D.1.a. of the policy states "An Appellant may start an appeal by submitting a request for an appeal to the City Clerk within 30 days after receiving notice from a Licence Inspector of a decision to reject the short-term rental business licence," and therefore, the City Clerk has considered the 30 days to begin as of the date of receipt which you have indicated as July 29th.

Therefore, you are invited to make a written submission in the form of reasons and/or supporting documents, for your appeal. Please provide this documentation by email to legislativeservices@victoria.ca by August 21, 2024 (revised). You can also mail these documents to the attention of Legislative Services, City Hall, #1 Centennial Square, Victoria, BC V8W 1P6, or you can drop them in the mail slot on the right side of the Pandora Avenue entrance at City Hall, #1 Centennial Square. If you wish for your initial email including attachments to be considered as your written submission, please respond to confirm. We will forward your documentation to the Licence Inspector who will respond. This response will be forwarded to you and you will be given the opportunity to respond to the Licence Inspector.

Please reach out if you have any questions.

Thank you,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 **T** 250.361.0571

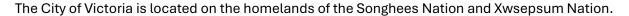












From: Sent: Wednesday, August 7, 2024 4:37 AM

To: Legislative Services email < Legislative Services@victoria.ca> Cc: str@victoria.ca; Crystal Anderson <cranderson@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Hello,

Thank you for your email and acknowledgement of my immense desire to be heard by someone at the City of Victoria. I have been attempting to speak with someone about my situation for the past 8-months and I have not been given the time of day from anyone with any desire to actually hear my story. Respectfully, I'm asking you to reconsider by reflecting on the below additional information and further extenuating circumstances that caused the delay in my initial appeal response.

As a starting point, it's unreasonable to claim that Saturday August 3rd should have been the deadline for my appeal notice. Why is this an unreasonable date:

- 1. Your letter dated July 3rd mentioned I had 30 days from the date of your letter to respond. It was unclear to me whether you intended 30 calendar days or 30 business days. This is a simple clarification that should not have gone missed by your lawyers when drafting the standard form document.
- 2. All of my correspondence with your office has been by email. Nothing led me to expect that you would send such an important document by posted mail. Your letter may have been written on Thursday, July 3rd but the post mark is dated July 7th, 2024 (I have the envelope the letter was mailed in). An email which could have included your letter, or a courier delivery would have cleared up the timeline issue. Our traditional mail system is not appropriate for complex, time sensitive situations such as this. Are you able to confirm the date your mail was actually delivered to my home?
- 3. Your letter dated July 3rd included 5 links to vital information. This information would have been guite helpful if I received the letter electronically. Because the letter was delivered by traditional mail, I was unable to use the electronic links and was denied easy access, to this vital information within your letter.

- 4. I also believe it is common practice to grant some leeway concerning a 30 day deadline (especially if you have not clearly stated if these are meant to be calendar or business days). It's quite reasonable to assume that at least a 3 day grace period would have been considered reasonable for something as crucial as this is to my livelihood.
- 5. It's stated on the Legislative Services website that your office hours are between 8am-430pm Monday to Friday. If I had any questions when preparing to send the appeal notice (on Saturday August 3rd when your office is closed) then I would not have had the opportunity to speak to anyone within your offices to answer my questions.
- 6. Similarly, the City of Victoria offices at City Hall (which is two blocks from my home) is closed over the weekend. Notably, Saturday August 3rd is also in the middle of a long weekend for the province of British Columbia and it's not reasonable to assume that I would have adequate access to information from anyone within any department at the City of Victoria if I had questions when submitting my appeal.
- 7. My email notifying the Legislative Services Office of my appeal (sent on Monday August 5th) was originally accepted on Tuesday August 6th. This timing of acceptance suggests that Legislative Services does not automatically send appeal notices to the Short-Term Rental Offices over weekends (or when offices are closed).
- 8. This means that "time is <u>not</u> of the essence" within your appeal process because you would not have done anything with the information that I provided to you while your offices were closed. In any scenario, my appeal notice would not have been adequately reviewed until Monday/Tuesday August 5th/6th (timing is variable due to the long weekend working hours) and it is unreasonable to force disclosure before your offices are open on the next business day. My email was sent to you on August 5th which would have been the earliest time your offices would have read the email and therefore it should be accepted as a timely response.
- 9. A reasonable cutoff date would be the next day of business that the Legislative Services offices are open, which is stated to be from 8am-430pm Monday to Friday.

Separately, even if you disagree with the above logic, I implore you to consider the below description of my extenuating circumstances that caused my appeal notice to be delayed.

- 1. All of the communication regarding my license application has occurred online (through email communication). The only notice that I received by posted mail (during the entire 8-month application process) was the denial notice for my Principal Residence application. I have been actively looking in my email for the acceptance (or denial) notice since my bylaw inspection was completed on June 21st.
- 2. The rejection notice (delivered by posted mail was dated July 3rd, posted as of July 5th, and delivered at some point thereafter) was delivered to me while I was out of the country and on vacation / attending a wedding. I have flight details stating that I left the country on June 30th and returned to Canada July 17th. I then worked remotely from Vancouver (at my parent's condo) and officially returned to Victoria on July 28th.
- 3. The reason for the extended visit in Vancouver following our vacation was because my girlfriend's best friend was diagnosed with a brain tumor while we were away on vacation. She does not have family in Vancouver to assist her (she has a 1-year old child) so I asked my work if I could stay in Vancouver to help her out (without knowing I needed to return to Victoria to review this appeal process). She just completed her first surgery late last week to obtain a sample for a biopsy.
- 4. Your rejection notice states July 3rd as the date it was drafted. I actually received and read the rejection notice on July 29th when I opened my mailbox the day after I returned to Victoria. Despite the above sequence of events, I still responded to the notice within an expedited timeline, 1-week from the date I opened the letter. This is an extremely difficult timeline to be able to reach any of my advisors (which was exacerbated by the long weekend).

Additional information that may be relevant to the Legislative Services team and the Short-Term Rental office:

The below information will show that that I have been actively over-communicating with the City of Victoria for the past 8-months regarding this application process. I have been attempting to have my application reviewed since January 2024 (all of the supplementary information is documented and can be provided to support this extensive timeline). The fact that we're 8 months into the year, and I'm just now getting a response to this application should display that there are several issues that could have been avoided if adequate review processes had been followed. Clearly, this review was not conducted within a reasonable timeframe by the City of Victoria and it' unreasonable to hold me to an unnecessary timeline. It's extremely disappointing that we're currently disputing a 3 day discrepancy. I'm an upstanding citizen with no prior record of criminal or social offences and I deserve to be provided with a fair review process. Unreasonably deciding to withhold my application from a proper review is borderline negligent, and outright unfair when I have been forced to navigate this extremely difficult process described below:

- 1. The City of Victoria stated by email that they estimate a minimum of 21 business days to process a Principal Residence Business License. In prior years it took the city ~10 business days to process my Non-Principal Operators License. This year, they did not provide any upfront communication to state that the application process would take a significantly longer timeline to process.
- 2. I first applied for a Principal Residence license in January 2024. I completed the required bylaw inspection on March 5th, 2024, for that application.
- 3. Due to the application process taking much longer than expected, I offered to also purchase a Non-Principal Business Operators License if it expedited the review process. Subsequently, I was approved for that license but the City of Victoria in a couple of days, but the City of Victoria also withdrew my original application for a Principal Residence License.
- 4. The City of Victoria then would not accept my original Principal Residence application because that application had been signed by my Strata 2 months and 8 days earlier (the City of Victoria requires all signatures to be executed within 2 months of submitting the application).
- 5. I was then forced to re-apply (for a second time) for a Principal Residence license this year in April 2024. This required me to go back to my strata and request additional signatures. Of note, my strata manager stated several times that I did not actually need a Principal Residence license and that my Operators license would be sufficient. Knowing the regulations were changing and that he was likely not correct, I had to request several times over the following weeks to get the signatures I was requesting from the strata council.
- 6. After receiving the signatures and re-submitting my application (the only changes to this application was the date and new wet-signatures) I was then required to wait for a bylaw inspection (for the same residence, which is my only residence) despite having had an inspection completed a few weeks prior to submitting this second Primary Residence application. The second inspection occurred on Friday June 21st.
- 7. As you can see, the application process has been incredibly slow and unnecessarily difficult. I have been attempting to get my application reviewed for 8 months and it took the bylaw inspectors more than 3 months to complete my second inspection. Why is it considered fair to hold me to 30 calendar days when this has taken 8-months of back-and-forth with the City of Victoria to review my application?
- 8. What is not visible in my email history, is the fact that I have visited City Hall at least 10 times attempting to speak to someone about my personal situation (detailed below in the next section). Each time I physically went to knock on various offices at City Hall, each time I was not provided with any options or possible times to speak with anyone other than to call/email 250.361.0276/str@victoria.ca with my questions. Each time I made an inquiry (call or email), the responses were inadequate and did not effectively answer my questions.

It seems as if the City of Victoria's has a mandate to remove all short-term rentals without adequate consideration of the underlying circumstances at each residence (not every short-term rental can be returned to the long-term rental

market). This email notification stating that you're not even planning on reviewing my appeal is extremely disheartening as I believe I have a very strong case that deserves to be heard by City Council. I believe that I'm actually someone that you're attempting to help with these new Short-Term Rental Regulations. However, because these new regulations were expedited (without consideration of unique circumstances) I'm getting bullied out of my own home by the people that are meant to help protect my property rights. If I'm given the opportunity to submit my case in more detail during my appeal process, I will expand and provide documentation/information for each of the explanations below:

I have anticipated a few questions you may have which I will try to answer briefly.

- 1. Johnson Street is my primary residence.
 - a. I live here all year round. I work one block away at office a minimum of four times per week. My team says I need to be in the office every Monday, Tuesday, Wednesday, and Thursday. Fridays are typically flexible days and I can work from anywhere.
 - b. This is also my girlfriend's primary residence. This is clearly indicated on both of our drivers licenses.
 - c. I can provide letters of employment for both of us stating that we work in the city.
- 2. My home cannot be returned to the long-term rental market
 - a. I need to be physically in the office for work each week so I cannot rent out my home for extended periods.
 - b. My girlfriend has to be at work in Victoria 5 days a week during the school year.
- 3. Why can I rent out my home for short-term rentals?
 - a. I have 5 weeks of vacation each year. My work also allows me to work remotely for up to 4 weeks per year (this can be used 1-5 business days per week providing a significant amount of optionality throughout the year).
 - b. My girlfriend lives with me and also works in Victoria. She works at Victor School working with the children with the greatest disabilities in the Greater Victoria School system. She has July and August off work and all statutory holidays.
 - c. Our schedules allow us to book off lots of long weekends throughout the year. We mostly only allow rentals in the summer months when there is high demand for rentals in Victoria and my girlfriend is off for the summer.
 - d. I have put considerable time and effort into optimizing my home so that I can rent it out on a short-term basis. I have added locked storage under my customized hydraulic bed to store all of our clothes, toiletries, and day-to-day necessities. I've added two locked storage units on my balcony to store our out-of-season clothes, sporting accessories such as golf clubs and tennis rackets, and anything we do not need on a day-to-day basis. The storage in my parking garage houses all of the items we don't need regularly, as well as the essentials needed for renting the condo on a short-term basis (spare plates and glasses to replace broken items.
- 4. Where do I stay when I rent my home?
 - a. All of my friends and family (and my girlfriend's friends and family) live in Vancouver. We take the bus to save on expenses and travel to Vancouver to visit when our place is rented.
 - b. All of our friends are getting married and having children (I'm 33 and my girlfriends almost 31) so we are constantly going away for engagement parties, weddings, baby showers, etc.
 - c. We both enjoy camping around Victoria.

- d. My parents own a cottage in Lake Cowichan which has Wi-Fi and a space for me to work.
- e. To be clear, neither of us own or rent another place in Victoria (or anywhere else).
- 5. Why do I rely on short-term rental income?
 - a. I made the mistake of entering into a variable rate interest mortgage when I purchased my condo in Interest rates increased at the fastest pace in the past 100 years causing my mortgage payment to go from ~\$2,200 at closing to ~\$4,000 per month. My strata payments (\$1,030) bring my monthly cost of living to ~\$5,000.
 - b. The cost of living in Victoria is extremely high. I'm looking to start a family in the next 1-2 years and I will need additional space but saving is extremely difficult in this economic environment.
 - c. I do not enjoy renting out my home to strangers but my home is my only asset that I can have work for me to supplement my income.
- 6. What will happen without this short-term rental income?
 - a. Without the additional rental income, I will be forced to sell my home.
 - b. Selling my home is the worst possible outcome because I will be removed from the housing market and not be able to participate in any capital appreciation, which will make re-entering the housing market in the future impossible.

All I'm asking is for the opportunity for an adequate review of application. Please provide me with the opportunity to speak with someone in person.

I apologize for the long message. It could have been more concise if I had additional time but I was prioritizing getting this returned to you as soon as possible (and I have not been able to sleep).

Thank you for your time and consideration.

From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Tuesday, August 6, 2024 1:37 PM
To: <a h

Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Good Afternoon

Our colleagues in the Short-Term Rental office have notified us that the short-term business licence decision for Johnson Street was issued to you on July 3, 2024. The Short-Term Rental Business Licence Appeal Policy establishes that a request for an appeal to the City Clerk must be submitted within 30 days after receiving notice from a Licence Inspector. Unfortunately, as your request for appeal was received on August 5, 2024, you have missed the deadline to proceed with the appeal process.

Please reach out if you have any questions.

Thank you,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Tuesday, August 6, 2024 9:07 AM

To: ca

Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice:

Johnson Street

Good Morning

I am writing to acknowledge receipt of your appeal regarding the denial of your Short-Term Rental (STR) Business Licence for Johnson Street.

Council adopted a Short-Term Rental Business Licence Appeal Process Policy (Attached). The policy provides for a written process for Council's consideration of your appeal.

You are invited to make a written submission in the form of reasons and/or supporting documents, for your appeal. Please provide this documentation by email to legislativeservices@victoria.ca by August 20, 2024. You can also mail these documents to the attention of Legislative Services, City Hall, #1 Centennial Square, Victoria, BC V8W 1P6, or you can drop them in the mail slot on the right side of the Pandora Avenue entrance at City Hall, #1 Centennial Square. If you wish for your initial email including attachments to be considered as your written submission, please respond to confirm. We will forward your documentation to the Licence Inspector who will respond. This response will be forwarded to you and you will be given the opportunity to respond to the Licence Inspector.

A written report will then go before Council at a public meeting and will include all documentation. Council will review the documentation and will make a decision to either uphold or overturn the Licence Inspector's denial of the STR Business Licence. When a meeting date is confirmed, we will notify you with the meeting details. Live and recorded meetings can be watched at Council & Committee Meetings | City of Victoria

If you require further information, please do not hesitate to contact us.

Thank you,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0571













The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: < <u>ca</u>>

Sent: Monday, August 5, 2024 6:15 PM

To: Legislative Services email < Legislative Services@victoria.ca >

Subject: Principal Residence STR Application Appeal Notice: Johnson Street

Hello,

This email is to inform you of my intent to dispute the City of Victoria's decision to deny my application for a Principal Residence Short-Term Rental License. It was stated by the bylaw officer that my application was denied because the bylaw inspector does not believe Johnson Street is my principal residence. This decision was wrongfully made and took the City of Victoria over 8-months to respond to my

This statement by the bylaw officer is false and my application should be approved. My principal residence is Johnson Street, I do not own any other property and I do not rent any other property. There are several ways I can show that this is my principal residence, a few examples (non-exhaustive) include: my drivers license attached (my CRA assessment and BC Services card are not included at this time but also state this as my principal residence), I work across the street (750 Pandora) and need to be in the office every Monday, Tuesday, Wednesday and Thursday each week, all of my mail (and my girlfriends' mail) is delivered to this address and she does not own or rent another property, etc.

Once you provide an acknowledgement of this email and send me the Short-Term Rental Business License Appeal Process Policy I will provide you with my formal written Appeal Letter. Please let me know if there is anything else that is needed for you to review my appeal of this wrongfully denied application.

Thank you for your time and help resolving this matter.



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- 1. Please immediately notify the sender and destroy this email; and
- 2. Please note that any use, disclosure or copying of this email is prohibited.

From:

Sent:

Thursday, December 12, 2024 9:11 AM

To: Cc: Legislative Services email str@victoria.ca; Becky Roder

Subject:

RE: STR Appeal for

Johnson St - Licence Inspector's Response

Thank for granting an extension. I have just confirmed that I should be able to receive the data I need from my employer this week so I should be able to make this timeline work if absolutely necessary.

That said, I will be forced to work on this throughout the holiday's as I can only work on my response outside of my regular working hours. Is there any way you can give me an extra 7-14 days so I can enjoy some time with family over the holidays? Even making my response due on Sunday January 15th (a 5 business day extension) would provide me with 4 additional days to work over the weekends.

This seems like it should still be more than a reasonable request as the License Inspector had 98 days to prepare and I will still only have 45 if you grant this minor extension request. Separately, I would also be surprised if my case would have even been reviewed over the holidays if you never gave me the initial extension so an extra few days is likely not impacting the timeline of this process in any way.

Thank you for your consideration.

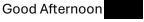


From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Thursday, December 5, 2024 3:14 PM

Cc: str@victoria.ca; Legislative Services email < LegislativeServices@victoria.ca >; Becky Roder < BRoder@victoria.ca >

Subject: RE: STR Appeal for Johnson St - Licence Inspector's Response



Thank you for submitting your request for an extension of the response period. The City Clerk has granted a thirty (30) calendar day extension to the response period for this appeal. Your deadline for response is Friday, January 03, 2025.

As before, this response, along with the Licence Inspector's response and all previous documentation, will be attached to the report going to the Council Meeting that follows Committee of the Whole on a date to be determined.

Please note that, after you have responded, the opportunity for comment will have closed and the decision before Council is to either uphold or overturn the Licence Inspector's denial of your licence. We will notify you as soon as this item has been scheduled on a Council agenda.

Sincerely,

Legislative Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: ca>

Sent: December 4, 2024 4:30 PM

To: Legislative Services email < Legislative Services@victoria.ca>

Cc: str@victoria.ca

Subject: RE: STR Appeal for Johnson St - Licence Inspector's Response

Dear Legislative Services,

I am writing to follow up on my email sent yesterday requesting a time extension for submitting my short-term rental documentation.

As I have not received a response to my extension request before the end of today's business hours, I wanted to confirm my understanding that I may continue preparing my response to the License Inspector while awaiting your reply. I believe this is a reasonable approach given that I proactively reached out before the deadline to request additional time.

Please let me know if you require any additional information from me regarding this matter. I look forward to your response and will submit my complete documentation as soon as possible while awaiting your response.

Thank you for your attention to this matter.



From:

Sent: Tuesday, December 3, 2024 1:19 PM

To: Legislative Services email < Legislative Services@victoria.ca>

Cc: str@victoria.ca

Subject: RE: STR Appeal for Johnson St - Licence Inspector's Response

Dear Legislative Services,

I am writing to formally request an extension of the current response period (specified in Section D.1.e) of the Short-Term Rental Business Licence Appeal Process Policy. The following are several practical reasons that require additional time to adequately respond to the License Inspectors 135 page submission.

Policy Implementation Concerns:

- The Policy does not specify whether the 7 days are calendar or business days. It appears Legislative Services is making the determination.
- No guidance is provided regarding extension requests.

Several critical factors necessitate this extension request:

- 1. Disproportionate Resources and Time Allocation
 - The License Inspector had 98 days to prepare their response, with access to municipal resources and staff.
 - I have been given only 7 ambiguous days while maintaining full-time employment (60+ hours per week).
 - The Licence Inspector had 14x the amount of time to prepare their response to my submission. It is difficult to believe this is in-line with the spirit of the written Appeal Process Policy.

- This creates a fundamental imbalance in the ability to present a proper case.
- The volume of documentation (135 pages) appears to constitute "document dumping," a practice where overwhelming quantities of documentation are provided with minimal time for review.

2. Pending Critical Documentation

- My employer is currently preparing official documentation of my work-related travel dates and flight details. This will help show that I have rented my home for short periods while I'm away for work.
- IT department is retrieving my building access card data for approval, which takes time as my personal request is far from his top priority. This data will conclusively prove that I'm in Victoria for both regular and extended periods throughout the year.
- These records will directly refute several of the License Inspector's erroneous "Facts." For example, the incorrect assertion that I was in Europe for three months in 2024.
- These records are critical to Council's informed decision-making.

3. Procedural Fairness Concerns

- No clear guidance has been provided regarding what specific evidence would satisfy the principal residence requirement.
- The current timeline doesn't allow for proper organization and presentation of evidence. There is complex documentation requiring third-party verification.
- The License Inspector has made serious allegations about the authenticity of my documentation, including suggesting I falsified banking records. These allegations extend to questioning documentation I submitted to federal agencies (U.S. Department of Homeland Security).

4. Factual Disputes

- Approximately half of the License Inspector's "Facts" contain inaccuracies or misleading statements. As an example, Bylaw Officer DUARTE stated that I created a commercial business through my bank (he made several additional comments in his statement that will be easily refuted).
- Each false statement requires specific documentation to address the inaccuracy. This contradicting and fact-based evidence will take additional time to gather.

Given these circumstances, I respectfully request:

- 1. A minimum extension of 50 days to prepare a comprehensive response.
- 2. Clear written guidance on what specific evidence would satisfy the principal residence requirement.

This extension would allow for:

- Protection of fundamental procedural rights.
- Receipt and incorporation of pending employer documentation.
- Proper review and response to all factual inaccuracies.
- Collection of additional supporting evidence.
- Thorough response to serious allegations about documentation authenticity.

The principles of procedural fairness require that I have adequate time and opportunity to present my case, particularly given the serious nature of the allegations and the potential impact on my housing security. This is consistent with Canadian administrative and case law. I have summarized Baker v. Canada [1999] 2 SCR 817 and Speckling v. BC (Workers' Compensation Board) 2005 BCCA 80 below as examples.

Baker v. Canada [1999] 2 SCR 817

- Leading Supreme Court of Canada case on procedural fairness.
- Establishes that greater procedural protections are required when decisions significantly affect individuals' rights and interests.
- Relevant Quote: "The more important the decision is to the lives of those affected... the more stringent the procedural protections that will be mandated."

• Application: Housing security and property rights are fundamental interests requiring robust procedural protection.

British Columbia Cases:

- Speckling v. British Columbia (Workers' Compensation Board) 2005 BCCA 80.
- BC Court of Appeal decision establishing right to respond to adverse findings.
- Emphasizes need for meaningful opportunity to address allegations.
- Relevant Quote: "Procedural fairness requires that a party must know the case it has to meet and must be given a full and fair opportunity to respond."
 - Application: I need adequate time to gather evidence refuting the License Inspector's factual claims.

I appreciate your consideration of this request and look forward to your timely response.



From: Legislative Services email < LegislativeServices@victoria.ca>

Sent: Wednesday, November 27, 2024 6:07 PM

To:

Cc: str@victoria.ca; Legislative Services email <LegislativeServices@victoria.ca> Subject: STR Appeal for Johnson St - Licence Inspector's Response

Good Afternoon

Attached is the Licence Inspector's response with regards to your appeal of the denial of your Short-Term Renal Business Licence application for Johnson Street. You now have 7 days to respond (Wednesday, December 4, 2024) with your final submission. That response, along with this report and all previous documentation, will be attached to the report going to the Council Meeting that follows Committee of the Whole on a date to be determined.

Please note that, after you have responded, the opportunity for comment will have closed and the decision before Council is to either uphold or overturn the Licence Inspector's denial of your license. We will notify you as soon as this item has been scheduled on a Council agenda.

Thank you,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 **T** 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Legislative Services email < Legislative Services@victoria.ca> Sent: Friday, August 23, 2024 6:26 PM

To:

Cc: Crystal Anderson; Legislative Services email

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Good Afternoon

Thank you for your email. Unfortunately, we are unable to provide an estimated timeline as the Short-Term Rental office responds to appeals in order of receipt and each varies in completion time. However, I can say that it is very unlikely that you will hear back within the next couple of weeks.

Hope you enjoy your vacation!

Thank you,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Sent: Thursday, August 22, 2024 10:30 AM

To: Legislative Services email < Legislative Services@victoria.ca>

Cc: Crystal Anderson < cranderson@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Perfect, thank you for confirming receipt.

Do you have an estimated timeline for the License Inspector to respond? I'm planning on taking a few vacation days next week so I want to ensure I give myself enough time to build my response if I'm only given 7 days to respond from the time it's received.

Thanks,



From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Thursday, August 22, 2024 8:30 AM <u>ca</u>>

Cc: Legislative Services email < LegislativeServices@victoria.ca >; Crystal Anderson < cranderson@victoria.ca >

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Good Morning

This email is to confirm receipt of your written submission. It will be forwarded to the Short-Term Rental office for the Licence Inspector to respond. Upon receipt of the response, Legislative Services will forward it to you for a final opportunity to respond. We will then schedule the appeal for Council's consideration.

Thank you,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From:

Sent: Wednesday, August 21, 2024 5:36 PM

To: Legislative Services email < Legislative Services@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Legislative Services,

Thank you for providing me with the opportunity to appeal the decision to reject my Short-Term Principal Residence License application. Please accept the attached supporting documentation as my official appeal of this verdict.

There is no need to include my initial email, or the documentation provided earlier, for this submission.

Please confirm your receipt of this email and let me know if there are any questions, or if I missed anything required for this submission.

I look forward to hearing from the License Inspector responding to my appeal.

Thank you,



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- 2. Please note that any use, disclosure or copying of this email is prohibited

From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Thursday, August 8, 2024 2:53 PM To:

Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Good Afternoon

Information, including the STR Regulation Bylaw and link to the Province's website, can be viewed on the City's Short-Term Rentals webpage. Section D.1.c. of the Short-Term Rental Business Licence Appeal Process Policy states "A written submission may include: i. Reasons that Council should grant the appeal to issue a short-term rental business licence; ii. Any supporting documents."

There is no standard form nor any precedence on how to draft a written submission, the City Clerk will accept a submission in email or letter format.

Hope you find this helpful.

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From:

Sent: Thursday, August 8, 2024 1:49 PM

To: Legislative Services email < Legislative Services@victoria.ca> Cc: str@victoria.ca; Crystal Anderson <cranderson@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Understood. Thank you for clarifying that any questions about the specifics of my case cannot be answered.

I will begin putting everything together over the weekend but are you able to provide me with any links to specific website locations and/or important documents that I should review prior to starting? I'm assuming that the City of Victoria website should have all of this information, but it's easy to miss items if they're split across several different web pages and/or different government entity websites such as the Province of British Columbia's website.

A similar question, are you able to provide any standard form documents such as:

- A list of documents the inspector would like me to show to prove this is my primary residence? I have several ideas but I want to be as fulsome as possible in the submission
- A document that outlines how the inspector would like me to actually write the appeal (defining various sections to include and how I should reference additional documentation that might be in the appendix for that section)?

I'm just assuming it would make each review easier for the inspector to find/track relevant information being provided if it was standardized. Not a problem if this is not available.

Thank you for your help, I appreciate it.



From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Thursday, August 8, 2024 12:16 PM To:

Cc: str@victoria.ca; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street



Glad to hear! Our office is unable to respond to specific questions regarding the denial of your STR business licence application; however, we are here to assist with any procedural queries during the appeal process.

Take care,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Sent: Wednesday, August 7, 2024 3:00 PM

To: Legislative Services email < Legislative Services@victoria.ca > **Cc:** <u>str@victoria.ca</u>; Crystal Anderson < <u>cranderson@victoria.ca</u>>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Amazing news! Thank you so much for reconsidering your position, this truly means a lot to me.

I do need a couple of days to regroup and recover from the sleepless night but I will come back to you with any questions and a go-forward plan for my submission in the coming days. I should be able to spend time working on this over the weekend and I will attempt to get any questions over to you early next week to avoid any timing issues this time around.

Have a great rest of your week.



From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Wednesday, August 7, 2024 9:57 AM

Cc: str@victoria.ca; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Good Morning

Thank you for your email, and I appreciate the time you have taken to further clarify. I have discussed your situation with the City Clerk and confirmed that section D.1.a. of the policy states "An Appellant may start an appeal by submitting a request for an appeal to the City Clerk within 30 days after receiving notice from a Licence Inspector of a decision to reject the short-term rental business licence," and therefore, the City Clerk has considered the 30 days to begin as of the date of receipt which you have indicated as July 29th.

Therefore, you are invited to make a written submission in the form of reasons and/or supporting documents, for your appeal. Please provide this documentation by email to legislativeservices@victoria.ca by August 21, 2024 (revised). You can also mail these documents to the attention of Legislative Services, City Hall, #1 Centennial Square, Victoria, BC V8W 1P6, or you can drop them in the mail slot on the right side of the Pandora Avenue entrance at City Hall, #1 Centennial Square. If you wish for your initial email including attachments to be considered as your written submission, please respond to confirm. We will forward your documentation to the Licence Inspector who will respond. This response will be forwarded to you and you will be given the opportunity to respond to the Licence Inspector.

Please reach out if you have any questions.

Thank you,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0571













The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Sent: Wednesday, August 7, 2024 4:37 AM

To: Legislative Services email < Legislative Services@victoria.ca > Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca >

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Hello,

Thank you for your email and acknowledgement of my immense desire to be heard by someone at the City of Victoria. I have been attempting to speak with someone about my situation for the past 8-months and I have not been given the time of day from anyone with any desire to actually hear my story. Respectfully, I'm asking you to reconsider by reflecting on the below additional information and further extenuating circumstances that caused the delay in my initial appeal response.

As a starting point, it's unreasonable to claim that Saturday August 3rd should have been the deadline for my appeal notice. Why is this an unreasonable date:

- 1. Your letter dated July 3rd mentioned I had 30 days from the date of your letter to respond. It was unclear to me whether you intended 30 calendar days or 30 business days. This is a simple clarification that should not have gone missed by your lawyers when drafting the standard form document.
- 2. All of my correspondence with your office has been by email. Nothing led me to expect that you would send such an important document by posted mail. Your letter may have been written on Thursday, July 3rd but the post mark is dated July 7th, 2024 (I have the envelope the letter was mailed in). An email which could have included your letter, or a courier delivery would have cleared up the timeline issue. Our traditional mail system is not appropriate for complex, time sensitive situations such as this. Are you able to confirm the date your mail was actually delivered to my home?
- 3. Your letter dated July 3rd included 5 links to vital information. This information would have been quite helpful if I received the letter electronically. Because the letter was delivered by traditional mail, I was unable to use the electronic links and was denied easy access, to this vital information within your letter.
- 4. I also believe it is common practice to grant some leeway concerning a 30 day deadline (especially if you have not clearly stated if these are meant to be calendar or business days). It's quite reasonable to assume that at least a 3 day grace period would have been considered reasonable for something as crucial as this is to my livelihood.
- 5. It's stated on the Legislative Services website that your office hours are between 8am-430pm Monday to Friday. If I had any questions when preparing to send the appeal notice (on Saturday August 3rd when your office is closed) then I would not have had the opportunity to speak to anyone within your offices to answer my questions.
- 6. Similarly, the City of Victoria offices at City Hall (which is blocks from my home) is closed over the weekend. Notably, Saturday August 3rd is also in the middle of a long weekend for the province of British Columbia and it's not reasonable to assume that I would have adequate access to information from anyone within any department at the City of Victoria if I had questions when submitting my appeal.
- 7. My email notifying the Legislative Services Office of my appeal (sent on Monday August 5th) was originally accepted on Tuesday August 6th. This timing of acceptance suggests that Legislative Services does not automatically send appeal notices to the Short-Term Rental Offices over weekends (or when offices are closed).
- 8. This means that "time is <u>not</u> of the essence" within your appeal process because you would not have done anything with the information that I provided to you while your offices were closed. In any scenario, my appeal notice would not have been adequately reviewed until Monday/Tuesday August 5th/6th (timing is variable due to the long weekend working hours) and it is unreasonable to force disclosure before your offices are open on the next business day. My email was sent to you on August 5th which would have been the earliest time your offices would have read the email and therefore it should be accepted as a timely response.
- 9. A reasonable cutoff date would be the next day of business that the Legislative Services offices are open, which is stated to be from 8am-430pm Monday to Friday.

Separately, even if you disagree with the above logic, I implore you to consider the below description of my extenuating circumstances that caused my appeal notice to be delayed.

1. All of the communication regarding my license application has occurred online (through email communication). The only notice that I received by posted mail (during the entire 8-month application process) was the denial notice for my Principal Residence application. I have been actively looking in my email for the acceptance (or denial) notice since my bylaw inspection was completed on June 21st.

- 2. The rejection notice (delivered by posted mail was dated July 3rd, posted as of July 5th, and delivered at some point thereafter) was delivered to me while I was out of the country and on vacation / attending a wedding. I have flight details stating that I left the country on June 30th and returned to Canada July 17th. I then worked remotely from Vancouver (at my parent's condo) and officially returned to Victoria on July 28th.
- 3. The reason for the extended visit in Vancouver following our vacation was because my girlfriend's best friend was diagnosed with a brain tumor while we were away on vacation. She does not have family in Vancouver to assist her (she has a 1-year old child) so I asked my work if I could stay in Vancouver to help her out (without knowing I needed to return to Victoria to review this appeal process). She just completed her first surgery late last week to obtain a sample for a biopsy.
- 4. Your rejection notice states July 3rd as the date it was drafted. I actually received and read the rejection notice on July 29th when I opened my mailbox the day after I returned to Victoria. Despite the above sequence of events, I still responded to the notice within an expedited timeline, 1-week from the date I opened the letter. This is an extremely difficult timeline to be able to reach any of my advisors (which was exacerbated by the long weekend).

Additional information that may be relevant to the Legislative Services team and the Short-Term Rental office: The below information will show that I have been actively over-communicating with the City of Victoria for the past 8-months regarding this application process. I have been attempting to have my application reviewed since January 2024 (all of the supplementary information is documented and can be provided to support this extensive timeline). The fact that we're 8 months into the year, and I'm just now getting a response to this application should display that there are several issues that could have been avoided if adequate review processes had been followed. Clearly, this review was not conducted within a reasonable timeframe by the City of Victoria and it' unreasonable to hold me to an unnecessary timeline. It's extremely disappointing that we're currently disputing a 3 day discrepancy. I'm an upstanding citizen with no prior record of criminal or social offences and I deserve to be provided with a fair review process. Unreasonably deciding to withhold my application from a proper review is borderline negligent, and outright unfair when I have been forced to navigate this extremely difficult process described below:

- 1. The City of Victoria stated by email that they estimate a minimum of 21 business days to process a Principal Residence Business License. In prior years it took the city ~10 business days to process my Non-Principal Operators License. This year, they did not provide any upfront communication to state that the application process would take a significantly longer timeline to process.
- 2. I first applied for a Principal Residence license in January 2024. I completed the required bylaw inspection on March 5th, 2024, for that application.
- 3. Due to the application process taking much longer than expected, I offered to also purchase a Non-Principal Business Operators License if it expedited the review process. Subsequently, I was approved for that license but the City of Victoria in a couple of days, but the City of Victoria also withdrew my original application for a Principal Residence License.
- 4. The City of Victoria then would not accept my original Principal Residence application because that application had been signed by my Strata 2 months and 8 days earlier (the City of Victoria requires all signatures to be executed within 2 months of submitting the application).
- 5. I was then forced to re-apply (for a second time) for a Principal Residence license this year in April 2024. This required me to go back to my strata and request additional signatures. Of note, my strata manager stated several times that I did not actually need a Principal Residence license and that my Operators license would be sufficient. Knowing the regulations were changing and that he was likely not correct, I had to request several times over the following weeks to get the signatures I was requesting from the strata council.
- 6. After receiving the signatures and re-submitting my application (the only changes to this application was the date and new wet-signatures) I was then required to wait for a bylaw inspection (for the same residence, which

- is my only residence) despite having had an inspection completed a few weeks prior to submitting this second Primary Residence application. The second inspection occurred on Friday June 21st.
- 7. As you can see, the application process has been incredibly slow and unnecessarily difficult. I have been attempting to get my application reviewed for 8 months and it took the bylaw inspectors more than 3 months to complete my second inspection. Why is it considered fair to hold me to 30 calendar days when this has taken 8-months of back-and-forth with the City of Victoria to review my application?
- 8. What is not visible in my email history, is the fact that I have visited City Hall at least 10 times attempting to speak to someone about my personal situation (detailed below in the next section). Each time I physically went to knock on various offices at City Hall, each time I was not provided with any options or possible times to speak with anyone other than to call/email 250.361.0276/str@victoria.ca with my questions. Each time I made an inquiry (call or email), the responses were inadequate and did not effectively answer my questions.

It seems as if the City of Victoria's has a mandate to remove all short-term rentals without adequate consideration of the underlying circumstances at each residence (not every short-term rental can be returned to the long-term rental market). This email notification stating that you're not even planning on reviewing my appeal is extremely disheartening as I believe I have a very strong case that deserves to be heard by City Council. I believe that I'm actually someone that you're attempting to help with these new Short-Term Rental Regulations. However, because these new regulations were expedited (without consideration of unique circumstances) I'm getting bullied out of my own home by the people that are meant to help protect my property rights. If I'm given the opportunity to submit my case in more detail during my appeal process, I will expand and provide documentation/information for each of the explanations below:

I have anticipated a few questions you may have which I will try to answer briefly.

- 1. Johnson Street is my primary residence.
 - a. I live here all year round. I work one block away at and I am required to be in the office a minimum of four times per week. My team says I need to be in the office every Monday, Tuesday, Wednesday, and Thursday. Fridays are typically flexible days and I can work from anywhere.
 - b. This is also my girlfriend's primary residence. This is clearly indicated on both of our drivers licenses.
 - c. I can provide letters of employment for both of us stating that we work in the city.
- 2. My home cannot be returned to the long-term rental market
 - a. I need to be physically in the office for work each week so I cannot rent out my home for extended periods.
 - b. My girlfriend has to be at work in Victoria 5 days a week during the school year.
- 3. Why can I rent out my home for short-term rentals?
 - a. I have 5 weeks of vacation each year. My work also allows me to work remotely for up to 4 weeks per year (this can be used 1-5 business days per week providing a significant amount of optionality throughout the year).
 - b. My girlfriend lives with me and also works in Victoria. She works at Victor School working with the children with the greatest disabilities in the Greater Victoria School system. She has July and August off work and all statutory holidays.
 - c. Our schedules allow us to book off lots of long weekends throughout the year. We mostly only allow rentals in the summer months when there is high demand for rentals in Victoria and my girlfriend is off for the summer.

- d. I have put considerable time and effort into optimizing my home so that I can rent it out on a short-term basis. I have added locked storage under my customized hydraulic bed to store all of our clothes, toiletries, and day-to-day necessities. I've added two locked storage units on my balcony to store our out-of-season clothes, sporting accessories such as golf clubs and tennis rackets, and anything we do not need on a day-to-day basis. The storage in my parking garage houses all of the items we don't need regularly, as well as the essentials needed for renting the condo on a short-term basis (spare plates and glasses to replace broken items.
- 4. Where do I stay when I rent my home?
 - a. All of my friends and family (and my girlfriend's friends and family) live in Vancouver. We take the bus to save on expenses and travel to Vancouver to visit when our place is rented.
 - b. All of our friends are getting married and having children (I'm 33 and my girlfriends almost 31) so we are constantly going away for engagement parties, weddings, baby showers, etc.
 - c. We both enjoy camping around Victoria.
 - d. My parents own a cottage in Lake Cowichan which has Wi-Fi and a space for me to work.
 - e. To be clear, neither of us own or rent another place in Victoria (or anywhere else).
- 5. Why do I rely on short-term rental income?
 - a. I made the mistake of entering into a variable rate interest mortgage when I purchased my condo in June 2021. Interest rates increased at the fastest pace in the past 100 years causing my mortgage payment to go from ~\$2,200 at closing to ~\$4,000 per month. My strata payments (\$1,030) bring my monthly cost of living to ~\$5,000.
 - b. The cost of living in Victoria is extremely high. I'm looking to start a family in the next 1-2 years and I will need additional space but saving is extremely difficult in this economic environment.
 - c. I do not enjoy renting out my home to strangers but my home is my only asset that I can have work for me to supplement my income.
- 6. What will happen without this short-term rental income?
 - a. Without the additional rental income, I will be forced to sell my home.
 - b. Selling my home is the worst possible outcome because I will be removed from the housing market and not be able to participate in any capital appreciation, which will make re-entering the housing market in the future impossible.

All I'm asking is for the opportunity for an adequate review of application. Please provide me with the opportunity to speak with someone in person.

I apologize for the long message. It could have been more concise if I had additional time but I was prioritizing getting this returned to you as soon as possible (and I have not been able to sleep).

Thank you for your time and consideration.

From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Tuesday, August 6, 2024 1:37 PM

Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Good Afternoon

Our colleagues in the Short-Term Rental office have notified us that the short-term business licence decision for Johnson Street was issued to you on July 3, 2024. The Short-Term Rental Business Licence Appeal Policy establishes that a request for an appeal to the City Clerk must be submitted within 30 days after receiving notice from a Licence Inspector. Unfortunately, as your request for appeal was received on August 5, 2024, you have missed the deadline to proceed with the appeal process.

Please reach out if you have any questions.

Thank you,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 **T** 250.361.0571













The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From: Legislative Services email < Legislative Services@victoria.ca >

Sent: Tuesday, August 6, 2024 9:07 AM

To:

Cc: str@victoria.ca; Crystal Anderson < cranderson@victoria.ca>; Legislative Services email

<LegislativeServices@victoria.ca>

Subject: RE: Principal Residence STR Application Appeal Notice: Johnson Street

Good Morning

I am writing to acknowledge receipt of your appeal regarding the denial of your Short-Term Rental (STR) Business Licence for Johnson Street.

Council adopted a Short-Term Rental Business Licence Appeal Process Policy (Attached). The policy provides for a written process for Council's consideration of your appeal.

You are invited to make a written submission in the form of reasons and/or supporting documents, for your appeal. Please provide this documentation by email to legislativeservices@victoria.ca by August 20, 2024. You can also mail these documents to the attention of Legislative Services, City Hall, #1 Centennial Square, Victoria, BC V8W 1P6, or you can drop them in the mail slot on the right side of the Pandora Avenue entrance at City Hall, #1 Centennial Square. If you wish for your initial email including attachments to be considered as your written submission, please respond to confirm. We will forward your documentation to the Licence Inspector who will respond. This response will be forwarded to you and you will be given the opportunity to respond to the Licence Inspector.

A written report will then go before Council at a public meeting and will include all documentation. Council will review the documentation and will make a decision to either uphold or overturn the Licence Inspector's denial of the STR Business Licence. When a meeting date is confirmed, we will notify you with the meeting details. Live and recorded meetings can be watched at Council & Committee Meetings | City of Victoria

If you require further information, please do not hesitate to contact us.

Thank you,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From:

Sent: Monday, August 5, 2024 6:15 PM

To: Legislative Services email < Legislative Services@victoria.ca>

Subject: Principal Residence STR Application Appeal Notice: Johnson Street

Hello,

This email is to inform you of my intent to dispute the City of Victoria's decision to deny my application for a Principal Residence Short-Term Rental License. It was stated by the bylaw officer that my application was denied because the bylaw inspector does not believe Johnson Street is my principal residence. This decision was wrongfully made and took the City of Victoria over 8-months to respond to my

This statement by the bylaw officer is false and my application should be approved. My principal residence is Johnson Street, I do not own any other property and I do not rent any other property. There are several ways I can show that this is my principal residence, a few examples (non-exhaustive) include: my drivers license attached (my CRA assessment and BC Services card are not included at this time but also state this as my principal residence), I work across) and need to be in the office every Monday, Tuesday, Wednesday and Thursday each week, all of my mail (and my girlfriends' mail) is delivered to this address and she does not own or rent another property, etc.

Once you provide an acknowledgement of this email and send me the Short-Term Rental Business License Appeal Process Policy I will provide you with my formal written Appeal Letter. Please let me know if there is anything else that is needed for you to review my appeal of this wrongfully denied application.

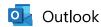
Thank you for your time and help resolving this matter.





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The Official Community Plan is Unintentionally Hurting Some Victorians

From

Date Tue 4/2/2024 9:05 PM

To ocp@victoria.ca <ocp@victoria.ca>

Hi All,

I apologize in advance for the long message but I'm running out of options and people to contact - I need your help. I know I'm not the only one in this position and we're all getting left behind because we're falling between the cracks of these new regulations being put in place. Please acknowledge receipt of this email and elevate this to someone who is in a position to provide some guidance/answers.

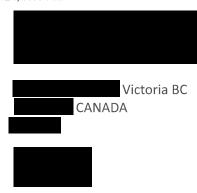
I have tried multiple times to find someone to speak with the at the City of Victoria (in-person, by email, and by phone) about the new short-term rental bylaws going into affect but I have not been able to find anyone who can tell me more than what is already presented on the city's website. Please let me know who I can contact (or please connect me directly with that person) about my situation outlined below:

- I own my condo in downtown Victoria and this is my primary residence. I do NOT own another property.
- I have to be at work in the office every week from Monday to Thursday so I have to live in my condo every single week.
- Because the cost of living is so high, I sleep on my parents pullout couch most weekends in the summer so I can rent my place out on a short term basis over the weekends.
- I do NOT have the opportunity to rent my place out for longer periods than 3-4 nights at most.
- Currently, I will only be allowed to rent my place out 4 times per year under through a primary residence short-term rental license.
- By limiting me to only 4 rentals per year, the City of Victoria will be forcing me to sell my condo and return as a renter to the rental market.

The new regulations are meant to improve the cost of living for everyone in B.C. by returning <u>investment</u> <u>properties</u> to the long-term rental market. Without any exemption or change to the regulation my condo will indeed return to the market, but only after hurting someone you're trying to help. Importantly, I will no longer be able to participate in the real estate market... and will have a much harder time building any home equity to allow me to eventually buy a place that can house a growing family.

A simple solution to this problem would be to remove the cap on the number of times a registered homeowner, renting out their primary residence, can rent out their home. Of course everything else would still be required such as the buildings strata bylaws would have to be followed, the owner would need a business license (feel free to increase the fee 10x from \$150 to \$1,500), etc. If this were allowed, I would still live in my place 200-250 days per year.

Separately but related, I cannot attend the OCP meetings on April 16th and 18th as I will be travelling for work and the online session will be taking place at about 2am for me. Will there potentially be a replay available? Please call me at my cell phone number below or email me any time. I will make the time to talk with you at your convenience.



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From:

Theodoric Weicksel <Theodoric.Weicksel@tribemgmt.com> Thursday, January 18, 2024 2:20 PM

Sent:

To:

Subject: Attachments:

FW: FW: CY24 STR Application -

- Juliet Unit

ShortTermRentalApplication.pdf



Theodoric Weicksel

Community Manager **Tribe Management Inc.**215-19 Dallas Road, Victoria, BC V8V 5A6
P: 250-412-0713 x.8111

<u>tribemgmt.com</u> | <u>triberentals.com</u>



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From: < <u>ca</u>>

Sent: Wednesday, January 17, 2024 10:07 AM

To: Theodoric Weicksel < Theodoric.Weicksel@tribemgmt.com > **Subject:** RE: CY24 STR Application - Juliet Unit

Importance: High

Hi Theodoric,

Can you please let me know if this is in process?

My STR license is no longer valid and I need to get this to the city asap.

Thank you,
From: <
Any update on this?
Thanks,
From: Sent: Tuesday, January 9, 2024 12:00:32 PM To: Theodoric Weicksel < Theodoric. Weicksel @tribemgmt.com > Subject: RE: CY24 STR Application - Juliet Unit
Hi Theo,
Thanks for the response. See attached for the single pdf.
Let me know if you need anything else.
Best,

From: Theodoric Weicksel < Theodoric. Weicksel@tribemgmt.com >

Sent: Tuesday, January 9, 2024 10:07 AM

To: | | | | |

ca>

Subject: RE: CY24 STR Application -

- Juliet Unit

Good morning,

Can you please make this a single pdf for the STR, that is all I need in order to get this signed.

Thanks

Theo

Theodoric Weicksel

Community Manager



Tribe Management Inc.

215-19 Dallas Road, Victoria, BC V8V 5A6

P: 250-412-0713 x.8111

tribemgmt.com | triberentals.com



Please note: All Tribe Offices are closed December 23rd - January 2nd

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Sent: Tuesday, January 9, 2024 8:47 AM To: Theodoric Weicksel < Theodoric.Weicksel@tribemgmt.com >; Wendy McKenzie < Wendy.McKenzie@tribemgmt.com > Subject: FW: CY24 STR Application - Juliet Unit Importance: High
Hi Theodoric & Wendy,
Sorry to send this with high importance but this is not getting extremely tight to the January 15^{th} deadline and the city still needs to review.
Can someone please respond so I know this is being taken care of?
Thank you,
From: Sent: Wednesday, January 3, 2024 10:26 AM To: Theodoric Weicksel < Theodoric. Weicksel @tribemgmt.com > Subject: FW: CY24 STR Application - Juliet Unit
Hi Theo,
Hope you had a nice break! Just following up on this as I need to get this into the city this week (sorry I left it to the last minute). Let me know if there's someone else I can reach out to if you're still on holiday.

Thanks, From: Sent: Thursday, December 28, 2023 4:13 PM **To:** Theodoric Weicksel < Theodoric.Weicksel@tribemgmt.com > Subject: CY24 STR Application -- Juliet Unit Hi Theodoric, I need to update my short term rental license/application with the City of Victoria. Can you either pass this along (with me in cc) or let me know who the right person is to contact about getting the required strata council signature? The council member will need to sign the 3rd attachment (CY24 STR App. -Strata Council Consent P.5). All required information for the application should be included here but let me know if you need anything else. Hope you're enjoying the holiday season. Best,



ca



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From:

Aaron Chan <aaron.chan@tribemgmt.com>

Sent:

Thursday, April 25, 2024 11:38 AM

To:

Subject:

RE: Principal Residence Application - ShortTermRental_signed.pdf

- Johnson Street

Attachments:

Aaron S. Chan
Community Manager
Tribe Management Inc.

Trib

215 - 19 Dallas Road, Victoria, BC V8V 5A6

Office: 250-412-0713 Ext: 8103

Cell (calls only): 236-508-6126 M-F 8:30am to 5pm

tribemgmt.com I triberentals.com



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From: ca>

Sent: Thursday, April 25, 2024 7:52 AM

To: Aaron Chan <aaron.chan@tribemgmt.com>

Subject: RE: Principal Residence Application - Johnson Street

Hi Aaron,

Any update from your contact that you can share with me around what we discussed on Tuesday? Feel free to give me a call any time at the contact that you can share with me around what we discussed on Tuesday?

If there's nothing material that's relevant to my situation then I need will need to get the forms signed asap. It's going to take the city a while to approve it so I'm likely going to run into issues here.



From: Aaron Chan <aaron.chan@tribemgmt.com>

Sent: Tuesday, April 23, 2024 2:17 PM
To: ca>

Subject: RE: Principal Residence Application - Johnson Street

The license does not expire on May 1.

The requirement is that it is used only when you are not home. Added to that, the larger license allows for close to infinite times as opposed to 2 weeks total.

Aaron S. Chan Community Manager Tribe Management Inc.



215 - 19 Dallas Road, Victoria, BC V8V 5A6

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From: < <u>ca</u>>

Sent: Tuesday, April 23, 2024 1:41 PM

To: Aaron Chan <aaron.chan@tribemgmt.com>

Subject: Re: Principal Residence Application - Johnson Street

The license I have is no longer valid come May 1? It's the more expensive license as well but none of that is something can rely on when it's specifically stated that I need the principal residence license.

If you want to give me liability coverage with that comment when/if I get fined for not having the right license then I'm happy to keep it as is. But assuming you don't want to that because the fines can be over \$200 a day then I think we both want me to get the new license which needs the updated signature.

Sorry to be a pain but I'm not willing to take the unnecessary risk when all I need is a signature.

From: Aaron Chan <aaron.chan@tribemgmt.com>

Sent: Tuesday, April 23, 2024 1:26:12 PM

Johnson Street Subject: RE: Principal Residence Application -

At this point, the primary vs non-primary are just a larger cost for the license. The one you have should do you fine.

Aaron S. Chan

Community Manager Tribe Management Inc.

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From:

Sent: Tuesday, April 23, 2024 1:25 PM

To: Aaron Chan <aaron.chan@tribemgmt.com>

Subject: Re: Principal Residence Application -Johnson Street

Appreciate that. Can you confirm that you're still getting this one signed?

I just know I'm going to be under a microscope this year so want to get the right license.

Thanks!

From: Aaron Chan <aaron.chan@tribemgmt.com>

Sent: Tuesday, April 23, 2024 1:11:57 PM
To: 4 Ca>

Subject: RE: Principal Residence Application - Johnson Street

In theory you should be fine until next year.

I try to get things done faster. I usually push hard to get them signed within a week.

Aaron S. Chan
Community Manager
Tribe Management Inc.

Trib

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From: < <u>ca</u>>

Sent: Tuesday, April 23, 2024 12:56 PM

To: Aaron Chan <aaron.chan@tribemgmt.com>

Subject: RE: Principal Residence Application - Johnson Street

Hi Aaron,

Yes that's correct, there was another application that was signed and sent in to the City of Victoria. I received the Non-Principal License because I needed the approval on a very short timeline to remain compliant and they're easier than the Principal Residence License to get. It took Theodoric about 4 weeks to get the signature back to me the first time around.

With the new regulations, I need to update that license to the Principal Residence License (which I qualify for because I live in my condo every single week) with the City of Victoria and unfortunately they will not accept a signature that's more than 2 months outdated. It's essentially the exact same application as before that needs to be signed by the strata.

Thanks,

From: Aaron Chan <aaron.chan@tribemgmt.com>

Sent: Tuesday, April 23, 2024 11:56 AM

Subject: RE: Principal Residence Application - Johnson Street

Hi

Apparently we already received one from you in January.

Aaron S. Chan
Community Manager
Tribe Management Inc.

Trib

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From: < ca> ca>

Sent: Monday, April 22, 2024 3:44 PM

To: Aaron Chan <<u>aaron.chan@tribemgmt.com</u>>

Subject: RE: Principal Residence Application - Johnson Street

Hi Aaron, really sorry to keep chasing here. Any update? I know it's going to take time to get the approval from the city so just trying to get this completed as soon as possible.

Thanks for your help and sorry to be a pain.



From: Aaron Chan < aaron.chan@tribemgmt.com >

Subject: RE: Principal Residence Application - Johnson Street



I just re-sent it to council for signing.

Aaron S. Chan

Community Manager **Tribe Management Inc.**

245 40 D III D

215 - 19 Dallas Road, Victoria, BC V8V 5A6

Office: 250-412-0713 Ext: 8103

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From: < <u>ca</u>>

Sent: Thursday, April 18, 2024 4:39 PM

To: Aaron Chan <aaron.chan@tribemgmt.com>

Cc: Theodoric Weicksel < Theodoric. Weicksel @tribemgmt.com >

Subject: Re: Principal Residence Application - Johnson Street

Hi Aaron,

Sorry to chase, but it has been over a week. Any update?



From: Aaron Chan <aaron.chan@tribemgmt.com>

Sent: Thursday, April 11, 2024 6:39:43 PM **To:** ca>

Cc: Theodoric Weicksel < Theodoric. Weicksel @tribemgmt.com >

Subject: RE: Principal Residence Application - Johnson Street

Thanks

I have forwarded to council for approval.

Aaron S. Chan
Community Manager
Tribe Management Inc.

Trib

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From: < <u>ca</u>>

Sent: Thursday, April 11, 2024 9:51 AM

To: Aaron Chan aaron.chan@tribemgmt.com

Cc: Theodoric Weicksel < Theodoric. Weicksel @tribemgmt.com >

Subject: Principal Residence Application - Johnson Street

Hi Aaron,

Thanks for your message and welcome to working with the residents of the Juliet!

Attached is my application for a City of Victoria **Principal Residence License**. Can you please pass this along to council for signature/approval?

Please note that I am the owner of unit # which is my principal residence. I live in the unit every single week, at a minimum from Monday thru Thursday, and will be living in my place at least ~280 days of the year. I only rent out my space on select occasions when I am visiting family in Vancouver or may be travelling for work. I confirmed during our recent AGM that having a Principal Residence License was still going to be allowed under our bylaws, both the strata council and Theodoric Weicksel from Tribe were on the call.

The below link is to the City of Victoria website which states I'm allowed to rent my principal residence out on occasion for the above stated purposes.

https://www.victoria.ca/building-business/business-licensing/short-term-rentals

The below link is to the B.C. Provincial Governments website which also confirms that I'm allowed to rent my principal residence out on occasion for the above stated purposes.

https://www2.gov.bc.ca/gov/content/housing-tenancy/short-term-rentals/short-term-rental-legislation

Below is a legal overview of the new regulation which further confirms the allowance of rental suites for the above stated purposes.

https://www.dentons.com/en/insights/alerts/2024/january/8/navigating-british-columbias-short-term-rental-accommodations-act

Appreciate your help reaching out to our strata council for their signature. Please feel free to call me any time) if there's anything you, or our council needs to clarify or wish to discuss.



All the Best,



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From: Tribe Mgmt - No Reply <noreply@tribemgmt.com>

Sent: Wednesday, April 10, 2024 11:55 AM **Cc:** Aaron Chan aaron.chan@tribemgmt.com

Subject: VIS6683 - Juliet - STR Notice

Dear Owners,

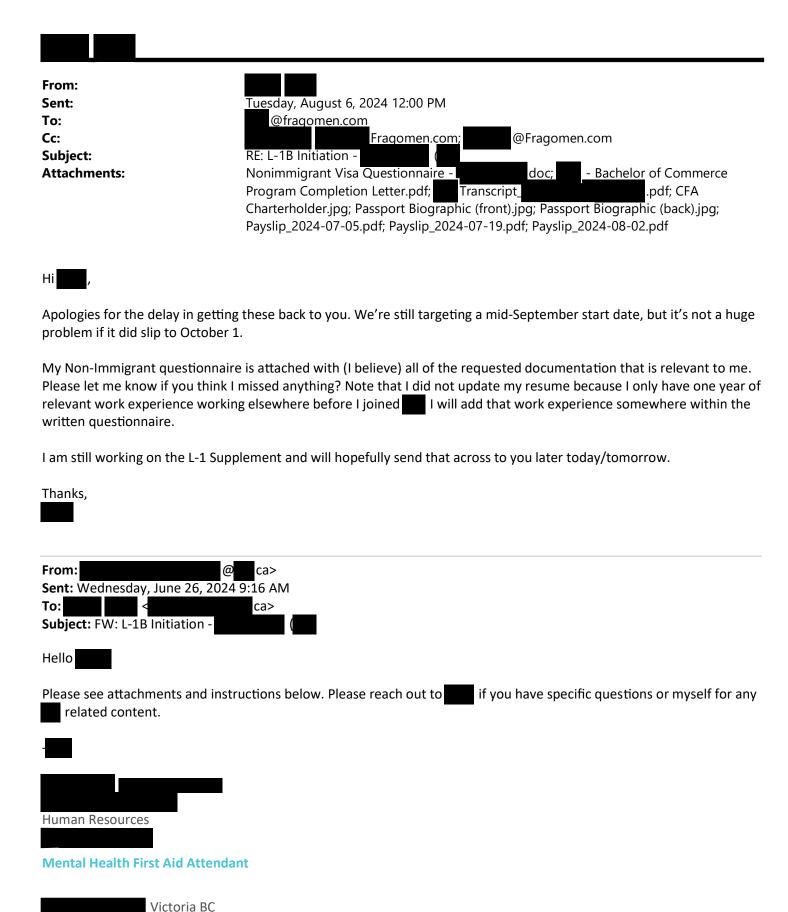
Please see attached notice that needs your attention.

If you have any questions, please feel free to contact the community manager.

Kind Regards,



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CANADA



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From:
Hi ,
We would be glad to assist. I am attaching an electronic version of our firm's nonimmigrant visa (NIV) questionnaire, which we ask that complete and return via email as quickly as possible. Please ask to be especially detailed about his current and prospective job responsibilities, as this information will be crucial to preparing his L-1 petition. should indicate any promotions in the questionnaire. It is also essential to highlight any specialized or proprietary knowledge gained by working for outside of the United States, and any management responsibilities (managing people OR an essential function) he had or will have in the U.S.
As background, specialized knowledge is an advanced level of knowledge of products, services, research, equipment, techniques, management or other interests and its application in international markets, or an advanced level of knowledge or expertise in the organization's processes and procedures. should provide enough details so that we can explain why he is key to and justify the business need for his services in the U.S. at this time. We will need a list and brief description of any proprietary (in-house developed) systems, tools, applications, processes, methodologies, etc. that uses to perform his role outside the U.S. and that he will use during his assignment in the U.S.
If applicable, if manages a function, please describe the function and its importance to along with the types of decisions he can implement, initiate and veto, the authority he has to review staff, make recommendations that impact hiring, firing, promotion and/or compensation, as well as the make-up of his team. If has a budget, what is the size of the budget, and does he set it?
It is important for to explain in layman's terms (spell out all acronyms) and provide as much details as possible about the position overseas and the proposed position in the US. This should be in own words as he will need to explain it to the Consular officer at the time of the L-1 interview.
In addition, should review the checklist accompanying the questionnaire and provide us with clear copies of any relevant documents requested. If any of the documents do not sound familiar, they likely do not apply. Electronic document copies are preferable.
Once we have received documents and confirmed his eligibility, we will provide guidance on how to apply for the L-1 at the US-Canada port of entry. We ask that arrangements until the L-1 is secured.
<u>Fragomen's Privacy Policy and Notice</u> : Our Firm has been engaged by to provide immigration services on behalf o its employees (the "Services"). Attached please find a copy of Fragomen's Privacy Policy and Notice (the "Notice"), which

explains how our firm processes personal information in the course of providing Services. By proceeding to disclose

personal information to Fragomen, you will be considered to have acknowledged receipt of the Notice. If you have any questions or concerns, please contact your HR manager or Fragomen at organization <a href="mailto:organizatio

If you have any questions about this email, please do not hesitate to contact us.

Best Regards,







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From:

Sent: Wednesday, October 16, 2024 4:58 PM

To:

US Payroll and Benefits

Cc: Subject:

Re: welcome to NYC

processed-0

Attachments:

-606D-4D2E-B594-C96478C3868E.jpeg

Hi All,

Just received my security card. All that was included was the card in the attached pictures. Took a picture of both sides of it.

Let me know if you need anything else.

Best,



From: @ ca>
Sent: Friday, October 4, 2024 4:06:24 PM

To: ____ < ___ ca>; ____ < ___ @ ___ ca>

Cc: US Payroll and Benefits <USPayrollandBenefits@ ca>

Subject: RE: welcome to NYC

Okay, thanks for sending this.

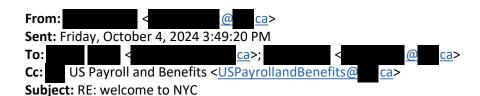
We might have to just hold off on your tax stuff until we get this.



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Subject: Re: welcome to NYC

Doesn't look like it, this all they gave me.



Thanks

Did they give you a number we can use in the meantime? We need to remit taxes for your earnings to the IRS so need the number.



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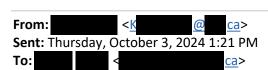
Everything's finished for the social security card. It should be sent to me by mail in 4-6 weeks.

Have a nice weekend.



They turned me away last Friday almost 2 hours before they were supposed to close because they were backed up for the day. I'm planning on going back tomorrow to get this done.

Sorry for the delay.





Hello

Wanted to just circle back on the status of you SSN.

Thanks



Mental Health First Aid Attendant

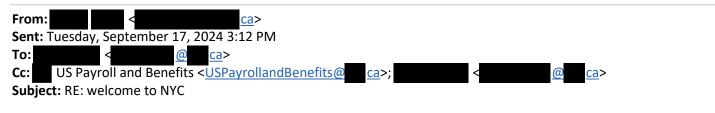


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I filled out the SSN information online last week and I'm going to try to get into a location on Friday/Monday next week to get it finalized.

Thanks for the recommendation to reach out to Ben, I'll send him a message tomorrow to see what he did.



From:

Sent: Tuesday, September 17, 2024 12:34 PM





We are glad to hear your visa processing went smoothly. As part of your assignment to the US we require you to get a Social Insurance Number.

Here is the link below. For personal resources on the team has recently gone through this process and may be able to direct you to the closest location.

https://www.ssa.gov/number-card/request-number-first-time

please complete this task as soon as possible.

Let us know if you have any questions.



Mental Health First Aid Attendant



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From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Friday, January 3, 2025 4:28 PM

To:

Cc: str@victoria.ca; Becky Roder

Subject: RE: STR Appeal for Johnson St - Licence Inspector's Response

Good Afternoon

Thank you for submitting your request for an additional extension of the response period. The City Clerk has granted a further fourteen (14) calendar day extension to the response period for this appeal. Your deadline for response is Friday, January 17, 2025.

As before, your response, along with the Licence Inspector's response and all previous documentation, will be attached to the report going to the Council Meeting that follows Committee of the Whole on a date to be determined.

Please note that, after you have responded, the opportunity for comment will have closed and the decision before Council is to either uphold or overturn the Licence Inspector's denial of your licence. We will notify you as soon as this item has been scheduled on a Council agenda.

Sincerely,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 **T** 250.361.0571











The City of Victoria is located on the homelands of the Songhees Nation and Xwsepsum Nation.

From:

Sent: December 24, 2024 4:02 PM

To: Legislative Services email < Legislative Services @victoria.ca >

Cc: str@victoria.ca; Becky Roder <BRoder@victoria.ca>

Subject: RE: STR Appeal for Johnson St - Licence Inspector's Response

Legislative Services,

I am writing to follow up on my email dated December 12, 2024, requesting a short extension of 7–14 days for my appeal submission. To date, I have not received a response, and given that 22 days have passed, I must assume my request has either been overlooked or is not being prioritized.

As such, I will proceed under the assumption that my requested extension has been granted, as it aligns with the broader fairness and due process of this appeal. The City has previously demonstrated flexibility, and I trust that this extension request would not unreasonably impact the timeline of this appeal, particularly considering the License Inspector had 98 days to prepare their submission.

This additional time is critical, as it allows me to finalize my response to a significant number of misstatements, while balancing my regular working hours and holiday commitments. Please respond as soon as possible so I can adjust my plans accordingly.

Thank you for your understanding, I look forward to your confirmation.

Best,



From:

Sent: Thursday, December 12, 2024 9:11 AM

To: Legislative Services email < Legislative Services @victoria.ca >

Cc: str@victoria.ca; Becky Roder < BRoder@victoria.ca >

Subject: RE: STR Appeal for Johnson St - Licence Inspector's Response

Thank for granting an extension. I have just confirmed that I should be able to receive the data I need from my employer this week so I should be able to make this timeline work if absolutely necessary.

That said, I will be forced to work on this throughout the holiday's as I can only work on my response outside of my regular working hours. Is there any way you can give me an extra 7-14 days so I can enjoy some time with family over the holidays? Even making my response due on Sunday January 15th (a 5 business day extension) would provide me with 4 additional days to work over the weekends.

This seems like it should still be more than a reasonable request as the License Inspector had 98 days to prepare and I will still only have 45 if you grant this minor extension request. Separately, I would also be surprised if my case would have even been reviewed over the holidays if you never gave me the initial extension so an extra few days is likely not impacting the timeline of this process in any way.

Thank you for your consideration.



From: Legislative Services email < Legislative Services@victoria.ca>

Sent: Thursday, December 5, 2024 3:14 PM

10: <u>ca</u>>

Cc: str@victoria.ca; Legislative Services email < LegislativeServices@victoria.ca >; Becky Roder < BRoder@victoria.ca >

Subject: RE: STR Appeal for Johnson St - Licence Inspector's Response

Good Afternoon

Thank you for submitting your request for an extension of the response period. The City Clerk has granted a thirty (30) calendar day extension to the response period for this appeal. **Your deadline for response is Friday, January 03, 2025.**

As before, this response, along with the Licence Inspector's response and all previous documentation, will be attached to the report going to the Council Meeting that follows Committee of the Whole on a date to be determined.

Please note that, after you have responded, the opportunity for comment will have closed and the decision before Council is to either uphold or overturn the Licence Inspector's denial of your licence. We will notify you as soon as this item has been scheduled on a Council agenda.

Sincerely,

Legislative Services

City of Victoria 1 Centennial Square, Victoria BC V8W 1P6 T 250.361.0571











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From:

Sent: December 4, 2024 4:30 PM

To: Legislative Services email < Legislative Services@victoria.ca>

Cc: str@victoria.ca

Subject: RE: STR Appeal for Johnson St - Licence Inspector's Response

Dear Legislative Services,

I am writing to follow up on my email sent yesterday requesting a time extension for submitting my short-term rental documentation.

As I have not received a response to my extension request before the end of today's business hours, I wanted to confirm my understanding that I may continue preparing my response to the License Inspector while awaiting your reply. I believe this is a reasonable approach given that I proactively reached out before the deadline to request additional time.

Please let me know if you require any additional information from me regarding this matter. I look forward to your response and will submit my complete documentation as soon as possible while awaiting your response.

Thank you for your attention to this matter.



From:

Sent: Tuesday, December 3, 2024 1:19 PM

To: Legislative Services email < Legislative Services@victoria.ca>

Cc: str@victoria.ca

Subject: RE: STR Appeal for Johnson St - Licence Inspector's Response

Dear Legislative Services,

I am writing to formally request an extension of the current response period (specified in Section D.1.e) of the Short-Term Rental Business Licence Appeal Process Policy. The following are several practical reasons that require additional time to adequately respond to the License Inspectors 135 page submission.

Policy Implementation Concerns:

- The Policy does not specify whether the 7 days are calendar or business days. It appears Legislative Services is making the determination.
- No guidance is provided regarding extension requests.

Several critical factors necessitate this extension request:

- 1. Disproportionate Resources and Time Allocation
 - The License Inspector had 98 days to prepare their response, with access to municipal resources and staff.
 - I have been given only 7 ambiguous days while maintaining full-time employment (60+ hours per week).
 - The Licence Inspector had 14x the amount of time to prepare their response to my submission. It is difficult to believe this is in-line with the spirit of the written Appeal Process Policy.
 - This creates a fundamental imbalance in the ability to present a proper case.
 - The volume of documentation (135 pages) appears to constitute "document dumping," a practice where overwhelming quantities of documentation are provided with minimal time for review.

2. Pending Critical Documentation

- My employer is currently preparing official documentation of my work-related travel dates and flight details. This will help show that I have rented my home for short periods while I'm away for work.
- IT department is retrieving my building access card data for approval, which takes time as my personal request is far from his top priority. This data will conclusively prove that I'm in Victoria for both regular and extended periods throughout the year.
- These records will directly refute several of the License Inspector's erroneous "Facts." For example, the incorrect assertion that I was in Europe for three months in 2024.
- These records are critical to Council's informed decision-making.

3. Procedural Fairness Concerns

- No clear guidance has been provided regarding what specific evidence would satisfy the principal residence requirement.
- The current timeline doesn't allow for proper organization and presentation of evidence. There is complex documentation requiring third-party verification.
- The License Inspector has made serious allegations about the authenticity of my documentation, including suggesting I falsified banking records. These allegations extend to questioning documentation I submitted to federal agencies (U.S. Department of Homeland Security).

4. Factual Disputes

- Approximately half of the License Inspector's "Facts" contain inaccuracies or misleading statements. As an example, Bylaw Officer DUARTE stated that I created a commercial business through my bank (he made several additional comments in his statement that will be easily refuted).
- Each false statement requires specific documentation to address the inaccuracy. This contradicting and fact-based evidence will take additional time to gather.

Given these circumstances, I respectfully request:

- 1. A minimum extension of 50 days to prepare a comprehensive response.
- 2. Clear written guidance on what specific evidence would satisfy the principal residence requirement.

This extension would allow for:

- Protection of fundamental procedural rights.
- Receipt and incorporation of pending employer documentation.
- Proper review and response to all factual inaccuracies.
- Collection of additional supporting evidence.
- Thorough response to serious allegations about documentation authenticity.

The principles of procedural fairness require that I have adequate time and opportunity to present my case, particularly given the serious nature of the allegations and the potential impact on my housing security. This is consistent with Canadian administrative and case law. I have summarized Baker v. Canada [1999] 2 SCR 817 and Speckling v. BC (Workers' Compensation Board) 2005 BCCA 80 below as examples.

Baker v. Canada [1999] 2 SCR 817

- Leading Supreme Court of Canada case on procedural fairness.
- Establishes that greater procedural protections are required when decisions significantly affect individuals' rights and interests.
- Relevant Quote: "The more important the decision is to the lives of those affected... the more stringent the procedural protections that will be mandated."
- Application: Housing security and property rights are fundamental interests requiring robust procedural protection.

British Columbia Cases:

- Speckling v. British Columbia (Workers' Compensation Board) 2005 BCCA 80.
- BC Court of Appeal decision establishing right to respond to adverse findings.
- Emphasizes need for meaningful opportunity to address allegations.
- Relevant Quote: "Procedural fairness requires that a party must know the case it has to meet and must be given a full and fair opportunity to respond."
 - Application: I need adequate time to gather evidence refuting the License Inspector's factual claims.

I appreciate your consideration of this request and look forward to your timely response.

From: Legislative Services email < Legislative Services@victoria.ca >

Sent: Wednesday, November 27, 2024 6:07 PM

To: < <u>ca</u>>

Cc: str@victoria.ca; Legislative Services email < LegislativeServices@victoria.ca >

Subject: STR Appeal for Johnson St - Licence Inspector's Response

Good Afternoon

Attached is the Licence Inspector's response with regards to your appeal of the denial of your Short-Term Renal Business Licence application for Johnson Street. You now have **7 days to respond (Wednesday, December 4, 2024)** with your final submission. That response, along with this report and all previous documentation, will be attached to the report going to the Council Meeting that follows Committee of the Whole on a date to be determined.

Please note that, after you have responded, the opportunity for comment will have closed and the decision before Council is to either uphold or overturn the Licence Inspector's denial of your license. We will notify you as soon as this item has been scheduled on a Council agenda.

Thank you,

Legislative Services

City of Victoria

1 Centennial Square, Victoria BC V8W 1P6 **T** 250.361.0571













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From: str@victoria.ca

Sent: Friday, January 27, 2023 1:46 PM

To:

Subject: Automatic reply: 2023 STR Licence

Thank you for emailing str@victoria.ca. This automatic response is to confirm that we have received your email.

Please take a moment to read the following, as it will provide further information regarding your application status.

We are processing a high volume of applications. We kindly ask that you allow the 7-10 business days to process your application, as responding to inquiries regarding an application status is greatly impacting the turn-around time.

If you submitted and application on or before January 15 <u>and</u> you have not been contacted to provide supplementary information, your application has been processed and we will contact you shortly.

If you submitted after January 15, your application will be processed in the order it is received.

Our office will contact you if we require additional documentation or clarity regarding an application package. If you are deemed eligible you will be sent an email with instruction of next steps.

If you are emailing with a Short-Term Rental related inquiry, a Bylaw Clerk will respond to your email in the order that we receive it.

Have a wonderful day and thank you for your email / inquiry.

From (date) : 2022-12-01 12:00:00 AM Asked date : Completed date : 2024-12-02 9:28:11 AM

Asked date :	Completed date : 2024-12-02 9:2	8:11 AM	
	Access events	3	
Sequence	Date and Time	Event message	Description #2
1	2022-12-01 7:50:44 AM	Access granted	
2	2022-12-01 8:02:08 AM	Access granted	
3	2022-12-01 12:27:19 PM	Access granted	
4	2022-12-01 1:42:05 PM	Access granted	
5	2022-12-01 2:09:48 PM	Access - door opened	
6	2022-12-01 2:10:01 PM	Access granted	
7	2022-12-01 2:15:15 PM	Access - door opened	
8	2022-12-01 2:15:33 PM	Access granted	
9	2022-12-01 2:47:34 PM	Access granted	
10	2022-12-01 2:48:19 PM	Access - door opened	
11	2022-12-01 2:48:31 PM	Access granted	
12	2022-12-01 3:15:56 PM	Access granted	
13	2022-12-01 3:16:09 PM	Access granted	
14	2022-12-01 3:30:30 PM	Access granted	
15	2022-12-01 5:06:54 PM	Access granted	
16	2022-12-06 9:42:51 AM	Access granted	
17	2022-12-06 9:43:09 AM	Access granted	
18	2022-12-06 10:54:30 AM	Access granted	
19	2022-12-06 11:02:34 AM	Access granted	
20	2022-12-06 11:02:57 AM	Access granted	
21	2022-12-06 2:30:21 PM	Access granted	
22	2022-12-06 2:34:58 PM	Access granted	
23	2022-12-06 4:35:42 PM	Access granted	
24	2022-12-06 8:56:56 PM	Access granted	
25	2022-12-07 7:19:08 AM	Access granted	
26	2022-12-07 7:19:24 AM	Access - door opened	
27	2022-12-07 7:19:33 AM	Access granted	
28	2022-12-07 1:30:02 PM	Access granted	
29	2022-12-07 1:30:05 PM	Access granted	
30	2022-12-07 1:51:44 PM	Access - door opened	
31	2022-12-07 1:51:57 PM	Access granted	
32	2022-12-07 1:56:04 PM	Access - door opened	
33	2022-12-07 1:56:28 PM	Access granted	
34	2022-12-07 2:37:41 PM	Access granted	
35	2022-12-07 2:38:36 PM	Access - door opened	
36	2022-12-07 2:38:48 PM	Access granted	
37	2022-12-07 2:56:44 PM	Access - door opened	
38	2022-12-07 2:57:00 PM	Access granted	
39	2022-12-07 6:00:05 PM	Access granted	
40	2022-12-07 6:00:23 PM	Access - door opened	
41	2022-12-07 6:00:38 PM	Access granted	
42	2022-12-07 9:14:45 PM	Access granted	
43	2022-12-08 7:23:38 AM	Access granted	
44	2022-12-08 7:23:53 AM	Access - door opened	
45	2022-12-08 7:24:05 AM	Access granted	
46	2022-12-08 11:48:11 AM	Access granted	
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49	2022-12-08 5:13:47 PM	Access granted	
50	2022-12-08 5:16:39 PM	Access granted	
51	2022-12-08 5:20:09 PM	Access granted	
52	2022-12-09 8:18:05 AM	Access granted	
53	2022-12-09 8:18:17 AM	Access granted	
54	2022-12-09 11:07:32 AM	Access granted	
55	2022-12-09 1:19:30 PM	Access - door opened	
56	2022-12-09 1:19:43 PM	Access granted	
57	2022-12-09 1:31:22 PM	Access - door opened	
58	2022-12-09 1:31:40 PM	Access granted Access	
59	2022-12-09 2:03:09 PM	Access granted	
60	2022-12-09 2:03:59 PM	Access - door opened	
61	2022-12-09 2:04:13 PM	Access granted	
62	2022-12-09 3:02:36 PM	Access granted	
63	2022-12-09 3:03:08 PM	Access granted	
64	2022-12-09 5:48:03 PM	Access granted	
65	2023-01-10 9:28:14 AM	Access granted	
66	2023-01-10 9:28:46 AM	Access granted	
67	2023-01-10 3:23:40 AM 2023-01-10 1:57:30 PM	Access - door opened	
68	2023-01-10 1:57:30 TM 2023-01-10 1:57:43 PM	Access granted	
69	2023-01-10 1:07:46 FM	Access - door opened	
70	2023-01-10 2:07:10 TM 2023-01-10 2:07:56 PM	Access granted	
70 71	2023-01-10 2:07:30 PM	Access granted Access granted	
72	2023-01-10 3:10:33 FW 2023-01-10 3:17:27 PM	Access - door opened	
73	2023-01-10 3:17:27 PM 2023-01-10 3:17:45 PM		
73 74		Access granted	
	2023-01-10 3:34:56 PM	Access - door opened	
75 70	2023-01-10 3:35:09 PM	Access granted	
76 77	2023-01-10 8:19:54 PM	Access granted	
77	2023-01-11 7:39:56 AM	Access granted	
78 70	2023-01-11 11:55:43 AM	Access granted	
79	2023-01-11 12:05:02 PM	Access granted	
80	2023-01-11 12:25:48 PM	Access granted	
81	2023-01-11 12:25:54 PM	Access granted	
82	2023-01-11 1:34:57 PM	Access granted	
83	2023-01-11 6:02:33 PM	Access granted	
84	2023-01-11 6:02:50 PM	Access granted	
85	2023-01-11 6:02:53 PM	Access granted	
86	2023-01-11 6:03:25 PM	Access granted	
87	2023-01-11 9:35:08 PM	Access granted	
88	2023-01-11 9:37:10 PM	Access granted	
89	2023-01-12 7:48:25 AM	Access granted	
90	2023-01-12 7:48:41 AM	Access granted	
91	2023-01-12 11:40:25 AM	Access granted	
92	2023-01-12 12:07:25 PM	Access granted	
93	2023-01-12 12:08:54 PM	Access granted	
94	2023-01-12 2:22:31 PM	Access - door opened	
95	2023-01-12 2:22:47 PM	Access granted	
96	2023-01-12 2:28:00 PM	Access - door opened	
97	2023-01-12 2:28:32 PM	Access granted	
98	2023-01-12 3:28:19 PM	Access granted	
99	2023-01-12 3:29:12 PM	Access - door opened	
100	2023-01-12 3:29:26 PM	Access granted	

101	2023-01-12 3:46:11 PM	Access - door opened	
102	2023-01-12 5:13:30 PM	Access granted	
103	2023-01-17 9:45:30 AM	Access granted	
104	2023-01-17 9:46:21 AM	Access granted	
105	2023-01-17 4:08:35 PM	Access - door opened	
106	2023-01-17 4:08:47 PM	Access granted	
107	2023-01-17 4:20:40 PM	Access - door opened	
108	2023-01-17 4:20:59 PM	Access granted	
109	2023-01-17 5:29:38 PM	Access granted	
110	2023-01-17 5:30:07 PM	Access granted	
111	2023-01-17 5:30:25 PM	Access - door opened	
112	2023-01-17 5:47:31 PM	Access granted	
113	2023-01-17 5:57:48 PM	Access granted	
114	2023-01-18 6:53:47 AM	Access granted	
115	2023-01-18 6:54:03 AM	Access granted	
116	2023-01-18 6:54:15 AM	Access granted	
117	2023-01-18 12:02:15 PM	Access granted	
118	2023-01-18 12:15:23 PM	Access granted	
119	2023-01-18 12:16:47 PM	Access granted	
120	2023-01-18 3:34:41 PM	Access - door opened	
121	2023-01-18 3:34:53 PM	Access granted	
122	2023-01-18 3:38:46 PM	Access - door opened	
123	2023-01-18 3:39:02 PM	Access granted	
124	2023-01-18 4:18:10 PM	Access granted	
125	2023-01-18 4:19:00 PM	Access - door opened	
126	2023-01-18 4:19:12 PM	Access granted	
127	2023-01-18 4:31:18 PM	Access - door opened	
128	2023-01-18 4:31:33 PM	Access granted	
129	2023-01-18 7:54:24 PM	Access granted	
130	2023-01-18 7:54:42 PM	Access granted	
131	2023-01-18 7:55:07 PM	Access granted	
132	2023-01-18 9:23:18 PM	Access granted	
133	2023-01-19 7:43:34 AM	Access granted	
134	2023-01-19 7:47:34 AM	Access granted	
135	2023-01-19 7:47:48 AM	Access granted	
136	2023-01-19 1:39:21 PM	Access granted	
137	2023-01-19 1:58:05 PM	Access granted	
138	2023-01-19 1:58:34 PM	Access granted	
139	2023-01-24 9:47:44 AM	Access granted	
140	2023-01-24 9:48:17 AM	Access granted	
141	2023-01-24 11:21:58 AM	Access granted	
142	2023-01-24 11:22:08 AM	Access granted	
143	2023-01-24 3:50:51 PM	Access granted	
144	2023-01-24 3:51:14 PM	Access - door opened	
145	2023-01-24 3:51:28 PM	Access granted	
146	2023-01-24 4:00:12 PM	Access - door opened	
147	2023-01-24 4:00:34 PM	Access granted	
148	2023-01-24 4:56:44 PM	Access granted	
149	2023-01-24 4:57:35 PM	Access granted Access granted	
150	2023-01-24 5:16:08 PM	Access - door opened	
151	2023-01-24 5:16:00 FM	Access granted	
152	2023-01-24 8:55:36 PM	Access granted Access granted	
102	2020-01-27 0.00.00 F W	7.00033 grantou	

153	2023-01-24 9:08:38 PM	Access granted	
154	2023-01-24 9:08:52 PM	Access granted	
155	2023-01-24 9:09:06 PM	Access granted	
156	2023-01-24 9:10:23 PM	Access granted	
157	2023-01-25 6:51:01 AM	Access granted	
158	2023-01-25 6:51:15 AM	Access granted	
159	2023-01-25 6:51:24 AM	Access granted	
160	2023-01-25 10:21:57 AM	Access granted	
161	2023-01-25 12:11:48 PM	Access granted	
162	2023-01-25 12:35:10 PM	Access granted	
163	2023-01-25 12:35:27 PM	Access granted	
164	2023-01-25 4:40:13 PM	Access granted	
165	2023-01-25 4:40:28 PM	Access granted	
166	2023-01-25 4:40:44 PM	Access granted	
167	2023-01-26 7:08:13 AM	Access granted	
168	2023-01-26 7:08:29 AM	Access granted	
169	2023-01-26 7:08:38 AM	Access granted	
170	2023-01-26 1:13:59 PM	Access granted	
171	2023-01-26 1:42:21 PM	Access granted	
172	2023-01-26 1:43:04 PM	Access granted	
173	2023-01-26 2:52:45 PM	Access - door opened	
174	2023-01-26 2:52:59 PM	Access granted	
175	2023-01-26 2:58:08 PM	Access - door opened	
176	2023-01-26 2:58:36 PM	Access granted	
177	2023-01-26 3:48:33 PM	Access granted	
178	2023-01-26 3:49:18 PM	Access - door opened	
179	2023-01-26 3:51:02 PM	Access granted	
180	2023-01-26 4:05:20 PM	Access - door opened	
181	2023-01-26 4:05:35 PM	Access granted	
182	2023-01-31 9:48:55 AM	Access granted	
183	2023-01-31 4:46:08 PM	Access - door opened	
184	2023-01-31 4:46:20 PM	Access granted	
185	2023-01-31 4:52:35 PM	Access - door opened	
186	2023-01-31 4:52:48 PM	Access granted	
187	2023-01-31 5:33:36 PM	Access granted	
188	2023-01-31 5:34:21 PM	Access - door opened	
189	2023-01-31 5:34:32 PM	Access granted	
190	2023-01-31 5:51:39 PM	Access - door opened	
191	2023-01-31 5:51:52 PM	Access granted	
192	2023-01-31 9:23:33 PM	Access granted	
193	2023-02-01 7:11:02 AM	Access granted	
194	2023-02-01 7:11:16 AM	Access granted	
195	2023-02-01 7:11:26 AM	Access granted	
196	2023-02-01 11:33:39 AM	Access granted	
197	2023-02-01 12:15:39 PM	Access granted	
198	2023-02-01 12:15:55 PM	Access granted	
199	2023-02-01 2:29:30 PM	Access granted	
200	2023-02-01 3:30:32 PM	Access granted	
201	2023-02-02 7:13:22 AM	Access granted	
202	2023-02-02 7:13:36 AM	Access granted	
203	2023-02-02 7:13:47 AM	Access granted	
204	2023-02-02 8:02:27 AM	Access granted	

205	2023-02-02 8:05:38 AM	Access granted	
206	2023-02-02 12:54:31 PM	Access granted	
207	2023-02-02 12:54:41 PM	Access granted	
208	2023-02-02 12:55:18 PM	Access - door opened	
209	2023-02-02 12:55:32 PM	Access granted	
210	2023-02-02 1:02:40 PM	Access granted	
211	2023-02-02 2:38:25 PM	Access granted	
212	2023-02-02 3:34:29 PM	Access - door opened	
213	2023-02-02 3:34:40 PM	Access granted	
214	2023-02-14 9:42:41 AM	Access granted	
215	2023-02-14 9:42:53 AM	Access granted	
216	2023-02-14 10:30:09 AM	Access granted	
217	2023-02-14 4:37:24 PM	Access - door opened	
218	2023-02-14 4:37:34 PM	Access granted	
219	2023-02-14 4:40:28 PM	Access - door opened	
220	2023-02-14 4:40:40 PM	Access granted	
221	2023-02-14 5:27:47 PM	Access granted	
222	2023-02-14 5:28:51 PM	Access - door opened	
223	2023-02-14 5:29:03 PM	Access granted	
224	2023-02-14 5:46:48 PM	Access - door opened	
225	2023-02-14 5:47:05 PM	Access granted	
226	2023-02-14 9:02:30 PM	Access granted	
227	2023-02-15 5:46:10 PM	Access granted	
228	2023-02-15 5:46:26 PM	Access granted	
229	2023-02-15 5:46:36 PM	Access granted	
230	2023-02-15 9:11:13 PM	Access granted	
231	2023-02-16 7:48:11 AM	Access granted	
232	2023-02-16 7:48:22 AM	Access granted	
233	2023-02-16 10:26:41 AM	Access granted	
234	2023-02-16 10:26:43 AM	Access granted	
235	2023-02-16 12:28:24 PM	Access granted	
236	2023-02-16 12:38:50 PM	Access granted	
237	2023-02-16 12:38:59 PM	Access granted	
238	2023-02-16 2:37:06 PM	Access granted	
239	2023-02-16 2:37:32 PM	Access - door opened	
240	2023-02-16 2:37:43 PM	Access granted	
241	2023-02-16 2:48:14 PM	Access granted	
242	2023-02-16 2:48:23 PM	Access granted	
243	2023-02-16 2:51:35 PM	Access - door opened	
244	2023-02-16 2:51:47 PM	Access granted	
245	2023-02-16 3:24:31 PM	Access granted	
246	2023-02-16 3:25:06 PM	Access granted	
247	2023-02-16 3:25:25 PM	Access - door opened	
248	2023-02-16 3:25:36 PM	Access granted	
249	2023-02-16 3:41:06 PM	Access - door opened	
250	2023-02-16 3:41:27 PM	Access granted	
251	2023-02-16 8:05:24 PM	Access granted	
252	2023-02-17 12:08:01 PM	Access granted	
253	2023-02-17 12:00:011 W	Access granted Access granted	
254	2023-02-17 12:00:10 PM 2023-02-17 6:33:43 PM	Access granted	
255	2023-02-17 0.33.43 FW 2023-02-18 12:33:23 PM	Access - door opened	
256	2023-02-16 12:33:23 PM 2023-02-18 12:34:02 PM	Access granted	
200	2020-02-10 12.34.02 FW	Access granted	

257	2023-02-18 5:31:43 PM	Access granted	
258	2023-02-21 1:39:35 PM	Access granted	
259	2023-02-21 1:39:54 PM	Access granted	
260	2023-02-22 7:46:10 AM	Access granted	
261	2023-02-22 7:46:32 AM	Access granted	
262	2023-02-22 10:13:44 AM	Access granted	
263	2023-02-22 10:49:16 AM	Access granted	
264	2023-02-22 10:49:39 AM	Access granted	
265	2023-02-22 3:24:32 PM	Access granted	
266	2023-02-22 3:24:42 PM	Access granted	
267	2023-02-22 5:57:45 PM	Access granted	
268	2023-02-23 8:00:00 AM	Access granted	
269	2023-02-23 8:00:09 AM	Access granted	
270	2023-02-23 12:08:25 PM	Access granted	
271	2023-02-23 12:58:56 PM	Access granted	
272	2023-02-23 12:59:25 PM	Access granted	
273	2023-02-23 3:20:12 PM	Access granted	
274	2023-03-07 9:45:51 AM	Access granted	
275	2023-03-07 9:46:20 AM	Access granted	
276	2023-03-07 1:11:41 PM	Access - door opened	
277	2023-03-07 1:11:52 PM	Access granted	
278	2023-03-07 1:15:22 PM	Access - door opened	
279	2023-03-07 1:16:00 PM	Access granted	
280	2023-03-07 2:03:39 PM	Access granted	
281	2023-03-07 2:04:19 PM	Access - door opened	
282	2023-03-07 2:04:30 PM	Access granted	
283	2023-03-07 2:21:53 PM	Access - door opened	
284	2023-03-07 2:22:07 PM	Access granted	
285	2023-03-07 6:13:54 PM	Access granted	
286	2023-03-07 6:15:21 PM	Access granted	
287	2023-03-07 6:15:37 PM	Access granted	Ī
288	2023-03-07 6:15:59 PM	Access granted	Ī
289	2023-03-07 6:18:42 PM	Access granted	
290	2023-03-08 6:53:45 AM	Access granted	Ī
291	2023-03-08 6:53:59 AM	Access granted	Ī
292	2023-03-08 6:54:08 AM	Access granted	Ē
293	2023-03-08 11:51:45 AM	Access - door opened	Ē
294	2023-03-08 11:51:57 AM	Access granted	Ī
295	2023-03-08 11:57:51 AM	Access - door opened	Ī
296	2023-03-08 11:58:32 AM	Access granted	Ī
297	2023-03-08 12:38:28 PM	Access granted	Ē
298	2023-03-08 12:39:28 PM	Access - door opened	Ī
299	2023-03-08 12:39:40 PM	Access granted	Ī
300	2023-03-08 1:00:00 PM	Access - door opened	Ī
301	2023-03-08 1:13:31 PM	Access granted	Ī
302	2023-03-08 4:57:23 PM	Access granted	Ē
303	2023-03-08 4:57:43 PM	Access granted	Ē
304	2023-03-08 4:57:51 PM	Access granted	Ī
305	2023-03-08 4:58:13 PM	Access granted	Í
306	2023-03-09 6:12:37 PM	Access granted	
307	2023-03-09 6:12:49 PM	Access granted	
308	2023-03-09 6:13:04 PM	Access granted	
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309	2023-03-09 6:14:12 PM	Access granted	
310	2023-03-09 6:14:39 PM	Access granted	
311	2023-03-10 8:18:41 AM	Access granted	
312	2023-03-10 8:18:56 AM	Access granted	
313	2023-03-10 12:48:00 PM	Access - door opened	
314	2023-03-10 12:48:14 PM	Access granted	
315	2023-03-10 12:58:06 PM	Access - door opened	
316	2023-03-10 12:58:15 PM	Access granted	
317	2023-03-10 2:00:26 PM	Access granted	
318	2023-03-10 2:01:14 PM	Access - door opened	
319	2023-03-10 2:01:26 PM	Access granted	
320	2023-03-10 2:21:39 PM	Access - door opened	
321	2023-03-10 2:21:55 PM	Access granted	
322	2023-03-10 2:24:09 PM	Access granted	
323	2023-03-10 2:25:50 PM	Access granted	
324	2023-03-10 2:26:04 PM	Access granted	
325	2023-03-11 11:20:32 AM	Access granted	
326	2023-03-11 11:20:50 AM	Access granted	
327	2023-03-11 11:21:01 AM	Access granted	
328	2023-03-17 7:32:39 AM	Access granted	
329	2023-03-17 7:32:48 AM	Access granted	
330	2023-03-17 12:23:27 PM	Access granted	
331	2023-03-17 12:23:44 PM	Access granted	
332	2023-03-17 4:43:13 PM	Access granted	
333	2023-03-17 4:43:36 PM	Access - door opened	
334	2023-03-17 4:43:50 PM	Access granted	
335	2023-03-17 4:44:24 PM	Access - door opened	
336	2023-03-17 4:44:38 PM	Access granted	
337	2023-03-17 4:46:43 PM	Access - door opened	
338	2023-03-17 4:46:59 PM	Access granted	
339	2023-03-17 4:53:13 PM	Access - door opened	
340	2023-03-17 4:53:28 PM	Access granted	
341	2023-03-17 5:36:53 PM	Access granted	
342	2023-03-17 5:40:12 PM	Access granted	
343	2023-03-17 5:40:26 PM	Access granted	
344	2023-03-17 5:44:44 PM	Access - door opened	
345	2023-03-17 5:45:03 PM	Access granted	
346	2023-03-19 12:01:14 PM	Access granted	Ī
347	2023-03-19 12:01:30 PM	Access granted	Ī
348	2023-03-19 12:01:45 PM	Access granted	Ī
349	2023-03-19 2:31:05 PM	Access granted	
350	2023-03-20 7:38:26 AM	Access granted	
351	2023-03-20 7:38:37 AM	Access granted	
352	2023-03-20 11:20:39 AM	Access granted	Ī
353	2023-03-20 11:56:40 AM	Access granted	
354	2023-03-20 11:57:10 AM	Access granted	
355	2023-03-20 2:54:46 PM	Access - door opened	Ī
356	2023-03-20 2:54:58 PM	Access granted	
357	2023-03-20 3:01:44 PM	Access - door opened	
358	2023-03-20 3:02:09 PM	Access granted	
359	2023-03-20 3:39:28 PM	Access granted	
360	2023-03-20 3:40:17 PM	Access - door opened	
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361	2023-03-20 3:40:30 PM	Access granted	
362	2023-03-20 3:54:01 PM	Access - door opened	
363	2023-03-20 3:54:21 PM	Access granted	
364	2023-03-20 5:30:04 PM	Access granted	
365	2023-03-21 7:27:23 AM	Access granted	
366	2023-03-21 7:27:41 AM	Access granted	
367	2023-03-21 7:27:57 AM	Access granted	
368	2023-03-21 7:30:21 AM	Access granted	
369	2023-03-21 7:33:31 AM	Access granted	
370	2023-03-21 8:20:12 AM	Access granted	
371	2023-03-21 8:23:47 AM	Access granted	
372	2023-03-21 11:22:03 AM	Access granted	
373	2023-03-21 12:07:23 PM	Access granted	
374	2023-03-21 12:07:33 PM	Access granted	
375	2023-03-21 1:50:39 PM	Access - door opened	
376	2023-03-21 2:33:22 PM	Access granted	
377	2023-03-21 2:33:35 PM	Access granted	
378	2023-03-21 5:08:23 PM	Access - door opened	
379	2023-03-21 5:08:35 PM	Access granted	
380	2023-03-21 5:12:04 PM	Access - door opened	
381	2023-03-21 5:12:35 PM	Access granted	
382	2023-03-21 5:50:43 PM	Access granted	
383	2023-03-21 5:51:31 PM	Access - door opened	
384	2023-03-21 5:51:44 PM	Access granted	
385	2023-03-21 6:05:30 PM	Access - door opened	
386	2023-03-21 6:05:44 PM	Access granted	
387	2023-03-21 6:10:47 PM	Access granted	
388	2023-03-22 7:48:13 AM	Access granted	
389	2023-03-22 7:48:24 AM	Access granted	
390	2023-03-22 7:51:54 AM	Access granted	
391	2023-03-22 7:55:36 AM	Access granted	
392	2023-03-22 10:07:03 AM	Access granted	
393	2023-03-22 10:07:13 AM	Access granted	
394	2023-03-22 1:32:10 PM	Access granted	
395	2023-03-22 2:57:31 PM	Access granted	
396	2023-03-22 2:57:40 PM	Access granted	
397	2023-03-22 5:30:56 PM	Access granted	
398	2023-03-23 7:30:31 AM	Access granted	
399	2023-03-23 7:30:38 AM	Access granted	
400	2023-03-23 7:38:34 AM	Access granted	
401	2023-03-23 7:41:55 AM	Access granted	
402	2023-03-23 11:21:11 AM	Access granted	
403	2023-03-23 11:51:44 AM	Access granted	
404	2023-03-23 11:51:58 AM	Access granted	
405	2023-03-23 2:52:24 PM	Access - door opened	
406	2023-03-23 2:52:37 PM	Access granted	
407	2023-03-23 2:58:21 PM	Access - door opened	
408	2023-03-23 2:58:48 PM	Access granted	
409	2023-03-23 3:36:45 PM	Access granted	
410	2023-03-23 3:37:39 PM	Access - door opened	
411	2023-03-23 3:37:51 PM	Access granted	
412	2023-03-23 3:54:05 PM	Access - door opened	
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413	2023-03-23 3:54:28 PM	Access granted	
414	2023-03-23 5:17:29 PM	Access granted	
415	2023-04-04 10:04:40 AM	Access granted	
416	2023-04-04 10:04:59 AM	Access granted	
417	2023-04-04 10:05:10 AM	Access granted	
418	2023-04-04 2:51:37 PM	Access - door opened	
419	2023-04-04 2:51:50 PM	Access granted	
420	2023-04-04 2:57:21 PM	Access granted	
421	2023-04-04 2:59:24 PM	Access - door opened	
422	2023-04-04 2:59:36 PM	Access granted	
423	2023-04-04 3:00:11 PM	Access - door opened	
424	2023-04-04 3:00:26 PM	Access granted	
425	2023-04-04 3:43:39 PM	Access granted	
426	2023-04-04 3:44:19 PM	Access - door opened	
427	2023-04-04 3:44:32 PM	Access granted	
428	2023-04-04 4:03:57 PM	Access - door opened	
429	2023-04-04 4:05:04 PM	Access granted	
430	2023-04-04 4:05:20 PM	Access granted	
431	2023-04-04 6:25:49 PM	Access granted	
432	2023-04-05 6:55:56 AM	Access granted	
433	2023-04-05 6:56:14 AM	Access granted	
434	2023-04-05 6:56:27 AM	Access granted	
435	2023-04-05 7:01:11 AM	Access granted	
436	2023-04-05 7:04:53 AM	Access granted	
437	2023-04-05 8:46:32 AM	Access granted	
438	2023-04-05 12:17:55 PM	Access granted	
439	2023-04-05 12:23:39 PM	Access granted	
440	2023-04-05 12:23:53 PM	Access granted	
441	2023-04-05 1:19:48 PM	Access granted	
442	2023-04-05 1:20:11 PM	Access - door opened	
443	2023-04-05 1:20:22 PM	Access granted	
444	2023-04-05 1:26:45 PM	Access - door opened	
445	2023-04-05 1:26:59 PM	Access granted	
446 447	2023-04-05 2:01:23 PM 2023-04-05 2:02:27 PM	Access granted	
		Access - door opened	
448	2023-04-05 2:17:53 PM	Access - door opened	
449	2023-04-05 2:18:05 PM	Access granted	
450 451	2023-04-06 7:42:07 AM	Access granted	
451	2023-04-06 7:42:19 AM 2023-04-06 7:48:19 AM	Access granted	
452	2023-04-06 7:51:31 AM	Access granted	
453 454	2023-04-06 7.51.51 AM 2023-04-06 8:28:35 AM	Access granted	
454	2023-04-06 8:31:41 AM	Access granted	
456	2023-04-06 6.31.41 AM 2023-04-06 12:32:06 PM	Access granted Access granted	
457	2023-04-06 12.32.06 PM 2023-04-06 1:27:59 PM	Access granted Access granted	
458	2023-04-06 1:27:39 FM 2023-04-06 1:28:05 PM	Access granted Access granted	
459	2023-04-06 1:28:03 FM 2023-04-06 3:31:46 PM		
460	2023-04-11 9:52:40 AM	Access granted Access granted	
461	2023-04-11 9:52:48 AM		
462	2023-04-11 9:52:48 AM 2023-04-11 12:56:36 PM	Access granted	
462	2023-04-11 12:50:30 PM 2023-04-11 4:02:39 PM	Access granted	
		Access - door opened	
464	2023-04-11 4:02:50 PM	Access granted	

465	2023-04-11 4:12:58 PM	Access - door opened	
466	2023-04-11 4:13:23 PM	Access granted	
467	2023-04-11 4:53:32 PM	Access granted	
468	2023-04-11 4:54:21 PM	Access - door opened	
469	2023-04-11 4:54:35 PM	Access granted	
470	2023-04-11 5:08:45 PM	Access - door opened	
471	2023-04-11 5:09:13 PM	Access granted	
472	2023-04-12 6:57:24 AM	Access granted	
473	2023-04-12 6:57:39 AM	Access granted	
474	2023-04-12 6:57:48 AM	Access granted	
475	2023-04-12 7:02:55 AM	Access granted	
476	2023-04-12 7:06:13 AM	Access granted	
477	2023-04-12 8:18:46 AM	Access granted	
478	2023-04-12 8:23:25 AM	Access granted	
479	2023-04-12 12:55:27 PM	Access granted	
480	2023-04-12 12:55:54 PM	Access granted	
481	2023-04-12 5:10:30 PM	Access - door opened	
482	2023-04-12 5:10:42 PM	Access granted	
483	2023-04-12 5:15:08 PM	Access - door opened	
484	2023-04-12 5:15:27 PM	Access granted	
485	2023-04-12 6:21:10 PM	Access granted	
486	2023-04-12 6:22:11 PM	Access - door opened	
487	2023-04-12 6:22:23 PM	Access granted	
488	2023-04-12 6:44:35 PM	Access - door opened	
489	2023-04-12 6:44:48 PM	Access granted	
490	2023-04-12 6:48:47 PM	Access granted	
491	2023-04-12 6:51:52 PM	Access granted	
492	2023-04-12 6:52:06 PM	Access granted	
493	2023-04-12 6:52:21 PM	Access granted	
494	2023-04-12 9:44:37 PM	Access granted	
495	2023-04-13 7:43:53 AM	Access granted	
496	2023-04-13 7:44:14 AM	Access granted	
497	2023-04-13 7:49:11 AM	Access granted	
498	2023-04-13 7:51:55 AM	Access granted	
499	2023-04-13 12:25:27 PM	Access granted	
500	2023-04-13 12:41:28 PM	Access granted	
501	2023-04-13 12:41:45 PM	Access granted	
502	2023-04-18 9:45:32 AM	Access granted	
503	2023-04-18 9:45:47 AM	Access granted	
504	2023-04-18 12:21:39 PM	Access granted	
505	2023-04-18 12:21:53 PM	Access granted	
506	2023-04-18 2:01:25 PM	Access granted	
507	2023-04-18 2:39:59 PM	Access granted	
508	2023-04-18 6:57:21 PM	Access granted	
509	2023-04-18 7:02:47 PM	Access - door opened	
510	2023-04-18 7:03:14 PM	Access granted	
511	2023-04-18 7:53:11 PM	Access granted	
512	2023-04-18 7:53:54 PM	Access - door opened	
513	2023-04-18 7:54:07 PM	Access granted	
514	2023-04-18 7:59:03 PM	Access granted	
515	2023-04-18 7:59:12 PM	Access granted	
516	2023-04-18 8:10:42 PM	Access - door opened	

517	2023-04-18 8:10:58 PM	Access granted	
518	2023-04-18 8:14:46 PM	Access granted	
519	2023-04-19 7:39:07 AM	Access granted	
520	2023-04-19 7:39:17 AM	Access granted	
521	2023-04-19 7:45:22 AM	Access granted	
522	2023-04-19 7:49:40 AM	Access granted	
523	2023-04-19 9:05:05 AM	Access granted	
524	2023-04-19 9:08:26 AM	Access granted	
525	2023-04-19 1:11:48 PM	Access granted	
526	2023-04-19 1:12:01 PM	Access granted	
527	2023-04-19 5:16:47 PM	Access granted	
528	2023-05-02 10:03:48 AM	Access granted	
529	2023-05-02 10:04:01 AM	Access granted	
530	2023-05-02 10:07:58 AM	Access granted	
531	2023-05-02 10:11:50 AM	Access granted	
532	2023-05-02 7:05:34 PM	Access granted	
533	2023-05-02 7:05:57 PM	Access - door opened	
534	2023-05-02 7:06:11 PM	Access granted	
535	2023-05-02 7:10:46 PM	Access - door opened	
536	2023-05-02 7:10:40 T M	Access granted	
537	2023-05-02 7:51:23 PM	Access granted	
538	2023-05-02 7:51:23 FM 2023-05-02 7:52:07 PM	Access - door opened	
539	2023-05-02 7:52:07 PM	Access granted	
540	2023-05-02 7:32:23 FM 2023-05-02 8:04:32 PM	Access - door opened	
541	2023-05-02 8:04:52 PM	Access granted	
542	2023-05-02 8:04:31 FM 2023-05-02 8:06:38 PM	Access - door opened	
543	2023-05-02 8.06.38 FM 2023-05-03 7:42:01 AM		
544	2023-05-03 7:42:01 AM 2023-05-03 7:42:10 AM	Access granted	
		Access granted	
545	2023-05-03 7:47:05 AM	Access granted	
546	2023-05-03 7:50:08 AM	Access granted	
547	2023-05-03 10:14:30 AM	Access granted	
548	2023-05-03 12:44:16 PM	Access granted	
549	2023-05-03 3:16:09 PM	Access - door opened	
550	2023-05-03 3:16:22 PM	Access granted	
551	2023-05-03 3:17:15 PM	Access granted	
552	2023-05-03 3:17:48 PM	Access granted	
553	2023-05-03 3:30:28 PM	Access - door opened	
554	2023-05-03 3:30:58 PM	Access granted	
555	2023-05-03 4:09:50 PM	Access granted	
556	2023-05-03 4:10:32 PM	Access - door opened	
557	2023-05-03 4:10:45 PM	Access granted	
558	2023-05-03 4:27:40 PM	Access - door opened	
559	2023-05-03 4:28:02 PM	Access granted	
560	2023-05-03 8:06:20 PM	Access granted	
561	2023-05-04 7:35:19 AM	Access granted	
562	2023-05-04 7:35:28 AM	Access granted	
563	2023-05-04 7:38:06 AM	Access granted	
564	2023-05-04 7:40:56 AM	Access granted	
565	2023-05-04 8:47:59 AM	Access granted	
566	2023-05-04 8:51:01 AM	Access granted	
567	2023-05-04 12:43:37 PM	Access granted	
568	2023-05-04 1:33:30 PM	Access granted	

569	2023-05-04 3:36:36 PM	Access granted	
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571	2023-05-04 4:34:08 PM	Access granted	
572	2023-05-17 9:31:10 AM	Access granted	
573	2023-05-17 9:31:21 AM	Access granted	
574	2023-05-17 10:18:07 AM	Access granted	
575	2023-05-17 10:18:20 AM	Access granted	
576	2023-05-17 10:21:06 AM	Access granted	
577	2023-05-17 11:52:27 AM	Access granted	
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585	2023-05-17 2:47:22 PM	Access granted	
586	2023-05-17 3:38:11 PM	Access granted	
587	2023-05-17 3:38:55 PM	Access granted	
588	2023-05-17 3:40:41 PM	Access - door opened	
589	2023-05-17 3:40:58 PM	Access granted	
590	2023-05-17 3:59:49 PM	Access - door opened	
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592	2023-05-17 4:37:13 PM	Access granted	
593	2023-05-17 4:37:26 PM	Access granted	
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615	2023-05-23 8:51:43 AM	Access granted	
616	2023-05-23 8:54:40 AM	Access granted	
617	2023-05-23 8:57:27 AM	Access granted	
618	2023-05-23 10:01:04 AM	Access granted	
619	2023-05-23 10:01:04 AM 2023-05-23 10:04:36 AM	Access granted Access granted	
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621	2023-05-23 11:27:20 AM	Access granted	
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623	2023-05-23 3:22:51 PM	Access - door opened	
624	2023-05-23 3:23:03 PM	Access granted	
625	2023-05-23 3:45:19 PM	Access - door opened	
626	2023-05-23 3:46:09 PM	Access granted	
627	2023-05-23 4:23:29 PM	Access granted	
628	2023-05-23 4:24:06 PM	Access - door opened	
629	2023-05-23 4:24:17 PM	Access granted	
630	2023-05-23 4:38:45 PM	Access - door opened	
631	2023-05-23 4:38:54 PM	Access granted	
632	2023-05-23 6:28:41 PM	Access granted	
633	2023-05-24 6:54:27 AM	Access granted	
634	2023-05-24 6:54:42 AM	Access granted	
635	2023-05-24 6:54:50 AM	Access granted	
636	2023-05-24 6:57:31 AM	Access granted	
637	2023-05-24 7:00:20 AM	Access granted	
638	2023-05-24 7:50:51 AM	Access granted	
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670	2023-05-30 12:36:54 PM	Access granted	
671	2023-05-30 1:13:36 PM	Access granted	
672	2023-05-30 1:15:02 PM	Access - door opened	
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705 2023-06-01 7:09:58 AM Access granted 706 2023-06-01 7:10:14 AM Access granted 707 2023-06-01 7:10:24 AM Access granted 708 2023-06-01 7:15:49 AM Access granted 709 2023-06-01 7:15:49 AM Access granted 710 2023-06-01 8:01:34 AM Access granted 711 2023-06-01 8:04:51 AM Access granted 712 2023-06-01 11:29:37 AM Access granted 713 2023-06-01 12:18:40 PM Access granted 714 2023-06-01 12:18:57 PM Access granted 715 2023-06-01 3:20:32 PM Access granted 716 2023-06-14 9:41:33 AM Access granted 717 2023-06-14 9:41:47 AM Access granted 718 2023-06-14 12:01:14 PM Access granted 719 2023-06-15 9:01:04 AM Access granted 720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 9:01:07 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	703	2023-05-31 5:29:07 PM	Access granted	
706 2023-06-01 7:10:14 AM Access granted 707 2023-06-01 7:10:24 AM Access granted 708 2023-06-01 7:12:41 AM Access granted 709 2023-06-01 8:01:34 AM Access granted 710 2023-06-01 8:04:51 AM Access granted 711 2023-06-01 8:04:51 AM Access granted 712 2023-06-01 11:29:37 AM Access granted 713 2023-06-01 12:18:40 PM Access granted 714 2023-06-01 12:18:57 PM Access granted 715 2023-06-01 3:20:32 PM Access granted 716 2023-06-14 9:41:33 AM Access granted 717 2023-06-14 9:41:47 AM Access granted 718 2023-06-14 12:01:14 PM Access granted 719 2023-06-15 9:01:04 AM Access granted 720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 9:01:17 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	704	2023-05-31 5:30:42 PM	Access granted	
707 2023-06-01 7:10:24 AM Access granted 708 2023-06-01 7:12:41 AM Access granted 709 2023-06-01 7:15:49 AM Access granted 710 2023-06-01 8:01:34 AM Access granted 711 2023-06-01 8:04:51 AM Access granted 712 2023-06-01 11:29:37 AM Access granted 713 2023-06-01 12:18:40 PM Access granted 714 2023-06-01 12:18:57 PM Access granted 715 2023-06-01 3:20:32 PM Access granted 716 2023-06-14 9:41:33 AM Access granted 717 2023-06-14 9:41:47 AM Access granted 718 2023-06-14 12:01:14 PM Access granted 719 2023-06-15 9:01:04 AM Access granted 720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 11:06:07 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	705	2023-06-01 7:09:58 AM	Access granted	
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709 2023-06-01 7:15:49 AM Access granted 710 2023-06-01 8:01:34 AM Access granted 711 2023-06-01 8:04:51 AM Access granted 712 2023-06-01 11:29:37 AM Access granted 713 2023-06-01 12:18:40 PM Access granted 714 2023-06-01 12:18:57 PM Access granted 715 2023-06-01 3:20:32 PM Access granted 716 2023-06-14 9:41:33 AM Access granted 717 2023-06-14 9:41:47 AM Access granted 718 2023-06-14 12:01:14 PM Access granted 719 2023-06-14 12:06:48 PM Access granted 720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 9:01:17 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	707	2023-06-01 7:10:24 AM	Access granted	
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712 2023-06-01 11:29:37 AM Access granted 713 2023-06-01 12:18:40 PM Access granted 714 2023-06-01 12:18:57 PM Access granted 715 2023-06-01 3:20:32 PM Access granted 716 2023-06-14 9:41:33 AM Access granted 717 2023-06-14 9:41:47 AM Access granted 718 2023-06-14 12:01:14 PM Access granted 719 2023-06-14 12:06:48 PM Access granted 720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 9:01:17 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	710	2023-06-01 8:01:34 AM	Access granted	
713 2023-06-01 12:18:40 PM Access granted 714 2023-06-01 12:18:57 PM Access granted 715 2023-06-01 3:20:32 PM Access granted 716 2023-06-14 9:41:33 AM Access granted 717 2023-06-14 9:41:47 AM Access granted 718 2023-06-14 12:01:14 PM Access granted 719 2023-06-14 12:06:48 PM Access granted 720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 9:01:17 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	711	2023-06-01 8:04:51 AM	Access granted	
714 2023-06-01 12:18:57 PM Access granted 715 2023-06-01 3:20:32 PM Access granted 716 2023-06-14 9:41:33 AM Access granted 717 2023-06-14 9:41:47 AM Access granted 718 2023-06-14 12:01:14 PM Access granted 719 2023-06-14 12:06:48 PM Access granted 720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 9:01:17 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	712	2023-06-01 11:29:37 AM	Access granted	
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716 2023-06-14 9:41:33 AM Access granted 717 2023-06-14 9:41:47 AM Access granted 718 2023-06-14 12:01:14 PM Access granted 719 2023-06-14 12:06:48 PM Access granted 720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 9:01:17 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	714	2023-06-01 12:18:57 PM	Access granted	
717 2023-06-14 9:41:47 AM Access granted 718 2023-06-14 12:01:14 PM Access granted 719 2023-06-14 12:06:48 PM Access granted 720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 9:01:17 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	715	2023-06-01 3:20:32 PM	Access granted	
718 2023-06-14 12:01:14 PM Access granted 719 2023-06-14 12:06:48 PM Access granted 720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 9:01:17 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	716	2023-06-14 9:41:33 AM	Access granted	
719 2023-06-14 12:06:48 PM Access granted 720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 9:01:17 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	717	2023-06-14 9:41:47 AM	Access granted	
720 2023-06-15 9:01:04 AM Access granted 721 2023-06-15 9:01:17 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	718	2023-06-14 12:01:14 PM	Access granted	
721 2023-06-15 9:01:17 AM Access granted 722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	719	2023-06-14 12:06:48 PM	Access granted	
722 2023-06-15 11:06:07 AM Access granted 723 2023-06-15 11:06:42 AM Access granted	720	2023-06-15 9:01:04 AM	Access granted	
723 2023-06-15 11:06:42 AM Access granted	721	2023-06-15 9:01:17 AM	Access granted	
723 2023-06-15 11:06:42 AM Access granted	722	2023-06-15 11:06:07 AM	_	
	723	2023-06-15 11:06:42 AM	_	
	724	2023-06-15 2:37:11 PM	Access - door opened	

725	2023-06-15 2:37:23 PM	Access granted
726	2023-06-15 2:45:44 PM	Access - door opened
727	2023-06-15 2:46:00 PM	Access granted
728	2023-06-15 3:16:48 PM	Access granted
729	2023-06-15 3:17:31 PM	Access - door opened
730	2023-06-15 3:17:42 PM	Access granted
731	2023-06-15 3:35:32 PM	Access - door opened
732	2023-06-15 3:35:46 PM	Access granted
733	2023-06-15 4:13:32 PM	Access granted
734	2023-06-15 4:32:53 PM	Access granted
735	2023-06-15 4:33:06 PM	Access granted
736	2023-06-15 4:33:28 PM	Access granted
737	2023-06-15 8:03:33 PM	Access granted
738	2023-06-15 8:09:52 PM	Access granted
739	2023-06-16 7:11:07 AM	Access granted
740	2023-06-16 7:11:22 AM	Access granted
741	2023-06-16 7:11:34 AM	Access granted
742	2023-06-16 7:14:26 AM	Access granted
743	2023-06-16 7:18:17 AM	Access granted
744	2023-06-16 8:11:38 AM	Access granted
745	2023-06-16 8:17:48 AM	Access granted
746	2023-06-16 8:31:09 AM	Access granted
747	2023-06-16 12:43:16 PM	Access granted
748	2023-06-16 12:49:07 PM	Access granted
749	2023-06-16 1:26:03 PM	Access granted
750	2023-06-16 1:26:16 PM	Access - door opened
751	2023-06-16 1:26:37 PM	Access granted
752	2023-06-16 1:26:40 PM	Access granted
753	2023-06-16 1:26:45 PM	Access granted
754	2023-06-16 1:29:39 PM	Access - door opened
755	2023-06-16 1:29:50 PM	Access granted
756	2023-06-16 1:32:58 PM	Access - door opened
757	2023-06-16 1:33:11 PM	Access granted
758	2023-06-16 2:08:45 PM	Access granted
759	2023-06-16 2:09:02 PM	Access granted
	2023-06-16 2:09:30 PM	Access granted
761	2023-06-16 2:28:51 PM	Access granted
762	2023-06-16 2:29:29 PM	Access granted
763	2023-06-16 7:08:43 PM	Access granted
764	2023-06-20 7:45:35 AM	Access granted
765	2023-06-20 7:45:55 AM	Access granted
766	2023-06-20 7:49:01 AM	Access granted
767	2023-06-20 8:01:45 AM	Access granted
768	2023-06-20 12:37:55 PM	Access granted
769	2023-06-20 1:32:40 PM	Access granted
770	2023-06-20 1:32:53 PM	Access granted
771	2023-06-20 1:33:01 PM	Access granted
772	2023-06-21 6:06:07 AM	Access granted
773	2023-06-21 6:06:22 AM	Access granted
774	2023-06-21 6:06:39 AM	Access granted
775	2023-06-21 6:09:16 AM	Access granted
776	2023-06-21 6:12:18 AM	Access granted

777	2023-06-21 6:58:57 AM	Access granted	
778	2023-06-21 7:01:53 AM	Access granted	
779	2023-06-21 12:46:54 PM	Access granted	
780	2023-06-21 5:12:35 PM	Access - door opened	
781	2023-06-21 5:12:48 PM	Access granted	
782	2023-06-21 5:13:27 PM	Access granted	
783	2023-06-21 5:13:36 PM	Time-out on access granted	
784	2023-06-21 5:13:44 PM	Access granted	
785	2023-06-21 5:17:26 PM	Access - door opened	
786	2023-06-21 5:17:46 PM	Access granted	
787	2023-06-21 5:54:17 PM	Access granted	
788	2023-06-21 5:55:02 PM	Access - door opened	
789	2023-06-21 5:55:17 PM	Access granted	
790	2023-06-21 6:14:03 PM	Access - door opened	
791	2023-06-21 6:14:18 PM	Access granted	
792	2023-06-21 6:16:20 PM	Access granted	
793	2023-06-21 6:32:26 PM	Access granted	
794	2023-06-21 6:32:40 PM	Access granted	
795	2023-06-21 6:32:54 PM	Access granted	
796	2023-06-22 7:34:39 AM	Access granted	
797	2023-06-22 7:34:53 AM	Access granted	
798	2023-06-22 7:35:01 AM	Access granted	
799	2023-06-22 7:37:39 AM	Access granted	
800	2023-06-22 7:40:38 AM	Access granted	
801	2023-06-22 8:28:27 AM	Access granted	
802	2023-06-22 8:31:42 AM	Access granted	
803	2023-06-22 12:11:50 PM	Access granted	
804	2023-06-22 1:37:13 PM	Access granted	
805	2023-06-22 1:37:40 PM	Access granted	
806	2023-06-22 5:44:20 PM	Access granted	
807	2023-06-27 8:33:08 AM	Access granted	
808	2023-06-27 8:33:21 AM	Access granted	
809	2023-06-27 8:34:09 AM	Access granted	
810	2023-06-27 8:37:32 AM	Access granted	
811	2023-06-27 4:17:19 PM	Access granted	
812	2023-06-28 6:28:09 AM	Access granted	
813	2023-06-28 6:28:24 AM	Access granted	
814	2023-06-28 6:28:34 AM	Access granted	
815	2023-06-28 6:30:28 AM	Access granted	
816	2023-06-28 6:33:38 AM	Access granted	
817	2023-06-28 7:36:21 AM	Access granted	
818	2023-06-28 7:39:30 AM	Access granted	
819	2023-06-28 8:25:21 AM	Access granted	
820	2023-06-28 12:56:52 PM	Access - door opened	
821	2023-06-28 12:57:03 PM	Access granted	
822	2023-06-28 1:07:40 PM	Access - door opened	
823	2023-06-28 1:08:18 PM	Access granted	
824	2023-06-28 1:49:14 PM	Access granted	
825	2023-06-28 1:50:05 PM	Access - door opened	
826	2023-06-28 1:50:17 PM	Access granted	
827	2023-06-28 2:12:57 PM	Access - door opened	
828	2023-06-28 2:13:11 PM	Access granted	

829	2023-06-28 4:04:54 PM	Access granted		
830	2023-06-29 7:14:21 AM	Access granted		
831	2023-06-29 7:14:38 AM	Access granted		
832	2023-06-29 7:14:49 AM	Access granted		
833	2023-06-29 7:16:20 AM	Access granted		
834	2023-06-29 7:20:38 AM	Access granted		
835	2023-06-29 8:41:09 AM	Access granted		
836	2023-06-29 10:01:16 AM	Access granted		
837	2023-06-29 10:01:20 AM	Access granted		
838	2023-06-29 10:04:55 AM	Access granted		
839	2023-06-29 10:05:09 AM	Access granted		
840	2023-06-29 12:07:00 PM	Access granted		
841	2023-06-29 1:48:40 PM	Access granted		
842	2023-06-29 3:58:51 PM	Access - door opened		
843	2023-06-29 3:59:00 PM	Access granted		
844	2023-06-29 5:18:38 PM	Access granted		
845	2023-06-29 5:19:00 PM	Access granted		
846	2023-06-29 5:50:35 PM	Access - door opened		
847	2023-06-29 5:50:50 PM	Access granted		
848	2023-06-29 5:56:06 PM	Access granted		
849	2023-07-04 6:55:51 AM	Access granted		
850	2023-07-04 6:56:07 AM	Access granted		
851	2023-07-04 6:56:17 AM	Access granted		
852	2023-07-04 6:59:39 AM	Access granted		
853	2023-07-04 8:04:49 AM	Access granted		
854	2023-07-04 8:15:38 AM	Access granted		
855	2023-07-04 11:56:28 AM	Access granted		
856	2023-07-04 11:56:41 AM	Access granted		
857	2023-07-04 11:56:50 AM	Access granted		
858	2023-07-04 3:08:04 PM	Access granted		
859	2023-07-04 3:08:26 PM	Access - door opened		
860	2023-07-04 3:08:36 PM	Access granted		
861	2023-07-04 3:15:24 PM	Access - door opened		
862	2023-07-04 3:15:36 PM	Access granted		
863	2023-07-04 3:46:15 PM	Access granted		
864	2023-07-04 3:47:02 PM	Access - door opened		
865	2023-07-04 3:47:13 PM	Access granted		
866	2023-07-04 3:59:35 PM	Access - door opened		
867	2023-07-04 3:59:59 PM	Access granted		
868	2023-07-05 6:31:56 AM	Access granted		
869	2023-07-05 6:32:10 AM	Access granted		
870	2023-07-05 6:32:20 AM	Access granted		
871	2023-07-05 6:35:38 AM	Access granted		
872	2023-07-05 6:38:57 AM	Access granted		
873	2023-07-05 6:44:54 AM	Access granted		
874	2023-07-05 6:45:28 AM	Access granted	-	
875	2023-07-05 6:46:46 AM	Access granted		
876	2023-07-05 6:47:41 AM	Access granted		
877	2023-07-05 6:47:41 AM 2023-07-05 6:48:47 AM	Access granted Access granted		
878	2023-07-05 6:49:09 AM	Access granted Access granted		
879	2023-07-05 6:49:09 AM 2023-07-05 6:49:18 AM	Access granted Access granted		
880	2023-07-05 6:50:52 AM	Access granted Access granted		
500	2020-01-00 0.00.02 AW	7 100033 granted		

881	2023-07-05 6:59:43 AM	Access granted	
882	2023-07-05 6:59:57 AM	Access granted	
883	2023-07-05 7:00:08 AM	Access granted	
884	2023-07-05 7:45:17 AM	Access granted	
885	2023-07-05 7:52:42 AM	Access granted	
886	2023-07-05 12:31:05 PM	Access granted	
887	2023-07-05 12:31:17 PM	Access granted	
888	2023-07-05 12:31:44 PM	Access granted	
889	2023-07-05 1:00:16 PM	Access granted	
890	2023-07-05 2:04:55 PM	Access granted	
891	2023-07-05 2:38:22 PM	Access - door opened	
892	2023-07-05 2:38:33 PM	Access granted	
893	2023-07-05 2:43:13 PM	Access - door opened	
894	2023-07-05 2:43:30 PM	Access granted	
895	2023-07-05 3:27:29 PM	Access granted	
896	2023-07-05 3:28:20 PM	Access granted	
897	2023-07-05 3:30:51 PM	Access granted	
898	2023-07-05 3:31:57 PM	Access granted	
899	2023-07-05 3:45:14 PM	Access granted	
900	2023-07-05 3:45:27 PM	Access granted	
901	2023-07-05 3:45:39 PM	Access granted	
902	2023-07-05 6:20:48 PM	Access granted	
903	2023-07-06 6:54:09 AM	Access granted	
904	2023-07-06 6:54:31 AM	Access granted	
905	2023-07-06 6:54:49 AM	Access granted	
906	2023-07-06 6:55:38 AM	Access granted	
907	2023-07-06 6:57:17 AM	Access granted	
908	2023-07-06 6:57:43 AM	Access granted	
909	2023-07-06 7:00:45 AM	Access granted	
910	2023-07-06 7:04:16 AM	Access granted	
911	2023-07-06 8:18:52 AM	Access granted	
912	2023-07-06 8:18:55 AM	Access granted	
913	2023-07-06 8:26:02 AM	Access granted	
914	2023-07-06 11:06:49 AM	Access granted	
915	2023-07-06 11:40:39 AM	Access granted	
916	2023-07-06 11:40:53 AM	Access granted	
917	2023-07-06 11:41:08 AM	Access granted	
918	2023-07-06 1:36:26 PM	Access granted	
919	2023-07-06 1:48:11 PM	Access granted	
920	2023-07-06 1:48:26 PM	Access granted	
921	2023-07-06 1:48:42 PM	Access granted	
922	2023-07-06 3:20:48 PM	Access granted	
923	2023-07-11 8:52:17 AM	Access granted	
924	2023-07-11 8:53:05 AM	Access granted	
925	2023-07-11 8:55:08 AM	Access granted	
926	2023-07-11 8:59:55 AM	Access granted	
927	2023-07-11 6:33:10 PM	Access granted	
928	2023-07-11 6:33:28 PM	Access granted	
929	2023-07-11 6:37:07 PM	Access granted	
930	2023-07-12 8:02:37 AM	Access granted	
931	2023-07-12 8:02:51 AM	Access granted	
932	2023-07-12 8:03:05 AM	Access granted	
		3 g d	

933	2023-07-12 8:03:12 AM	Access granted	
934	2023-07-12 8:03:17 AM	Access granted	
935	2023-07-12 8:05:05 AM	Access granted	
936	2023-07-12 8:08:17 AM	Access granted	
937	2023-07-12 9:33:47 AM	Access granted	
938	2023-07-12 1:00:06 PM	Access granted	
939	2023-07-12 1:00:20 PM	Access granted	
940	2023-07-12 1:05:33 PM	Access - door opened	
941	2023-07-12 1:05:43 PM	Access granted	
942	2023-07-12 1:08:49 PM	Access - door opened	
943	2023-07-12 1:09:05 PM	Access granted	
944	2023-07-12 1:54:53 PM	Access granted	
945	2023-07-12 1:55:13 PM	Access granted	
	2023-07-12 1:56:22 PM	Access granted	
947	2023-07-12 2:15:50 PM	Access granted	
948	2023-07-12 2:16:02 PM	Access granted	
949	2023-07-12 2:16:14 PM	Access granted	
950	2023-07-12 5:58:38 PM	Access granted	
951	2023-07-13 7:00:31 AM	Access granted	
952	2023-07-13 7:00:46 AM	Access granted	
953	2023-07-13 7:00:58 AM	Access granted	
954	2023-07-13 7:04:11 AM	Access granted	
955	2023-07-13 7:07:34 AM	Access granted	
956	2023-07-13 8:07:33 AM	Access granted	
957	2023-07-13 8:12:05 AM	Access granted	
958	2023-07-13 12:37:59 PM	Access granted	
959	2023-07-13 12:43:14 PM	Access granted	
960	2023-07-13 12:43:26 PM	Access granted	
961	2023-07-13 12:57:49 PM	Access granted	
962	2023-07-13 3:14:06 PM	Access granted	
963	2023-07-13 4:06:04 PM	Access - door opened	
964	2023-07-13 4:06:15 PM	Access granted	
965	2023-07-13 4:14:50 PM	Access - door opened	
966	2023-07-13 4:15:02 PM	Access granted	
967	2023-07-13 4:46:18 PM	Access granted	
968	2023-07-13 4:46:59 PM	Access - door opened	
969	2023-07-13 4:47:11 PM	Access granted	
970	2023-07-13 5:01:24 PM	Access granted	
971	2023-07-13 5:05:19 PM	Access granted	
972	2023-07-18 9:00:09 AM	Access granted	
973	2023-07-18 9:00:23 AM	Access granted	
974	2023-07-18 9:00:36 AM	Access granted	
975	2023-07-18 12:52:03 PM	Access - door opened	
976	2023-07-18 12:52:14 PM	Access granted	
977	2023-07-18 12:57:20 PM	Access - door opened	
978	2023-07-18 12:58:10 PM	Access granted	
979	2023-07-18 1:46:56 PM	Access granted	
980	2023-07-18 1:47:34 PM	Access - door opened	
981	2023-07-18 1:47:45 PM	Access granted	
982	2023-07-18 2:28:46 PM	Access granted	
983	2023-07-18 2:28:59 PM	Access granted	
984	2023-07-18 2:29:33 PM	Access granted	
501	_0_0 01 10 L.L0.00 1 W	, 100000 grantou	

985	2023-07-18 4:08:47 PM	Access granted	
986	2023-07-19 7:00:09 AM	Access granted	
987	2023-07-19 7:00:25 AM	Access granted	
988	2023-07-19 7:00:52 AM	Access granted	
989	2023-07-19 7:03:41 AM	Access granted	
990	2023-07-19 7:03:45 AM	Access granted	
991	2023-07-19 7:07:02 AM	Access granted	
992	2023-07-19 7:58:35 AM	Access granted	
993	2023-07-19 8:02:07 AM	Access granted	
994	2023-07-19 9:53:25 AM	Access - door opened	
995	2023-07-19 9:54:04 AM	Access granted	
996	2023-07-19 10:11:11 AM	Access granted	
997	2023-07-19 10:11:28 AM	Access granted	
998	2023-07-19 10:11:51 AM	Access granted	
999	2023-07-19 12:22:22 PM	Access - door opened	
1000	2023-07-19 12:22:34 PM	Access granted	
1001	2023-07-19 12:34:16 PM	Access - door opened	
1002	2023-07-19 12:34:29 PM	Access granted	
1003	2023-07-19 1:18:02 PM	Access granted	
1004	2023-07-19 1:19:06 PM	Access - door opened	
1005	2023-07-19 1:19:15 PM	Access granted	
1006	2023-07-19 1:29:09 PM	Access - door opened	
1007	2023-07-19 1:29:18 PM	Access granted	
1008	2023-07-19 2:03:53 PM	Access - door unlocked	
1009	2023-07-19 2:04:07 PM	Access granted	
1010	2023-07-19 2:04:21 PM	Access granted	
1011	2023-07-19 3:00:36 PM	Access granted	
1012	2023-07-19 5:05:10 PM	Access granted	
1013	2023-07-20 8:34:10 AM	Access granted	
1014	2023-07-20 8:34:23 AM	Access granted	
1015	2023-07-20 8:34:49 AM	Access granted	
1016	2023-07-20 8:37:53 AM	Access granted	
1017	2023-07-27 8:23:14 AM	Access granted	
1018	2023-07-27 8:25:42 AM	Access granted	
1019	2023-07-27 8:30:12 AM	Access granted	
1020	2023-07-27 11:27:47 AM	Access granted	
1021	2023-07-27 1:22:47 PM	Access granted	
1022	2023-07-27 1:25:08 PM	Access granted	
1023	2023-07-27 1:40:14 PM	Access granted	
1024	2023-07-27 1:40:30 PM	Access granted	
1025	2023-07-27 1:40:52 PM	Access granted	
1026	2023-07-27 1:53:30 PM	Access granted	
1027	2023-07-27 1:53:44 PM	Access granted	
1028	2023-07-27 1:53:58 PM	Access granted	
1029	2023-07-27 3:35:49 PM	Access granted	
1030	2023-08-01 7:13:35 PM	Access granted	
1031	2023-08-01 7:15:08 PM	Access granted	
1032	2023-08-08 8:04:17 AM	Access granted	
1033	2023-08-08 8:04:32 AM	Access granted	
1034	2023-08-08 8:04:54 AM	Access granted Access granted	
1034	2023-08-08 8:04:58 AM	Access granted Access granted	
1035	2023-08-08 8:08:15 AM	Access granted Access granted	
1000	2020-00-00 0.00. 10 AW	, 100033 granted	

1037	2023-08-08 8:17:22 AM	Access granted	
1038	2023-08-08 9:52:18 AM	Access granted	
1039	2023-08-08 10:01:51 AM	Access granted	
1040	2023-08-08 11:51:35 AM	Access granted	
1041	2023-08-08 11:51:51 AM	Access granted	
1042	2023-08-08 11:51:58 AM	Access - door opened	
1043	2023-08-08 11:52:09 AM	Access granted	
1044	2023-08-08 11:58:11 AM	Access - door opened	
1045	2023-08-08 11:58:26 AM	Access granted	
1046	2023-08-08 2:55:14 PM	Access - door opened	
1047	2023-08-08 2:55:37 PM	Access granted	
1048	2023-08-08 2:59:30 PM	Access - door opened	
1049	2023-08-08 2:59:40 PM	Access granted	
1050	2023-08-08 3:38:31 PM	Access granted	
1051	2023-08-08 3:39:49 PM	Access - door opened	
1052	2023-08-08 3:40:00 PM	Access granted	
1053	2023-08-08 3:54:59 PM	Access - door opened	
1054	2023-08-08 4:09:43 PM	Access granted	
1055	2023-08-08 5:28:18 PM	Access granted	
1056	2023-08-09 7:09:47 AM	Access granted	
1057	2023-08-09 7:10:04 AM	Access granted	
1058	2023-08-09 7:10:13 AM	Access granted	
1059	2023-08-09 7:14:35 AM	Access granted	
1060	2023-08-09 7:17:49 AM	Access granted	
1061	2023-08-09 8:20:57 AM	Access granted	
1062	2023-08-09 8:28:59 AM	Access granted	
1063	2023-08-09 12:16:30 PM	Access granted	
1064	2023-08-09 12:16:44 PM	Access granted	
1065	2023-08-09 12:16:57 PM	Access granted	
1066	2023-08-09 3:41:27 PM	Access - door opened	
1067	2023-08-09 3:41:38 PM	Access granted	
1068	2023-08-09 3:46:54 PM	Access - door opened	
1069	2023-08-09 3:47:07 PM	Access granted	
1070	2023-08-09 4:12:28 PM	Access granted	
1071	2023-08-09 4:13:14 PM	Access - door opened	
1072	2023-08-09 4:13:26 PM	Access granted	
1073	2023-08-09 4:28:31 PM	Access - door opened	
1074	2023-08-09 4:28:45 PM	Access granted	
1075	2023-08-09 5:01:21 PM	Access granted	
1076	2023-08-10 7:07:10 AM	Access granted	
1077	2023-08-10 7:07:27 AM	Access granted	
1078	2023-08-10 7:09:26 AM	Access granted	
1079	2023-08-10 7:09:31 AM	Access granted	
1080	2023-08-10 7:12:50 AM	Access granted	
1081	2023-08-10 8:19:42 AM	Access granted	
1082	2023-08-10 8:22:36 AM	Access granted	
1083	2023-08-10 12:56:35 PM	Access granted	
1084	2023-08-10 12:56:52 PM	Access granted	
1085	2023-08-10 12:57:16 PM	Access granted	
1086	2023-08-10 12:57:20 PM	Access granted	
1087	2023-08-10 2:05:13 PM	Access granted	
1088	2023-08-10 2:08:39 PM	Access granted	
		- 3	

1089	2023-08-10 3:20:06 PM	Access granted	
1090	2023-08-15 7:00:55 AM	Access granted	
1091	2023-08-15 7:01:08 AM	Access granted	
1092	2023-08-15 7:01:17 AM	Access granted	
1093	2023-08-15 7:14:14 AM	Access granted	
1094	2023-08-15 7:14:27 AM	Access granted	
1095	2023-08-15 7:14:42 AM	Access granted	
1096	2023-08-15 7:16:33 AM	Access granted	
1097	2023-08-15 7:19:19 AM	Access granted	
1098	2023-08-15 8:28:59 AM	Access granted	
1099	2023-08-15 8:31:56 AM	Access granted	
1100	2023-08-15 12:01:12 PM	Access granted	
1101	2023-08-15 12:01:25 PM	Access granted	
1102	2023-08-15 12:01:59 PM	Access granted	
1103	2023-08-15 12:02:13 PM	Access granted	
1104	2023-08-15 12:15:12 PM	Access granted	
1105	2023-08-15 5:18:25 PM	Access granted	
1106	2023-08-15 5:18:52 PM	Access - door opened	
1107	2023-08-15 5:19:03 PM	Access granted	
1108	2023-08-15 5:22:46 PM	Access - door opened	
1109	2023-08-15 5:23:12 PM	Access granted	
1110	2023-08-15 5:53:17 PM	Access granted	
1111	2023-08-15 5:53:33 PM	Access granted	
1112	2023-08-15 5:53:54 PM	Access - door opened	
1113	2023-08-15 5:54:06 PM	Access granted	
1114	2023-08-15 6:15:04 PM	Access - door opened	
1115	2023-08-15 6:15:16 PM	Access granted	
1116	2023-08-15 6:21:05 PM	Access granted	
1117	2023-08-16 7:01:17 AM	Access granted	
1118	2023-08-16 7:01:34 AM	Access granted	
1119	2023-08-16 7:01:44 AM	Access granted	
1120	2023-08-16 7:03:59 AM	Access granted	
1121	2023-08-16 7:07:20 AM	Access granted	
1122	2023-08-16 8:27:26 AM	Access granted	
1123	2023-08-16 8:32:09 AM	Access granted	
1124	2023-08-16 12:58:40 PM	Access granted	
1125	2023-08-16 12:58:53 PM	Access granted	
1126	2023-08-16 12:59:08 PM	Access granted	
1127	2023-08-16 5:48:35 PM	Access granted	
1128	2023-08-16 6:24:06 PM	Access granted	
1129	2023-08-16 6:24:20 PM	Access granted	
1130	2023-08-16 6:24:36 PM	Access granted	
1131	2023-08-16 7:00:29 PM	Access granted	
1132	2023-08-16 7:01:14 PM	Access granted	
1133	2023-08-17 7:02:55 AM	Access granted	
1134	2023-08-17 7:03:14 AM	Access granted	
1135	2023-08-17 7:03:29 AM	Access granted	
1136	2023-08-17 7:07:41 AM	Access granted	
1137	2023-08-17 7:12:16 AM	Access granted	
1138	2023-08-17 11:41:08 AM	Access granted Access granted	
1139	2023-08-17 11:41:06 AW 2023-08-17 12:11:44 PM	Access granted Access granted	
1140	2023-08-17 12:11:44 FM 2023-08-17 12:11:58 PM	Access granted Access granted	
1140	2020-00-17 12.11.00 FW	Access granted	

1141	2023-08-17 12:12:18 PM	Access granted	
1142	2023-08-17 2:13:10 PM	Access granted	
1143	2023-08-22 7:26:46 AM	Access granted	
1144	2023-08-22 7:27:03 AM	Access granted	
1145	2023-08-22 7:27:18 AM	Access granted	
1146	2023-08-22 7:30:21 AM	Access granted	
1147	2023-08-22 7:33:45 AM	Access granted	Ħ
1148	2023-08-22 1:18:04 PM	Access granted	
1149	2023-08-22 1:18:18 PM	Access granted	
1150	2023-08-22 1:18:38 PM	Access granted	
1151	2023-08-22 1:28:04 PM	Access - door opened	Ħ
1152	2023-08-22 1:28:14 PM	Access granted	Ħ
1153	2023-08-22 1:36:57 PM	Access - door opened	
1154	2023-08-22 1:37:07 PM	Access granted	
1155	2023-08-22 2:10:25 PM	Access granted	
1156	2023-08-22 2:10:49 PM	Access granted	
1157	2023-08-22 2:10:56 PM	Access granted	
1158	2023-08-22 2:11:15 PM	Access - door opened	
1159	2023-08-22 2:11:16 PM	Access granted	
1160	2023-08-22 2:31:22 PM	Access granted Access granted	
1161	2023-08-22 2:31:35 PM	Access granted Access granted	
1162	2023-08-22 2:31:47 PM	Access granted Access granted	
1163	2023-08-22 2:51:47 PM 2023-08-22 4:51:57 PM	Access granted Access granted	
1164	2023-08-22 4:31:37 PM 2023-08-22 6:21:05 PM	Access - door opened	
1165	2023-08-22 6:21:17 PM	Access granted	
1166	2023-08-22 6:21:17 PM 2023-08-22 6:21:28 PM	Access granted	
1167	2023-08-22 6:26:16 PM	Access granted Access granted	
1168	2023-08-22 0.20: 10 PM 2023-08-23 6:56:05 AM	Access granted Access granted	
1169	2023-08-23 6:56:19 AM	Access granted	
1170	2023-08-23 6:56:27 AM		
1170	2023-08-23 6:59:31 AM	Access granted Access granted	
1172	2023-08-23 0.39.31 AM 2023-08-23 9:06:27 AM	Access granted Access granted	
1172	2023-08-23 9:00:27 AM 2023-08-23 9:09:59 AM		
1173	2023-08-23 9.09.39 AM 2023-08-23 12:38:29 PM	Access granted	
1174	2023-08-23 12:38:42 PM	Access granted	
		Access granted	
1176	2023-08-23 12:38:51 PM	Access granted	
1177	2023-08-23 12:39:04 PM	Access granted	
1178	2023-08-23 12:39:08 PM	Access granted	
1179	2023-08-23 3:46:20 PM	Access - door opened	
1180	2023-08-23 3:46:33 PM	Access granted	
1181	2023-08-23 3:50:15 PM	Access - door opened	
1182	2023-08-23 3:50:53 PM	Access granted	
1183	2023-08-23 4:30:30 PM	Access granted	
1184	2023-08-23 4:31:33 PM	Access - door opened	
1185	2023-08-23 4:31:44 PM	Access granted	
1186	2023-08-23 4:46:57 PM	Access - door opened	
1187	2023-08-23 4:47:10 PM	Access granted	
1188	2023-08-23 6:56:00 PM	Access granted	
1189	2023-08-24 6:59:11 AM	Access granted	
1190	2023-08-24 6:59:29 AM	Access granted	
1191	2023-08-24 6:59:42 AM	Access granted	
1192	2023-08-24 7:04:49 AM	Access granted	

1193	2023-08-24 7:04:57 AM	Access granted	
1194	2023-08-24 7:11:10 AM	Access granted	
1195	2023-08-24 8:48:58 AM	Access granted	
1196	2023-08-24 8:53:07 AM	Access granted	
1197	2023-08-24 9:53:39 AM	Access granted	
1198	2023-08-24 10:06:14 AM	Access granted	
1199	2023-08-24 10:06:33 AM	Access granted	
1200	2023-08-24 12:16:14 PM	Access granted	
1201	2023-08-24 12:16:30 PM	Access granted	
1202	2023-08-24 12:17:08 PM	Access granted	
1203	2023-08-24 1:23:36 PM	Access - door opened	
	2023-08-24 1:23:45 PM	Access granted	
1205	2023-08-24 1:34:18 PM	Access granted	
1206	2023-08-24 1:34:31 PM	Access granted	
1207	2023-08-24 1:34:56 PM	Access granted	
1208	2023-08-24 3:07:34 PM	Access granted	
1209	2023-08-29 7:41:46 AM	Access granted	
1210	2023-08-29 7:42:00 AM	Access granted	
1211	2023-08-29 7:50:07 AM	Access granted	
1212	2023-08-29 7:53:04 AM	Access granted	
1213	2023-08-29 12:40:37 PM	Access granted	
1214	2023-08-29 1:49:29 PM	Access granted	
1215	2023-08-29 1:49:42 PM	Access granted	
1216	2023-08-29 1:49:59 PM	Access granted	
1217	2023-08-29 3:04:40 PM	Access granted	
1218	2023-08-29 3:05:02 PM	Access - door opened	
1219	2023-08-29 3:05:14 PM	Access granted	
1220	2023-08-29 3:10:51 PM	Access - door opened	
1221	2023-08-29 3:11:03 PM	Access granted	
1222	2023-08-29 3:45:58 PM	Access granted	
1223	2023-08-29 3:46:37 PM	Access - door opened	
1224	2023-08-29 3:46:51 PM	Access granted	
1225	2023-08-29 4:04:33 PM	Access - door opened	
1226	2023-08-29 4:05:06 PM	Access granted	
1227	2023-08-29 7:04:27 PM	Access granted	
1228	2023-08-30 7:23:51 AM	Access granted	
1229	2023-08-30 7:24:07 AM	Access granted	
1230	2023-08-30 7:24:26 AM	Access granted	
1231	2023-08-30 7:28:36 AM	Access granted	
1232	2023-08-30 7:31:59 AM	Access granted	
1233	2023-08-30 9:00:05 AM	Access granted	
1234	2023-08-30 9:07:05 AM	Access granted	
1235	2023-08-30 12:22:52 PM	Access granted	
1236	2023-08-30 12:23:05 PM	Access granted	
1237	2023-08-30 12:23:19 PM	Access granted	
1238	2023-08-30 3:14:09 PM	Access granted	
1239	2023-08-30 3:42:20 PM	Access granted	
1240	2023-08-30 3:42:32 PM	Access granted	
1241	2023-08-30 3:42:56 PM	Access granted	
1242	2023-08-30 7:29:54 PM	Access granted	
1243	2023-08-30 7:30:12 PM	Access granted	
1244	2023-08-30 7:30:40 PM	Access granted	
		·	

1245	2023-08-30 7:36:51 PM	Access granted	
1246	2023-08-31 7:02:55 AM	Access granted	
1247	2023-08-31 7:03:13 AM	Access granted	
1248	2023-08-31 7:03:25 AM	Access granted	
1249	2023-08-31 7:11:06 AM	Access granted	
1250	2023-08-31 7:14:37 AM	Access granted	
1251	2023-08-31 8:21:21 AM	Access granted	
1252	2023-08-31 8:31:37 AM	Access granted	
1253	2023-08-31 11:30:40 AM	Access granted	
1254	2023-08-31 12:41:53 PM	Access granted	
1255	2023-08-31 12:42:06 PM	Access granted	
1256	2023-08-31 3:08:42 PM	Access granted	
1257	2023-09-05 7:21:03 AM	Access granted	
1258	2023-09-05 7:21:19 AM	Access granted	
1259	2023-09-05 7:21:30 AM	Access granted	
1260	2023-09-05 7:27:07 AM	Access granted	
1261	2023-09-05 7:30:23 AM	Access granted	
1262	2023-09-05 1:15:52 PM	Access granted	
1263	2023-09-05 1:16:16 PM	Access granted	
1264	2023-09-05 5:12:29 PM	Access - door opened	
1265	2023-09-05 5:12:42 PM	Access granted	
1266	2023-09-05 5:21:18 PM	Access - door opened	
1267	2023-09-05 5:21:31 PM	Access granted	
1268	2023-09-05 5:53:51 PM	Access granted	
1269	2023-09-05 5:54:36 PM	Access - door opened	
1270	2023-09-05 5:55:17 PM	Access granted	
1271	2023-09-05 6:11:40 PM	Access granted	
1272	2023-09-05 6:53:36 PM	Access granted	
1273	2023-09-05 7:16:33 PM	Access granted	
1274	2023-09-05 7:16:47 PM	Access granted	
1275	2023-09-05 7:17:01 PM	Access granted	
1276	2023-09-05 9:28:37 PM	Access granted	
1277	2023-09-06 6:51:01 AM	Access granted	
1278	2023-09-06 6:51:16 AM	Access granted	
1279	2023-09-06 6:51:26 AM	Access granted	
1280	2023-09-06 6:54:16 AM	Access granted	
1281	2023-09-06 6:59:38 AM	Access granted	
1282	2023-09-06 12:18:43 PM	Access granted	
1283	2023-09-06 3:28:46 PM	Access granted	
1284	2023-09-06 3:40:19 PM	Access - door opened	
1285	2023-09-06 3:40:33 PM	Access granted	
1286	2023-09-06 4:22:41 PM	Access granted	
1287	2023-09-06 4:23:25 PM	Access - door opened	
1288	2023-09-06 4:23:37 PM	Access granted	
1289	2023-09-06 4:38:37 PM	Access - door opened	
1290	2023-09-06 4:38:54 PM	Access granted	
1291	2023-09-06 5:44:20 PM	Access granted	
1292	2023-09-06 6:15:15 PM	Access granted	
1293	2023-09-06 6:15:28 PM	Access granted	
1294	2023-09-06 6:15:42 PM	Access granted	
1295	2023-09-06 9:12:20 PM	Access granted	
1296	2023-09-07 7:41:23 AM	Access granted	

1297	2023-09-07 7:41:40 AM	Access granted	
1298	2023-09-07 7:42:13 AM	Access granted	
1299	2023-09-07 7:42:17 AM	Access granted	
1300	2023-09-07 7:48:13 AM	Access granted	
1301	2023-09-07 7:52:08 AM	Access granted	
1302	2023-09-07 9:39:11 AM	Access granted	
1303	2023-09-07 9:42:31 AM	Access granted	
1304	2023-09-07 11:33:26 AM	Access granted	
1305	2023-09-07 12:07:26 PM	Access granted	
1306	2023-09-07 12:07:41 PM	Access granted	
1307	2023-09-07 1:24:04 PM	Access granted	
1308	2023-09-07 1:54:00 PM	Access granted	
1309	2023-09-07 4:25:07 PM	Access granted	
1310	2023-10-11 7:22:42 AM	Access granted	
1311	2023-10-11 7:22:42 AM 2023-10-11 7:22:58 AM	Access granted Access granted	
1312	2023-10-11 7:22:38 AM 2023-10-11 7:23:08 AM		
1312	2023-10-11 7:23:08 AM 2023-10-11 7:27:08 AM	Access granted	
		Access granted	
1314	2023-10-11 7:31:08 AM	Access granted	
1315	2023-10-11 8:28:36 AM	Access granted	
1316	2023-10-11 2:16:56 PM	Access granted	
1317	2023-10-11 3:33:59 PM	Access - door opened	
1318	2023-10-11 3:34:11 PM	Access granted	
1319	2023-10-11 3:44:09 PM	Access - door opened	
1320	2023-10-11 3:44:21 PM	Access granted	
1321	2023-10-11 4:20:00 PM	Access granted	
1322	2023-10-11 4:20:42 PM	Access - door opened	
1323	2023-10-11 4:20:53 PM	Access granted	
1324	2023-10-11 4:40:44 PM	Access - door opened	
1325	2023-10-11 4:40:59 PM	Access granted	
1326	2023-10-11 5:44:30 PM	Access granted	
1327	2023-10-12 7:21:49 AM	Access granted	
1328	2023-10-12 7:22:02 AM	Access granted	
1329	2023-10-12 7:22:21 AM	Access granted	
1330	2023-10-12 7:26:08 AM	Access granted	
1331	2023-10-12 11:33:58 AM	Access granted	
1332	2023-10-12 12:16:01 PM	Access granted	
1333	2023-10-12 12:16:17 PM	Access granted	
1334	2023-10-12 4:13:53 PM	Access - door opened	
1335	2023-10-12 4:14:05 PM	Access granted	
1336	2023-10-12 4:22:06 PM	Access - door opened	
1337	2023-10-12 4:22:29 PM	Access granted	
1338	2023-10-12 4:57:50 PM	Access granted	
1339	2023-10-12 4:58:15 PM	Access granted	
1340	2023-10-12 4:58:36 PM	Access - door opened	
1341	2023-10-12 4:58:47 PM	Access granted	
1342	2023-10-12 4:30:47 FM 2023-10-12 5:16:14 PM	Access - door opened	
		· · · · · · · · · · · · · · · · · · ·	
1343	2023-10-12 5:16:46 PM	Access granted	
1344	2023-10-12 5:49:47 PM	Access granted	
1345	2023-10-13 7:56:27 AM	Access granted	
1346	2023-10-13 7:58:09 AM	Access granted	
1347	2023-10-13 7:58:19 AM	Access granted	
1348	2023-10-13 8:01:46 AM	Access granted	

1349	2023-10-13 8:05:53 AM	Access granted	
1350	2023-10-13 10:24:08 AM	Access granted	
1351	2023-10-13 10:24:22 AM	Access granted	
1352	2023-10-13 10:24:41 AM	Access granted	
1353	2023-10-13 1:42:54 PM	Access - door opened	
1354	2023-10-13 1:43:07 PM	Access granted	
1355	2023-10-13 1:48:53 PM	Access - door opened	
1356	2023-10-13 1:49:21 PM	Access granted	
1357	2023-10-13 2:16:16 PM	Access granted	
1358	2023-10-13 2:16:58 PM	Access - door opened	
1359	2023-10-13 2:17:11 PM	Access granted	
1360	2023-10-13 2:36:47 PM	Access - door opened	
1361	2023-10-13 2:50:49 PM	Access granted	
1362	2023-10-13 2:51:00 PM	Access granted	
1363	2023-10-13 6:18:16 PM	Access - door opened	
1364	2023-10-13 6:18:28 PM	Access granted	
1365	2023-10-13 0:16:20 1 W 2023-10-14 4:16:32 PM	Access granted	
1366	2023-10-14 4: 10:32 FW 2023-10-16 7:26:26 AM	Access granted	
1367	2023-10-16 7:26:26 AW 2023-10-16 7:26:41 AM	Access granted	
1368	2023-10-16 7:26:41 AW 2023-10-16 7:26:55 AM		
		Access granted	
1369	2023-10-16 7:29:36 AM	Access granted	
1370	2023-10-16 7:33:20 AM	Access granted	
1371	2023-10-16 12:05:56 PM	Access - door opened	
1372	2023-10-16 12:06:07 PM	Access granted	
1373	2023-10-16 12:17:07 PM	Access - door opened	
1374	2023-10-16 12:17:25 PM	Access granted	
1375	2023-10-16 12:57:48 PM	Access granted	
1376	2023-10-16 12:59:06 PM	Access - door opened	
1377	2023-10-16 12:59:22 PM	Access granted	
1378	2023-10-16 1:26:50 PM	Access - door opened	
1379	2023-10-16 1:27:01 PM	Access granted	
1380	2023-10-16 6:23:13 PM	Access granted	
1381	2023-10-17 7:30:36 AM	Access granted	
1382	2023-10-17 7:30:50 AM	Access granted	
1383	2023-10-17 7:31:01 AM	Access granted	
1384	2023-10-17 7:36:30 AM	Access granted	
1385	2023-10-17 7:42:10 AM	Access granted	
1386	2023-10-17 12:35:11 PM	Access - door opened	
1387	2023-10-17 12:35:22 PM	Access granted	
1388	2023-10-17 12:42:43 PM	Access - door opened	
1389	2023-10-17 12:43:13 PM	Access granted	
1390	2023-10-17 1:12:43 PM	Access granted	
1391	2023-10-17 1:13:30 PM	Access - door opened	
1392	2023-10-17 1:14:41 PM	Access granted	
	2023-10-17 1:15:22 PM	Access granted	
1394	2023-10-17 1:32:55 PM	Access granted	
1395	2023-10-17 7:01:09 PM	Access granted	
1396	2023-10-18 7:12:42 AM	Access granted	
1397	2023-10-16 7:12:42 AM 2023-10-18 7:13:02 AM	Access granted	
1398	2023-10-16 7:13:02 AW 2023-10-18 7:13:16 AM	Access granted	
1399	2023-10-16 7:16:16 AM 2023-10-18 7:16:56 AM	Access granted	
1400	2023-10-16 7:10:30 AW 2023-10-18 7:20:30 AM	Access granted	
1400	2020-10-10 1.20.30 AIVI	Access granted	

1401	2023-10-18 12:37:44 PM	Access granted	
1402	2023-10-18 12:42:31 PM	Access - door opened	
	2023-10-18 12:42:44 PM	Access granted	
1404	2023-10-18 12:42:48 PM	Access granted	
1405	2023-10-18 1:22:42 PM	Access granted	
1406	2023-10-18 1:23:33 PM	Access - door opened	
1407	2023-10-18 1:23:46 PM	Access granted	
1408	2023-10-18 1:51:50 PM	Access granted	
1409	2023-10-18 1:52:03 PM	Access granted	
1410	2023-10-18 1:52:18 PM	Access granted	
1411	2023-10-18 5:50:41 PM	Access granted	
1412	2023-10-19 7:51:50 AM	Access granted	
1413	2023-10-19 12:51:15 PM	Access granted	
1414	2023-10-19 12:51:28 PM	Access granted	
1415	2023-10-19 3:02:59 PM	Access granted	
1416	2023-10-24 8:18:09 AM	Access granted	
1417	2023-10-24 8:18:24 AM	Access granted	
1418	2023-10-24 8:18:40 AM	Access granted	
1419	2023-10-24 1:17:13 PM	Access - door opened	
1420	2023-10-24 1:17:13 PM	Access granted	
1421	2023-10-24 1:17:23 FM	Access - door opened	
1422	2023-10-24 1:21:24 PM	Access granted	
1423	2023-10-24 1:21:24 PM 2023-10-24 1:57:37 PM	Access granted Access granted	
1423	2023-10-24 1:57:57 PM 2023-10-24 1:58:42 PM	Access - door opened	
1424	2023-10-24 1:58:52 PM	Access granted	
1426	2023-10-24 1:30:32 PM 2023-10-24 2:30:17 PM	Access granted Access granted	
1427	2023-10-24 2:30:47 PM 2023-10-24 2:30:49 PM	Access granted Access granted	
1428	2023-10-24 2:30:49 PM 2023-10-24 5:48:09 PM	Access granted Access granted	
1429	2023-10-24 3:46:09 PM 2023-10-25 8:26:01 AM	Access granted Access granted	
1430	2023-10-23 8:26:16 AM	Access granted Access granted	
1431	2023-10-25 9:02:15 AM	Access granted Access granted	
1432	2023-10-25 10:02:18 AM	Access granted Access granted	
1433	2023-10-25 10:02:10 AM 2023-10-25 12:56:30 PM	Access - door opened	
1434	2023-10-25 12:56:41 PM	Access granted	
1435	2023-10-23 12:30:41 FM 2023-10-25 1:20:40 PM	Access granted Access granted	
1436	2023-10-25 1:20:40 PM 2023-10-25 2:15:02 PM		
	2023-10-25 2:15:52 PM	Access granted Access - door opened	
1437 1438	2023-10-25 2:15:52 PM 2023-10-25 2:47:00 PM		
		Access granted	
1439	2023-10-25 2:47:14 PM	Access granted	
1440	2023-10-25 2:47:29 PM	Access granted	
1441	2023-10-25 5:48:59 PM	Access granted	
1442	2023-10-25 5:49:09 PM	Access granted	
1443	2023-10-25 5:51:37 PM	Access granted	
1444	2023-10-26 8:43:25 AM	Access granted	
1445	2023-10-26 8:43:40 AM	Access granted	
1446	2023-10-26 8:44:16 AM	Access granted	
1447	2023-10-26 1:02:49 PM	Access - door opened	
1448	2023-10-26 1:03:00 PM	Access granted	
1449	2023-10-26 1:15:01 PM	Access - door opened	
1450	2023-10-26 1:15:16 PM	Access granted	
1451	2023-10-26 2:09:15 PM	Access granted	
1452	2023-10-26 2:10:15 PM	Access - door opened	

1453	2023-10-26 2:10:26 PM	Access granted	
1454	2023-10-26 2:38:44 PM	Access granted	
1455	2023-10-26 2:39:15 PM	Access granted	
1456	2023-10-26 4:20:56 PM	Access granted	
1457	2023-10-27 8:50:22 AM	Access granted	
1458	2023-10-27 8:50:38 AM	Access granted	
1459	2023-10-27 8:50:49 AM	Access granted	
1460	2023-10-27 8:50:53 AM	Access granted	
1461	2023-10-27 11:18:09 AM	Access granted	
1462	2023-10-27 3:39:58 PM	Access - door opened	
1463	2023-10-27 3:40:12 PM	Access granted	
1464	2023-10-27 3:46:32 PM	Access - door opened	
1465	2023-10-27 3:46:50 PM	Access granted	
1466	2023-10-27 4:24:39 PM	Access granted	
1467	2023-10-27 4:25:20 PM	Access - door opened	
1468	2023-10-27 4:25:33 PM	Access granted	
1469	2023-10-30 7:28:11 AM	Access granted	
1470	2023-10-30 7:28:26 AM	Access granted	
1471	2023-10-30 7:28:37 AM	Access granted	
1472	2023-10-30 10:32:26 AM	Access granted	
1473	2023-10-30 10:50:21 AM	Access granted	
1474	2023-10-30 10:50:34 AM	Access granted	
1475	2023-10-30 10:50:46 AM	Access granted	
1476	2023-10-30 2:25:15 PM	Access - door opened	
1477	2023-10-30 2:25:33 PM	Access granted	
1478	2023-10-30 3:01:22 PM	Access granted	
1479	2023-10-30 3:02:03 PM	Access - door opened	
1480	2023-10-30 3:02:14 PM	Access granted	
1481	2023-10-30 3:19:12 PM	Access - door opened	
1482	2023-10-30 3:19:39 PM	Access granted	
1483	2023-10-30 5:49:24 PM	Access granted	
1484	2023-10-31 7:05:17 AM	Access granted	
1485	2023-10-31 7:05:32 AM	Access granted	
1486	2023-10-31 7:05:42 AM	Access granted	
1487	2023-10-31 9:57:31 AM	Access granted	
1488	2023-10-31 10:29:23 AM	Access granted	
1489	2023-10-31 10:29:37 AM	Access granted	
1490	2023-10-31 2:17:17 PM	Access - door opened	
1491	2023-10-31 2:17:28 PM	Access granted	
1492	2023-10-31 2:18:23 PM	Access - door opened	
1493	2023-10-31 2:18:32 PM	Access granted	
1494	2023-10-31 2:20:50 PM	Access - door opened	
1495	2023-10-31 2:21:01 PM	Access granted	
1496	2023-10-31 2:26:26 PM	Access - door opened	
1497	2023-10-31 2:26:55 PM	Access granted	
1498	2023-10-31 2:26:58 PM	Access granted	
1499	2023-10-31 3:09:33 PM	Access granted	
1500	2023-10-31 3:10:18 PM	Access - door opened	
1501	2023-10-31 3:10:29 PM	Access granted	
1502	2023-10-31 3:27:33 PM	Access - door opened	
1503	2023-10-31 3:27:48 PM	Access granted	
1504	2023-10-31 5:44:08 PM	Access granted	
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1505	2023-11-01 7:34:25 AM	Access granted	
1506	2023-11-01 7:34:40 AM	Access granted	
1507	2023-11-01 7:34:59 AM	Access granted	
1508	2023-11-01 8:30:30 AM	Access granted	
1509	2023-11-01 10:08:50 AM	Access granted	
1510	2023-11-01 12:21:31 PM	Access granted	
1511	2023-11-01 12:25:04 PM	Access - door opened	
1512	2023-11-01 12:25:15 PM	Access granted	
1513	2023-11-01 12:39:06 PM	Access - door opened	
1514	2023-11-01 12:39:44 PM	Access granted	
1515	2023-11-01 1:14:28 PM	Access granted	
1516	2023-11-01 1:15:15 PM	Access - door opened	
1517	2023-11-01 1:15:26 PM	Access granted	
1518	2023-11-01 1:44:13 PM	Access granted	
1519	2023-11-01 1:44:23 PM	Access granted Access granted	
1520	2023-11-01 1:44:23 FW 2023-11-01 4:06:20 PM	Access granted Access granted	
1520	2023-11-01 4:00:20 PM 2023-11-01 4:13:01 PM		
		Access granted	
1522	2023-11-02 7:14:34 AM	Access granted	
1523	2023-11-02 7:14:48 AM	Access granted	
1524	2023-11-02 7:15:02 AM	Access granted	
1525	2023-11-02 9:45:16 AM	Access granted	
1526	2023-11-02 10:28:55 AM	Access granted	
1527	2023-11-02 10:29:35 AM	Access granted	
1528	2023-11-02 12:16:25 PM	Access granted	
1529	2023-11-02 12:27:32 PM	Access granted	
1530	2023-11-02 12:27:45 PM	Access granted	
1531	2023-11-02 12:28:10 PM	Access granted	
1532	2023-11-02 2:01:48 PM	Access granted	
1533	2023-11-02 3:22:49 PM	Access granted	
1534	2023-11-09 7:56:38 AM	Access granted	
1535	2023-11-09 7:56:52 AM	Access granted	
1536	2023-11-09 7:57:12 AM	Access granted	
1537	2023-11-09 12:27:00 PM	Access granted	
1538	2023-11-09 12:59:00 PM	Access granted	
1539	2023-11-09 12:59:12 PM	Access granted	
1540	2023-11-09 6:04:23 PM	Access granted	
1541	2023-11-10 8:26:08 AM	Access granted	
1542	2023-11-10 8:26:23 AM	Access granted	
1543	2023-11-10 9:39:00 AM	Access granted	
1544	2023-11-10 9:39:11 AM	Access granted	
1545	2023-11-10 9:59:47 AM	Access granted	
1546	2023-11-10 1:24:23 PM	Access - door opened	
1547	2023-11-10 1:24:35 PM	Access granted	
1548	2023-11-10 1:33:54 PM	Access - door opened	
1549	2023-11-10 1:33:34 T M 2023-11-10 1:34:14 PM	Access granted	
1550	2023-11-10 1:54:14 TM 2023-11-10 2:06:35 PM	Access granted Access granted	
1551			
1551	2023-11-10 2:06:51 PM	Access granted	
	2023-11-10 2:07:03 PM	Access granted	
1553	2023-11-10 2:10:08 PM	Access granted	
1554	2023-11-10 2:10:36 PM	Access granted	
1555	2023-11-10 2:28:00 PM	Access granted	
1556	2023-11-10 2:28:12 PM	Access granted	

1557	2023-11-10 4:37:49 PM	Access granted	
1558	2023-11-10 4:58:06 PM	Access granted	
1559	2023-11-10 6:01:32 PM	Access granted	
1560	2023-11-14 7:41:45 AM	Access granted	
1561	2023-11-14 7:41:59 AM	Access granted	
1562	2023-11-14 7:42:10 AM	Access granted	
1563	2023-11-14 12:20:01 PM	Access - door opened	
1564	2023-11-14 12:20:13 PM	Access granted	
1565	2023-11-14 12:25:19 PM	Access - door opened	
1566	2023-11-14 12:25:39 PM	Access granted	
1567	2023-11-14 12:47:29 PM	Access granted	
1568	2023-11-14 12:48:12 PM	Access - door opened	
1569	2023-11-14 12:48:23 PM	Access granted	
1570	2023-11-14 1:24:46 PM	Access granted	
1571	2023-11-14 1:25:57 PM	Access granted	
1572	2023-11-14 1:26:27 PM	Access granted	
1573	2023-11-14 7:10:05 PM	Access granted	
1574	2023-11-15 6:54:16 AM	Access granted	
1575	2023-11-15 6:54:10 AM	Access granted Access granted	
1576	2023-11-15 6:54:39 AM	Access granted Access granted	
1577	2023-11-15 6:57:27 AM	Access granted Access granted	
1578	2023-11-15 0.57.27 AW 2023-11-15 7:01:06 AM	<u> </u>	
		Access granted	
1579	2023-11-15 10:53:50 AM	Access granted	
1580	2023-11-15 10:53:58 AM	Access granted	
1581	2023-11-15 10:56:21 AM	Access granted	
1582	2023-11-15 11:09:50 AM	Access granted	
1583	2023-11-15 11:19:43 AM	Access granted	
1584	2023-11-15 11:20:02 AM	Access granted	
1585	2023-11-15 11:20:18 AM	Access granted	
1586	2023-11-15 1:31:50 PM	Access - door opened	
1587	2023-11-15 1:32:01 PM	Access granted	
1588	2023-11-15 1:36:55 PM	Access - door opened	
1589	2023-11-15 2:06:23 PM	Access granted	
1590	2023-11-15 2:07:07 PM	Access - door opened	
1591	2023-11-15 2:07:18 PM	Access granted	
1592	2023-11-15 2:20:06 PM	Access - door opened	
1593	2023-11-15 2:20:29 PM	Access granted	
1594	2023-11-15 6:11:03 PM	Access granted	
1595	2023-11-16 7:27:08 AM	Access granted	
1596	2023-11-16 7:27:21 AM	Access granted	
1597	2023-11-16 7:27:29 AM	Access granted	
1598	2023-11-16 9:44:05 AM	Access granted	
1599	2023-11-16 12:25:53 PM	Access - door opened	
1600	2023-11-16 12:26:05 PM	Access granted	
1601	2023-11-16 12:30:53 PM	Access - door opened	
1602	2023-11-16 1:05:44 PM	Access granted	
1603	2023-11-16 1:06:54 PM	Access - door opened	
1604	2023-11-16 1:07:05 PM	Access granted	
1605	2023-11-16 1:35:05 PM	Access granted	
1606	2023-11-16 1:35:14 PM	Access granted	
1607	2023-11-16 5:53:33 PM	Access granted	
1608	2023-11-17 8:07:12 AM	Access granted	
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1609	2023-11-17 8:07:26 AM	Access granted	
1610	2023-11-17 8:07:37 AM	Access granted	
1611	2023-11-17 4:09:05 PM	Access granted	
1612	2023-11-20 7:29:51 AM	Access granted	
1613	2023-11-20 7:30:05 AM	Access granted	
1614	2023-11-20 7:30:14 AM	Access granted	
1615	2023-11-20 12:46:23 PM	Access - door opened	
1616	2023-11-20 12:46:32 PM	Access granted	
1617	2023-11-20 12:49:54 PM	Access granted	
1618	2023-11-20 1:32:29 PM	Access granted	
1619	2023-11-20 1:33:16 PM	Access - door opened	
1620	2023-11-20 1:33:27 PM	Access granted	
1621	2023-11-20 2:06:04 PM	Access granted	
1622	2023-11-20 3:42:06 PM	Access granted	
1623	2023-11-20 3:47:06 PM	Access granted	
1624	2023-11-20 7:54:35 PM	Access granted	Ī
1625	2023-11-21 7:21:30 AM	Access granted	Ī
1626	2023-11-21 7:21:44 AM	Access granted	Ī
1627	2023-11-21 7:22:00 AM	Access granted	Ī
1628	2023-11-21 1:00:26 PM	Access granted	Ī
1629	2023-11-21 1:01:46 PM	Access granted	Ī
1630	2023-11-21 1:13:52 PM	Access granted	Ī
1631	2023-11-21 1:29:38 PM	Access granted	Ī
1632	2023-11-21 2:53:00 PM	Access - door opened	Ī
1633	2023-11-21 2:53:12 PM	Access granted	Ī
1634	2023-11-21 3:05:10 PM	Access - door opened	Ī
1635	2023-11-21 3:05:21 PM	Access granted	Ī
1636	2023-11-21 3:37:54 PM	Access granted	Ī
1637	2023-11-21 3:38:35 PM	Access - door opened	Ī
1638	2023-11-21 3:38:47 PM	Access granted	Ī
1639	2023-11-21 3:55:44 PM	Access granted	Ī
1640	2023-11-21 4:24:28 PM	Access granted	Ī
1641	2023-11-21 4:25:50 PM	Access granted	Ī
1642	2023-11-21 4:25:59 PM	Access granted	Ī
1643	2023-11-21 6:18:58 PM	Access granted	Ī
1644	2023-11-21 6:20:49 PM	Access granted	Ī
1645	2023-11-22 6:28:48 AM	Access granted	Ī
1646	2023-11-22 6:29:04 AM	Access granted	Ī
1647	2023-11-22 6:29:17 AM	Access granted	Ī
1648	2023-11-22 9:30:34 AM	Access granted	Ī
1649	2023-11-22 11:39:28 AM	Access granted	Ī
1650	2023-11-22 11:39:46 AM	Access granted	Ī
1651	2023-11-22 11:40:04 AM	Access granted	Ī
1652	2023-11-22 12:21:34 PM	Access - door opened	Ī
1653	2023-11-22 12:21:48 PM	Access granted	Ī
1654	2023-11-22 12:28:21 PM	Access - door opened	i
1655	2023-11-22 12:28:36 PM	Access granted	
1656	2023-11-22 12:56:26 PM	Access granted	
1657	2023-11-22 1:14:06 PM	Access - door opened	
1658	2023-11-22 5:40:51 PM	Access granted	i
1659	2023-11-23 8:01:25 AM	Access granted	
1660	2023-11-23 8:01:40 AM	Access granted	
. 000		grantou	

1661	2023-11-23 8:01:49 AM	Access granted	
1662	2023-11-23 11:41:15 AM	Access granted	
1663	2023-11-23 11:41:36 AM	Access granted	
1664	2023-11-23 11:41:48 AM	Access granted	
1665	2023-11-23 11:43:50 AM	Access granted	
1666	2023-11-23 12:09:52 PM	Access granted	
1667	2023-11-23 12:10:06 PM	Access granted	
1668	2023-11-23 12:10:16 PM	Access granted	
1669	2023-11-23 2:47:51 PM	Access granted	
1670	2023-11-23 2:51:37 PM	Access granted	
1671	2023-11-27 7:59:17 AM	Access granted	
1672	2023-11-27 7:59:30 AM	Access granted	
1673	2023-11-27 8:14:39 AM	Access granted	
1674	2023-11-27 8:14:52 AM	Access granted	
1675	2023-11-27 8:15:20 AM	Access granted	
1676	2023-11-27 11:52:21 AM	Access granted	
1677	2023-11-27 12:09:30 PM	Access granted	
1678	2023-11-27 12:03:00 FM 2023-11-27 12:09:44 PM	Access granted	
1679	2023-11-27 12:03:44 T M 2023-11-27 12:10:03 PM	Access granted Access granted	
1680	2023-11-27 12.10.03 PM 2023-11-27 3:03:07 PM	Access - door opened	
1681	2023-11-27 3:03:07 FM 2023-11-27 3:03:19 PM	Access granted	
1682	2023-11-27 3:03:19 FM 2023-11-27 3:12:04 PM	Access - door opened	
1683	2023-11-27 3:12:04 PM	•	
		Access granted	
1684	2023-11-27 3:40:11 PM	Access - door opened	
1685	2023-11-27 3:56:28 PM	Access - door opened	
1686	2023-11-27 3:56:38 PM	Access granted	
1687	2023-11-27 5:48:11 PM	Access granted	
1688	2023-11-28 7:32:26 AM	Access granted	
1689	2023-11-28 7:32:40 AM	Access granted	
1690	2023-11-28 7:32:50 AM	Access granted	
1691	2023-11-28 12:15:25 PM	Access granted	
1692	2023-11-28 12:54:31 PM	Access granted	
1693	2023-11-28 12:54:46 PM	Access granted	
1694	2023-11-28 12:55:32 PM	Access granted	
1695	2023-11-28 2:42:20 PM	Access - door opened	
1696	2023-11-28 2:51:04 PM	Access - door opened	
1697	2023-11-28 2:51:13 PM	Access granted	
1698	2023-11-28 3:23:40 PM	Access granted	
1699	2023-11-28 3:24:24 PM	Access - door opened	
1700	2023-11-28 3:24:37 PM	Access granted	
1701	2023-11-28 3:40:00 PM	Access - door opened	
1702	2023-11-28 3:40:09 PM	Access granted	
1703	2023-11-28 6:39:39 PM	Access granted	
1704	2023-11-29 7:22:10 AM	Access granted	
1705	2023-11-29 7:22:27 AM	Access granted	
1706	2023-11-29 7:22:38 AM	Access granted	
1707	2023-11-29 12:33:33 PM	Access granted	
1708	2023-11-29 12:59:25 PM	Access granted	
1709	2023-11-29 1:00:03 PM	Access granted	
1710	2023-11-29 5:18:05 PM	Access granted	
1711	2023-11-29 5:18:29 PM	Access granted	
1712	2023-11-30 7:57:50 AM	Access granted	
		-	

1713	2023-11-30 12:04:44 PM	Access granted	
1714	2023-11-30 12:17:13 PM	Access granted	
1715	2023-11-30 1:17:21 PM	Access - door opened	
1716	2023-11-30 1:17:34 PM	Access granted	
1717	2023-11-30 1:21:09 PM	Access - door opened	
1718	2023-11-30 1:21:35 PM	Access granted	
1719	2023-11-30 2:02:41 PM	Access granted	
1720	2023-11-30 2:03:42 PM	Access - door opened	
1721	2023-11-30 2:03:54 PM	Access granted	
1722	2023-11-30 2:21:04 PM	Access - door opened	
1723	2023-11-30 2:21:13 PM	Access granted	
1724	2023-11-30 6:37:55 PM	Access - door opened	
1725	2023-11-30 6:38:20 PM	Access granted	
1726	2023-11-30 6:38:33 PM	Access granted	
1727	2023-11-30 6:41:50 PM	Access granted	
1728	2023-12-01 8:48:54 AM	Access granted	
1729	2023-12-01 8:49:08 AM	Access granted	
1730	2023-12-01 8:49:40 AM	Access granted	
1731	2023-12-01 12:59:25 PM	Access - door opened	
1732	2023-12-01 12:59:37 PM	Access granted	
1733	2023-12-01 1:06:40 PM	Access - door opened	
1734	2023-12-01 1:06:47 PM	Access granted	
1735	2023-12-01 1:53:30 PM	Access granted	
1736	2023-12-01 1:54:16 PM	Access - door opened	
1737	2023-12-01 1:59:20 PM	Access granted	
1738	2023-12-01 2:00:14 PM	Access granted	
1739	2023-12-01 2:03:18 PM	Access - door opened	
1740	2023-12-01 2:03:29 PM	Access granted	
1741	2023-12-01 4:29:00 PM	Access granted	
1742	2023-12-04 7:50:40 AM	Access granted	
1743	2023-12-04 7:50:54 AM	Access granted	
1744	2023-12-04 7:51:06 AM	Access granted	
1745	2023-12-04 12:16:45 PM	Access granted	
1746	2023-12-04 1:00:09 PM	Access granted	
1747	2023-12-04 1:00:20 PM	Access granted	
1748	2023-12-04 1:00:54 PM	Access granted	
1749	2023-12-04 1:00:58 PM	Access granted	
1750	2023-12-04 1:02:47 PM	Access granted	
1751	2023-12-04 1:03:39 PM	Access granted	
1752	2023-12-04 1:53:43 PM	Access - door opened	
1753	2023-12-04 1:53:55 PM	Access granted	
1754	2023-12-04 1:58:27 PM	Access - door opened	
1755	2023-12-04 1:58:46 PM	Access granted	Ī
1756	2023-12-04 2:34:33 PM	Access granted	Ī
1757	2023-12-04 2:35:19 PM	Access - door opened	Ī
1758	2023-12-04 2:35:32 PM	Access granted	Ē
1759	2023-12-04 2:46:28 PM	Access - door opened	Ē
	2023-12-04 2:46:34 PM	Access granted	Ī
1761	2023-12-04 6:05:27 PM	Access granted	Ī
1762	2023-12-04 6:26:00 PM	Access granted	Ī
1763	2023-12-04 6:26:11 PM	Access granted	Ī
1764	2023-12-04 6:26:19 PM	Access granted	Ī
		<u> </u>	_

1765	2023-12-04 6:28:50 PM	Access - door opened	
1766	2023-12-04 6:29:00 PM	Access granted	
1767	2023-12-05 7:08:32 AM	Access granted	
1768	2023-12-05 7:08:46 AM	Access granted	
1769	2023-12-05 7:08:56 AM	Access granted	
1770	2023-12-05 12:00:53 PM	Access - door opened	
1771	2023-12-05 12:01:04 PM	Access granted	
1772	2023-12-05 12:08:36 PM	Access - door opened	
1773	2023-12-05 12:08:46 PM	Access granted	
1774	2023-12-05 12:47:29 PM	Access granted	
1775	2023-12-05 1:11:31 PM	Access granted	
1776	2023-12-05 1:11:43 PM	Access granted	
1777	2023-12-05 1:11:56 PM	Access granted	
1778	2023-12-05 5:51:17 PM	Access granted	
1779	2023-12-06 6:52:58 AM	Access granted	
1780	2023-12-06 6:53:12 AM	Access granted	
1781	2023-12-06 6:53:50 AM	Access granted	
1782	2023-12-06 6:53:55 AM	Access granted	
1783	2023-12-06 12:27:27 PM	Access - door opened	
1784	2023-12-06 12:27:38 PM	Access granted	
1785	2023-12-06 12:35:36 PM	Access - door opened	
1786	2023-12-06 12:35:56 PM	Access granted	
1787	2023-12-06 1:01:20 PM	Access granted	
1788	2023-12-06 1:02:04 PM	Access granted	
1789	2023-12-06 1:02:24 PM	Access - door opened	
1790	2023-12-06 1:02:34 PM	Access granted	
1791	2023-12-06 1:20:34 PM	Access granted	
1792	2023-12-06 1:20:47 PM	Access granted	
1793	2023-12-06 1:20:56 PM	Access granted	
1794	2023-12-06 5:10:38 PM	Access granted	
1795	2023-12-07 9:01:20 AM	Access granted	
1796	2023-12-07 9:01:34 AM	Access granted	
1797	2023-12-07 9:01:53 AM	Access granted	
1798	2023-12-07 11:21:56 AM	Access - door opened	
1799	2023-12-07 11:22:06 AM	Access granted	
1800	2023-12-07 11:32:52 AM	Access - door opened	
1801	2023-12-07 11:33:18 AM	Access granted	
1802	2023-12-07 11:59:19 AM	Access granted	
1803	2023-12-07 12:00:16 PM	Access - door opened	
1804	2023-12-07 12:00:28 PM	Access granted	
1805	2023-12-07 12:27:47 PM	Access granted	
1806	2023-12-07 12:27:57 PM	Access granted	
1807	2023-12-07 5:29:00 PM	Access granted	
1808	2023-12-12 7:15:16 AM	Access granted	
1809	2023-12-12 7:15:30 AM	Access granted	
1810	2023-12-12 7:15:42 AM	Access granted	
1811	2023-12-12 11:06:06 AM	Access granted	
1812	2023-12-12 12:04:21 PM	Access - door opened	
1813	2023-12-12 12:04:31 PM	Access granted	
1814	2023-12-12 12:09:54 PM	Access granted	
1815	2023-12-12 12:54:55 PM	Access granted	
1816	2023-12-12 12:56:21 PM	Access - door opened	

1817	2023-12-12 12:56:33 PM	Access granted	
1818	2023-12-12 1:11:40 PM	Access - door opened	
1819	2023-12-12 1:11:55 PM	Access granted	
1820	2023-12-12 1:25:20 PM	Access granted	
1821	2023-12-12 5:49:12 PM	Access granted	
1822	2023-12-13 7:59:27 AM	Access granted	
1823	2023-12-13 7:59:41 AM	Access granted	
1824	2023-12-13 7:59:58 AM	Access granted	
1825	2023-12-13 1:16:23 PM	Access granted	
1826	2023-12-13 1:40:18 PM	Access granted	
1827	2023-12-13 1:40:30 PM	Access granted	
1828	2023-12-13 1:40:51 PM	Access granted	
1829	2023-12-13 5:39:50 PM	Access granted	
1830	2023-12-14 8:35:54 AM	Access granted	
1831	2023-12-14 8:36:10 AM	Access granted	
1832	2023-12-14 1:17:50 PM	Access granted	
1833	2023-12-14 1:18:04 PM	Access granted	
1834	2023-12-14 4:08:31 PM	Access granted	
1835	2023-12-19 8:17:39 AM	Access granted	
1836	2023-12-19 8:17:52 AM	Access granted	
1837	2023-12-19 8:18:00 AM	Access granted	
1838	2023-12-19 11:38:24 AM	Access granted	
1839	2023-12-19 12:37:40 PM	Access granted	
1840	2023-12-13 12:37:40 FM	Access granted	
1841	2023-12-19 12:38:04 PM	Access granted	
1842	2023-12-19 4:56:45 PM	Access granted	
1843	2023-12-19 4:30:43 FM 2023-12-20 7:23:11 AM	Access granted	
1844	2023-12-20 7:23:11 AW 2023-12-20 7:23:32 AM	Access granted Access granted	
1845	2023-12-20 7:23:32 AW 2023-12-20 7:23:41 AM	<u> </u>	
1846	2023-12-20 7.23.41 AW 2023-12-20 12:05:04 PM	Access granted	
		Access granted	
1847	2023-12-20 12:54:29 PM	Access granted	
1848	2023-12-20 12:54:45 PM	Access granted	
1849	2023-12-20 12:54:59 PM	Access granted	
1850	2023-12-20 4:21:36 PM	Access granted	
1851	2024-01-08 7:56:19 AM	Access granted	
1852	2024-01-08 7:56:46 AM	Access granted	
1853	2024-01-08 8:03:38 AM	Access granted	
1854	2024-01-08 8:04:11 AM	Access granted	
1855	2024-01-08 8:07:24 AM	Access granted	
1856	2024-01-08 8:07:49 AM	Access granted	
1857	2024-01-08 8:18:46 AM	Access granted	
1858	2024-01-08 8:18:50 AM	Access granted	
1859	2024-01-08 8:21:30 AM	Access - door opened	
1860	2024-01-08 8:22:09 AM	Access granted	
1861	2024-01-08 11:08:17 AM	Access granted	
1862	2024-01-08 11:08:30 AM	Access granted	
1863	2024-01-08 11:08:38 AM	Access granted	
1864	2024-01-08 5:21:24 PM	Access granted	
1865	2024-01-08 5:21:41 PM	Access granted	
1866	2024-01-09 7:09:43 AM	Access granted	
1867	2024-01-09 7:09:57 AM	Access granted	
1868	2024-01-09 7:10:06 AM	Access granted	

1869	2024-01-09 12:41:30 PM	Access - door opened	
1870	2024-01-09 12:41:40 PM	Access granted	
1871	2024-01-09 12:45:12 PM	Access granted	
1872	2024-01-09 1:31:09 PM	Access granted	
1873	2024-01-09 1:32:20 PM	Access - door opened	
1874	2024-01-09 1:32:31 PM	Access granted	
1875	2024-01-09 1:49:49 PM	Access - door opened	
1876	2024-01-09 1:50:10 PM	Access granted	
1877	2024-01-09 1:50:13 PM	Access granted	
1878	2024-01-09 2:04:22 PM	Access granted	
1879	2024-01-09 2:04:35 PM	Access granted	
1880	2024-01-09 2:04:47 PM	Access granted	
1881	2024-01-10 7:11:47 AM	Access granted	
1882	2024-01-10 7:12:01 AM	Access granted	
1883	2024-01-10 7:12:09 AM	Access granted	
1884	2024-01-10 12:22:06 PM	Access - door opened	
1885	2024-01-10 12:22:19 PM	Access granted	
1886	2024-01-10 12:26:21 PM	Access - door opened	
1887	2024-01-10 12:26:53 PM	Access granted	
1888	2024-01-10 12:26:58 PM	Access granted	
1889	2024-01-10 1:32:09 PM	Access granted	
1890	2024-01-10 1:32:23 PM	Access granted	
1891	2024-01-10 1:32:31 PM	Access granted	
1892	2024-01-11 7:46:26 AM	Access - door opened	
1893	2024-01-11 7:46:52 AM	Access granted	
1894	2024-01-11 10:38:05 AM	Access granted	
1895	2024-01-11 10:38:20 AM	Access granted	
1896	2024-01-11 10:38:30 AM	Access granted	
1897	2024-01-11 11:25:13 AM	Access granted	
1898	2024-01-11 11:29:24 AM	Access granted	
1899	2024-01-11 11:38:26 AM	Access granted	
1900	2024-01-11 11:40:32 AM	Access granted	
1901	2024-01-11 3:09:21 PM	Access granted	
1902	2024-01-15 7:08:11 AM	Access granted	
1903	2024-01-15 7:08:26 AM	Access granted	
1904	2024-01-15 7:08:37 AM	Access granted	
1905	2024-01-15 12:20:06 PM	Access - door opened	
1906	2024-01-15 12:20:17 PM	Access granted	
1907	2024-01-15 12:25:06 PM	Access granted	
1908	2024-01-15 1:14:23 PM	Access granted	
1909	2024-01-15 1:15:32 PM	Access granted	
1910	2024-01-15 1:15:52 PM	Access - door opened	
1911	2024-01-15 1:16:02 PM	Access granted	
1912	2024-01-15 1:28:21 PM	Access - door opened	
1913	2024-01-15 1:28:55 PM	Access granted	
1914	2024-01-15 2:05:48 PM	Access granted	
1915	2024-01-15 2:33:31 PM	Access granted	
1916	2024-01-15 2:33:44 PM	Access granted	
1917	2024-01-15 2:33:59 PM	Access granted	
1918	2024-01-15 5:24:57 PM	Access granted	
1919	2024-01-16 6:53:02 AM	Access granted	
1920	2024-01-16 6:53:18 AM	Access granted	
.020		, toooso grantou	

1921	2024-01-16 6:53:28 AM	Access granted	
1922	2024-01-16 8:42:19 AM	Access granted	
1923	2024-01-16 8:43:00 AM	Access granted	
1924	2024-01-16 2:22:10 PM	Access granted	
1925	2024-01-16 2:22:39 PM	Access granted	
1926	2024-01-16 5:30:19 PM	Access granted	
1927	2024-01-16 7:42:48 PM	Access granted	
1928	2024-01-16 7:42:58 PM	Access - door opened	
1929	2024-01-17 7:02:20 AM	Access granted	
1930	2024-01-17 7:02:36 AM	Access granted	
1931	2024-01-17 7:02:45 AM	Access granted	
1932	2024-01-17 11:40:41 AM	Access - door opened	
1933	2024-01-17 11:40:53 AM	Access granted	
1934	2024-01-17 11:44:44 AM	Access granted	
1935	2024-01-17 12:32:44 PM	Access granted	
1936	2024-01-17 12:33:53 PM	Access - door opened	
1937	2024-01-17 12:34:04 PM	Access granted	
1938	2024-01-17 12:56:49 PM	Access - door opened	
1939	2024-01-17 12:57:02 PM	Access granted	
1940	2024-01-17 5:51:46 PM	Access granted	
1941	2024-01-18 7:03:49 AM	Access granted	
1942	2024-01-18 7:04:03 AM	Access granted	
1943	2024-01-18 7:04:23 AM	Access granted	
1944	2024-01-18 11:11:42 AM	Access granted	
1945	2024-01-18 1:39:11 PM	Access granted	
	2024-01-18 1:39:21 PM	Access granted	
1947	2024-01-18 1:43:46 PM	Access granted	
1948	2024-01-18 5:58:52 PM	Access granted	
1949	2024-01-19 6:58:32 AM	Access granted	
1950	2024-01-19 6:58:48 AM	Access granted	
1951	2024-01-19 6:58:59 AM	Access granted	
1952	2024-01-19 12:11:15 PM	Access - door opened	
1953	2024-01-19 12:18:56 PM	Access granted	
1954	2024-01-19 12:19:05 PM	Access - door opened	
1955	2024-01-19 12:19:16 PM	Access granted	
1956	2024-01-19 12:19:54 PM	Access granted	
1957	2024-01-19 12:25:24 PM	Access - door opened	
1958	2024-01-19 12:26:01 PM	Access granted	
1959	2024-01-19 1:11:27 PM	Access granted	
1960	2024-01-19 1:11:51 PM	Access granted	
1961	2024-01-19 1:12:13 PM	Access - door opened	
1962	2024-01-19 1:12:25 PM	Access granted	
1963	2024-01-19 1:40:11 PM	Access granted	
1964	2024-01-19 5:39:06 PM	Access granted	
1965	2024-01-22 6:44:44 AM	Access granted	
1966	2024-01-22 6:44:59 AM	Access granted	
1967	2024-01-22 6:45:09 AM	Access granted	
1968	2024-01-22 1:12:30 PM	Access - door opened	
1969	2024-01-22 1:12:41 PM	Access granted	
1970	2024-01-22 1:27:14 PM	Access - door opened	
1971	2024-01-22 1:27:37 PM	Access granted	
1972	2024-01-22 2:01:03 PM	Access granted	

1973 2024-01-22 2:01-57 PM Access granted 1974 2024-01-22 2:27:49 PM Access granted 1975 2024-01-22 2:28:02 PM Access granted 1976 2024-01-22 2:28:01 PM Access granted 1977 2024-01-22 5:58:34 PM Access granted 1978 2024-01-23 7:01-26 AM Access granted 1979 2024-01-23 7:01-26 AM Access granted 1980 2024-01-23 7:01-33 AM Access granted 1981 2024-01-23 7:01-35 AM Access granted 1982 2024-01-23 7:01-35 AM Access granted 1983 2024-01-23 2:12:48 PM Access granted 1984 2024-01-23 2:13:02 PM Access granted 1985 2024-01-23 2:13:02 PM Access granted 1986 2024-01-23 3:22:38 PM Access granted 1987 2024-01-23 3:22:38 PM Access granted 1988 2024-01-23 3:27:25 PM Access granted 1989 2024-01-23 3:27:35 PM Access granted 1990 2024-01-23 4:17:00 PM Access granted 1990 2024-01-23 4:17:40 PM Access granted 1991 2024-01-23 4:17:40 PM Access granted 1992 2024-01-23 4:17:40 PM Access granted 1993 2024-01-23 4:17:40 PM Access granted 1994 2024-01-23 4:34:01 PM Access granted 1995 2024-01-23 4:34:01 PM Access granted 1996 2024-01-23 4:34:01 PM Access granted 1997 2024-01-23 4:34:01 PM Access granted 1998 2024-01-23 4:34:01 PM Access granted 1999 2024-01-23 4:35:05 PM Access granted 1999 2024-01-24 7:47:50 AM Access granted 1990 2024-01-24 1:39:16 PM Access granted 1991 2024-01-24 1:39:16 PM Access granted 1992 2024-01-24 1:39:05 PM Access granted 1993 2024-01-24 1:39:05 PM Access granted 1994 2024-01-24 1:50:43 PM Access granted 1996 2024-01-24 1:50:43 PM Access granted 1990 2024-01-24 1:50:43 PM Access granted 1991 2024-01-24 1:50:43 PM Access granted 1992 2024-01-24 1:50:43 PM Access granted 1993 2024-01-24 1:50:43 PM Access granted 1994 2024-01-25 1:50:48 PM Access granted 1996 2024-01-24 1:50:43 PM Access granted 1997 2024-01-24 1:50:43 PM Access granted 1998 2024-01-25 1:50:43 PM Access granted 1999 2024-01-25 1:50:43 PM Access granted 1990 2024-01-25 1:50:43 PM Access granted 1991 2024-01-25 1:50:43 PM Access granted 1991 2024-01-25 1:50:45 PM Access granted 1992 2024-01-25 1:50:45 PM Access granted 1993 2024-01-25 1:50:50 PM Acc				
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	2076	2024-01-31 12:25:47 PM	Access granted	

2077	2024-01-31 12:31:55 PM	Access - door opened	
2078	2024-01-31 12:32:26 PM	Access granted	
2079	2024-01-31 1:18:41 PM	Access granted	
2080	2024-01-31 1:19:42 PM	Access - door opened	
2081	2024-01-31 1:19:55 PM	Access granted	
2082	2024-01-31 1:49:12 PM	Access granted	
2083	2024-01-31 1:49:15 PM	Access granted	
2084	2024-01-31 1:49:28 PM	Access granted	
2085	2024-01-31 5:24:22 PM	Access granted	
2086	2024-01-31 5:26:00 PM	Access granted	
2087	2024-02-01 7:32:06 AM	Access granted	
2088	2024-02-01 7:32:20 AM	Access granted	
2089	2024-02-01 8:01:32 AM	Access granted	
2090	2024-02-01 8:57:59 AM	Access granted	
2090	2024-02-01 1:14:54 PM	Access - door opened	
2091	2024-02-01 1:14:34 FM 2024-02-01 1:15:04 PM	•	
2092		Access granted	
	2024-02-01 1:18:17 PM	Access - door opened	
2094	2024-02-01 1:18:34 PM	Access granted	
2095	2024-02-01 2:12:51 PM	Access granted	
2096	2024-02-01 2:13:34 PM	Access - door opened	
2097	2024-02-01 2:13:46 PM	Access granted	
2098	2024-02-01 2:33:36 PM	Access granted	
2099	2024-02-01 2:33:50 PM	Access granted	
2100	2024-02-01 2:33:59 PM	Access granted	
2101	2024-02-01 6:04:09 PM	Access granted	
2102	2024-02-02 7:54:22 AM	Access granted	
2103	2024-02-02 7:54:36 AM	Access granted	
2104	2024-02-02 7:54:52 AM	Access granted	
2105	2024-02-02 2:13:31 PM	Access granted	
2106	2024-02-05 7:42:16 AM	Access granted	
2107	2024-02-05 7:42:29 AM	Access granted	
2108	2024-02-05 7:42:38 AM	Access granted	
2109	2024-02-05 11:34:53 AM	Access - door opened	
2110	2024-02-05 11:35:03 AM	Access granted	
2111	2024-02-05 11:43:56 AM	Access granted	
2112	2024-02-05 11:44:06 AM	Access granted	
2113	2024-02-05 11:49:10 AM	Access - door opened	
2114	2024-02-05 11:49:19 AM	Access granted	
2115	2024-02-05 12:16:03 PM	Access granted	
2116	2024-02-05 12:16:44 PM	Access granted	
2117	2024-02-05 12:17:01 PM	Access - door opened	
2118	2024-02-05 12:17:31 PM	Access granted	
2119	2024-02-05 12:19:44 PM	Access granted Access granted	
2120	2024-02-05 12:19:44 FW 2024-02-05 12:31:09 PM	Access granted Access granted	
2121	2024-02-05 12:31:09 FM 2024-02-05 12:33:05 PM		
	2024-02-05 12:33:05 PM	Access granted	
2122		Access granted	
2123	2024-02-05 5:01:01 PM	Access granted	
2124	2024-02-06 6:53:17 AM	Access granted	
2125	2024-02-06 6:53:31 AM	Access granted	
2126	2024-02-06 6:53:40 AM	Access granted	
2127	2024-02-06 12:25:29 PM	Access granted	
2128	2024-02-06 12:25:41 PM	Access granted	

2129	2024-02-06 12:26:27 PM	Access granted	
2130	2024-02-06 2:45:23 PM	Access - door opened	
2131	2024-02-06 2:45:36 PM	Access granted	
2132	2024-02-06 2:55:25 PM	Access - door opened	
2133	2024-02-06 2:55:54 PM	Access granted	
2134	2024-02-06 3:43:23 PM	Access granted	
2135	2024-02-06 3:44:08 PM	Access - door opened	
2136	2024-02-06 3:44:19 PM	Access granted	
2137	2024-02-06 4:00:22 PM	Access - door opened	
2138	2024-02-06 4:00:33 PM	Access granted	
2139	2024-02-06 5:16:48 PM	Access granted	
2140	2024-02-07 7:12:16 AM	Access granted	
2141	2024-02-07 7:12:31 AM	Access granted	
2142	2024-02-07 7:12:41 AM	Access granted	
2143	2024-02-07 9:29:24 AM	Access granted	
2144	2024-02-07 9:40:41 AM	Access granted	
2145	2024-02-07 9:40:56 AM	Access granted	
2146	2024-02-07 9:41:07 AM	Access granted	
2147	2024-02-07 12:21:19 PM	Access - door opened	
2148	2024-02-07 12:21:30 PM	Access granted	
2149	2024-02-07 12:33:53 PM	Access - door opened	
2150	2024-02-07 12:34:20 PM	Access granted	
2151	2024-02-07 1:06:59 PM	Access granted	
2152	2024-02-07 1:07:57 PM	Access - door opened	
2153	2024-02-07 1:08:09 PM	Access granted	
2154	2024-02-07 1:49:04 PM	Access granted	
2155	2024-02-07 1:49:14 PM	Access granted	
2156	2024-02-07 4:58:57 PM	Access granted	
2157	2024-02-07 5:00:48 PM	Access granted	
2158	2024-02-08 6:41:55 AM	Access granted	
2159	2024-02-08 6:42:09 AM	Access granted	
2160	2024-02-08 9:05:35 AM	Access granted	
2161	2024-02-08 9:25:45 AM	Access granted	
2162	2024-02-08 9:26:00 AM	Access granted	
2163	2024-02-08 9:26:12 AM	Access granted	
2164	2024-02-08 10:09:04 AM	Access granted	
2165	2024-02-08 10:27:17 AM	Access granted	
2166	2024-02-08 5:47:21 PM	Access granted	
2167	2024-02-08 5:48:53 PM	Access granted	
2168	2024-02-09 1:37:19 PM	Access granted	
2169	2024-02-09 1:37:31 PM	Access granted	
2170	2024-02-09 1:37:38 PM	Access granted	
2171	2024-02-09 2:27:11 PM	Access granted	
2172	2024-02-09 2:27:52 PM	Access granted	
2173	2024-02-12 7:18:21 AM	Access granted	
2174	2024-02-12 7:18:34 AM	Access granted	
2175	2024-02-12 9:10:23 AM	Access granted	
2176	2024-02-12 9:32:13 AM	Access granted	
2177	2024-02-12 9:32:26 AM	Access granted	
2178	2024-02-12 12:44:17 PM	Access granted	
2179	2024-02-12 4:26:40 PM	Access granted	
2180	2024-02-12 4:53:23 PM	Access - door opened	
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2181	2024-02-12 4:53:34 PM	Access granted	
2182	2024-02-12 4:54:39 PM	Access granted	
2183	2024-02-12 4:59:39 PM	Access - door opened	
2184	2024-02-12 5:00:07 PM	Access granted	
2185	2024-02-12 5:58:27 PM	Access granted	
2186	2024-02-12 5:59:26 PM	Access granted	
2187	2024-02-13 6:54:51 AM	Access granted	
2188	2024-02-13 6:55:05 AM	Access granted	
2189	2024-02-13 6:55:24 AM	Access granted	
2190	2024-02-13 8:30:25 AM	Access granted	
2191	2024-02-13 12:37:46 PM	Access granted	
2192	2024-02-13 12:47:18 PM	Access - door opened	
2193	2024-02-13 12:47:29 PM	Access granted	
2194	2024-02-13 12:53:37 PM	Access - door opened	
2195	2024-02-13 12:54:21 PM	Access granted	
2196	2024-02-13 1:25:43 PM	Access granted	
2197	2024-02-13 1:26:36 PM	Access - door opened	
2198	2024-02-13 1:26:47 PM	Access granted	
2199	2024-02-13 1:44:36 PM	Access granted	
2200	2024-02-13 1:56:30 PM	Access granted	
2201	2024-02-13 3:09:18 PM	Access granted	
2202	2024-02-13 3:09:38 PM	Access granted	
2203	2024-02-13 5:08:26 PM	Access granted	
2204	2024-02-14 7:09:49 AM	Access granted	
2205	2024-02-14 7:10:07 AM	Access granted	
2206	2024-02-14 7:10:19 AM	Access granted	
2207	2024-02-14 9:44:58 AM	Access granted	
2208	2024-02-14 12:34:27 PM	Access granted	
2209	2024-02-20 7:01:37 AM	Access granted	
2210	2024-02-20 7:01:51 AM	Access granted	
2211	2024-02-20 7:02:02 AM	Access granted	
2212	2024-02-20 12:22:22 PM	Access - door opened	
2213	2024-02-20 12:22:33 PM	Access granted	
2214	2024-02-20 12:26:27 PM	Access - door opened	
2215	2024-02-20 12:26:40 PM	Access granted	
2216	2024-02-20 12:56:50 PM	Access granted	
2217	2024-02-20 12:59:54 PM	Access granted	
2218	2024-02-20 1:38:16 PM	Access granted	
2219	2024-02-20 1:38:42 PM	Access granted	
2220	2024-02-21 7:30:05 AM	Access granted	
2221	2024-02-21 7:30:20 AM	Access granted	
2222	2024-02-21 9:22:04 AM	Access granted	
2223	2024-02-21 3:19:56 PM	Access - door opened	
2224	2024-02-21 3:20:08 PM	Access granted	
2225	2024-02-21 3:26:25 PM	Access - door opened	
2226	2024-02-21 3:26:54 PM	Access granted	
2227	2024-02-21 3:59:57 PM	Access granted	
2228	2024-02-21 4:00:56 PM	Access - door opened	
2229	2024-02-21 4:01:09 PM	Access granted	
2230	2024-02-21 4:01:03 FM 2024-02-21 4:23:40 PM	Access granted Access granted	
2231	2024-02-21 4:24:24 PM	Access granted Access granted	
2232	2024-02-21 4:24:24 PM	Access granted Access granted	
2202	2027-02-2 7.27.70 IVI	7 toooss granted	

2233	2024-02-22 6:57:06 AM	Access granted	
2234	2024-02-22 6:57:22 AM	Access granted	
2235	2024-02-22 6:57:38 AM	Access granted	
2236	2024-02-22 2:52:16 PM	Access granted	
2237	2024-02-22 2:52:20 PM	Access granted	
2238	2024-02-22 2:52:31 PM	Access granted	
2239	2024-02-22 2:54:41 PM	Access - door opened	
2240	2024-02-22 2:59:39 PM	Access - door opened	
2241	2024-02-22 2:59:48 PM	Access granted	
2242	2024-02-22 3:00:26 PM	Access - door opened	
2243	2024-02-22 3:01:25 PM	Access granted	
2244	2024-02-22 3:32:53 PM	Access granted	
2245	2024-02-22 3:33:50 PM	Access - door opened	
2246	2024-02-22 3:34:03 PM	Access granted	
2247	2024-02-22 3:57:49 PM	Access granted	
2248	2024-02-22 3:58:03 PM	Access granted	
2249	2024-02-22 3:58:44 PM	Access granted	
2250	2024-02-23 7:58:15 AM	Access granted	
2251	2024-02-23 7:58:32 AM	Access granted	
2252	2024-02-23 7:58:57 AM	Access granted	
2253	2024-02-24 9:18:49 PM	Access granted	
2254	2024-02-24 9:19:28 PM	Access granted	
2255	2024-02-24 9:19:51 PM	Access granted	
2256	2024-02-24 9:27:10 PM	Access granted	
2257	2024-03-07 7:23:42 AM	Access granted	
2258	2024-03-07 7:23:57 AM	Access granted	
2259	2024-03-07 7:24:13 AM	Access granted	
2260	2024-03-07 10:03:24 AM	Access granted	
2261	2024-03-07 11:04:30 AM	Access granted	
2262	2024-03-07 1:51:50 PM	Access granted	
2263	2024-03-07 1:52:01 PM	Access granted	
2264	2024-03-07 4:30:22 PM	Access granted	
2265	2024-03-07 4:56:24 PM	Access granted	
2266	2024-03-07 7:00:44 PM	Access granted	
2267	2024-03-08 7:40:07 AM	Access granted	
2268	2024-03-08 7:40:22 AM	Access granted	
2269	2024-03-08 7:40:33 AM	Access granted	
2270	2024-03-08 2:37:55 PM	Access granted	
2271	2024-03-08 2:46:43 PM	Access granted	
2272	2024-03-08 2:46:57 PM	Access granted	
2273	2024-03-08 2:47:13 PM	Access granted	
2274	2024-03-08 5:13:05 PM	Access granted	
2275	2024-03-10 2:49:04 PM	Access granted	
2276	2024-03-10 2:49:17 PM	Access granted	
2277	2024-03-10 2:49:29 PM	Access granted	
2278	2024-03-10 2:57:41 PM	Access granted	
2279	2024-03-11 6:44:04 AM	Access granted	\equiv
2280	2024-03-11 6:44:18 AM	Access granted	
2281	2024-03-11 6:44:34 AM	Access granted	
2282	2024-03-11 12:31:27 PM	Access granted	
2283	2024-03-11 12:31:45 PM	Access granted	
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2337	2024-03-15 5:59:53 PM	Access granted	
2338	2024-03-15 6:00:22 PM	Access granted	
2339	2024-03-15 6:00:49 PM	Access granted	
2340	2024-04-02 7:05:37 AM	Access granted	
2341	2024-04-02 7:05:52 AM	Access granted	
2342	2024-04-02 7:06:10 AM	Access granted	
2343	2024-04-02 12:19:03 PM	Access granted	
2344	2024-04-02 12:19:21 PM	Access granted	
2345	2024-04-02 12:19:30 PM	Access granted	
2346	2024-04-02 4:47:39 PM	Access granted	
2347	2024-04-03 7:25:47 AM	Access granted	
2348	2024-04-03 7:26:02 AM	Access granted	
2349	2024-04-03 7:26:11 AM	Access granted	
2350	2024-04-03 12:45:11 PM	Access granted	
2351	2024-04-03 4:49:04 PM	Access granted	
2352	2024-04-03 5:22:58 PM	Access granted	
2353	2024-04-03 6:25:20 PM	Access granted	
2354	2024-04-10 4:54:58 PM	Access granted	
2355	2024-04-10 4:55:06 PM	Access granted	
2356	2024-04-10 5:08:56 PM	Access - door opened	
2357	2024-04-10 5:09:05 PM	Access granted	
2358	2024-04-22 7:11:55 AM	Access granted	
2359	2024-04-22 7:12:10 AM	Access granted	
2360	2024-04-22 7:12:20 AM	Access granted	
2361	2024-04-22 12:38:08 PM	Access granted	
2362	2024-04-22 12:52:57 PM	Access granted	
2363	2024-04-22 12:57:27 PM	Access granted	
2364	2024-04-22 1:38:15 PM	Access granted	
2365	2024-04-22 1:38:44 PM	Access granted	
2366	2024-04-22 1:39:03 PM	Access - door opened	
2367	2024-04-22 1:39:16 PM	Access granted	
2368	2024-04-22 1:55:41 PM	Access - door opened	
2369	2024-04-22 1:55:50 PM	Access granted	
2370	2024-04-22 4:53:38 PM	Access granted	
2371	2024-04-23 7:03:47 AM	Access granted	
2372	2024-04-23 7:04:01 AM	Access granted	
2373	2024-04-23 7:04:11 AM	Access granted	
2374	2024-04-23 12:59:00 PM	Access - door opened	
2375	2024-04-23 12:59:11 PM	Access granted	
2376	2024-04-23 1:21:51 PM	Access - door opened	
2377	2024-04-23 1:22:42 PM	Access granted	
2378	2024-04-23 2:06:35 PM	Access granted	
2379	2024-04-23 2:07:53 PM	Access - door opened	
2380	2024-04-23 2:08:05 PM	Access granted	
2381	2024-04-23 2:24:43 PM	Access - door opened	
2382	2024-04-23 2:24:58 PM	Access granted	
2383	2024-04-23 5:32:53 PM	Access granted	
2384	2024-04-24 7:25:24 AM	Access granted	
2385	2024-04-24 7:25:38 AM	Access granted	
2386	2024-04-24 7:25:47 AM	Access granted	
2387	2024-04-24 9:40:33 AM	Access granted	
2388	2024-04-24 11:27:01 AM	Access granted	
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2389	2024-04-24 11:27:13 AM	Access granted	
2390	2024-04-24 5:50:10 PM	Access granted	
2391	2024-04-25 10:31:57 AM	Access granted	
2392	2024-04-25 10:32:11 AM	Access granted	
2393	2024-04-25 10:32:51 AM	Access granted	
2394	2024-04-25 1:25:49 PM	Access granted	
2395	2024-04-25 2:57:55 PM	Access granted	
2396	2024-04-25 2:58:08 PM	Access granted	
2397	2024-04-25 4:56:12 PM	Access granted	
2398	2024-04-25 5:09:00 PM	Access granted	
2399	2024-04-25 6:15:34 PM	Access granted	
2400	2024-04-26 8:03:48 AM	Access granted	
2401	2024-04-26 8:04:05 AM	Access granted	
2402	2024-04-26 8:04:19 AM	Access granted	
2403	2024-04-26 1:18:42 PM	Access granted	
2404	2024-04-29 7:29:31 AM	Access granted	
2405	2024-04-29 7:29:46 AM	Access granted	
2406	2024-04-29 7:29:56 AM	Access granted	
2407	2024-04-29 11:30:18 AM	Access granted	
2408	2024-04-29 11:30:22 AM	Access granted	
2409	2024-04-29 1:10:02 PM	Access granted	
2410	2024-04-29 1:10:24 PM	Access - door opened	
2411	2024-04-29 1:10:41 PM	Access granted	
2412	2024-04-29 1:25:19 PM	Access - door opened	
2413	2024-04-29 1:25:34 PM	Access granted	
2414	2024-04-29 2:10:49 PM	Access granted	
2415	2024-04-29 2:11:33 PM	Access - door opened	
2416	2024-04-29 2:11:44 PM	Access granted	
2417	2024-04-29 2:23:57 PM	Access - door opened	
2418	2024-04-29 2:24:13 PM	Access granted	
2419	2024-04-29 5:48:51 PM	Access granted	
2420	2024-04-30 7:27:30 AM	Access granted	
2421	2024-04-30 7:27:45 AM	Access granted	
2422	2024-04-30 11:40:08 AM	Access granted	
2423	2024-04-30 11:40:17 AM	Access granted	
2424	2024-04-30 1:48:48 PM	Access granted	
2425	2024-04-30 1:49:02 PM	Access granted	
2426	2024-04-30 1:49:13 PM	Access - door opened	
2427	2024-04-30 1:49:23 PM	Access granted	
2428	2024-04-30 1:59:13 PM	Access - door opened	
2429	2024-04-30 2:35:41 PM	Access granted	
2430	2024-04-30 2:36:21 PM	Access - door opened	
2431	2024-04-30 2:36:32 PM	Access granted	
2432	2024-04-30 2:50:09 PM	Access - door opened	
2433	2024-04-30 2:50:18 PM	Access granted	
2434	2024-05-01 7:32:15 AM	Access granted	
2435	2024-05-01 7:32:30 AM	Access granted	
2436	2024-05-01 7:33:41 AM	Access granted	
2437	2024-05-01 7:33:56 AM	Access granted	
2438	2024-05-01 8:59:47 AM	Access granted	
2439	2024-05-01 9:31:02 AM	Access granted	
2440	2024-05-01 12:54:52 PM	Access granted	

2441	2024-05-01 12:55:04 PM	Access granted	
2442	2024-05-01 1:56:55 PM	Access granted	
2443	2024-05-01 1:57:30 PM	Access - door opened	
2444	2024-05-01 1:57:42 PM	Access granted	
2445	2024-05-01 2:02:50 PM	Access - door opened	
2446	2024-05-01 2:02:59 PM	Access granted	
2447	2024-05-01 2:46:10 PM	Access granted	
2448	2024-05-01 2:46:53 PM	Access - door opened	
2449	2024-05-01 2:47:05 PM	Access granted	
2450	2024-05-01 2:48:13 PM	Access granted	
2451	2024-05-01 2:48:37 PM	Access granted	
2452	2024-05-01 3:14:49 PM	Access granted	
2453	2024-05-01 3:15:02 PM	Access granted	
2454	2024-05-01 3:15:18 PM	Access granted	
2455	2024-05-02 7:56:41 AM	Access granted	
2456	2024-05-02 7:56:56 AM	Access granted	
2457	2024-05-02 2:01:31 PM	Access granted	
2458	2024-05-02 2:01:54 PM	Access - door opened	
2459	2024-05-02 2:02:06 PM	Access granted	
2460	2024-05-02 2:10:05 PM	Access - door opened	
2461	2024-05-02 2:10:15 PM	Access granted	
2462	2024-05-02 2:40:25 PM	Access granted	
2463	2024-05-02 2:41:12 PM	Access - door opened	
2464	2024-05-02 2:41:25 PM	Access granted	
2465	2024-05-02 3:09:20 PM	Access granted	
2466	2024-05-02 3:09:31 PM	Access granted	
2467	2024-05-02 7:36:03 PM	Access granted	
2468	2024-05-03 7:04:29 AM	Access granted	
2469	2024-05-03 7:04:43 AM	Access granted	
2470	2024-05-03 7:04:51 AM	Access granted	
2471	2024-05-03 12:07:45 PM	Access - door opened	
2472	2024-05-03 12:42:35 PM	Access granted	
2473	2024-05-03 12:42:48 PM	Access granted	
2474	2024-05-06 7:59:23 AM	Access granted	
2475	2024-05-06 7:59:36 AM	Access granted	
2476	2024-05-06 7:59:59 AM	Access granted	
2477	2024-05-06 11:11:35 AM	Access granted	
2478	2024-05-06 11:11:47 AM	Access granted	
2479	2024-05-06 11:11:57 AM	Access granted	
2480	2024-05-06 1:26:31 PM	Access - door opened	
2481	2024-05-06 1:26:44 PM	Access granted	
2482	2024-05-06 1:30:00 PM	Access granted	
2483	2024-05-06 1:30:09 PM	Access granted	
2484	2024-05-06 1:33:48 PM	Access - door opened	
2485	2024-05-06 1:34:46 PM	Access granted	
2486	2024-05-06 2:08:26 PM	Access granted	
2487	2024-05-06 2:09:14 PM	Access - door opened	
2488	2024-05-06 2:09:26 PM	Access granted	
2489	2024-05-06 2:29:50 PM	Access - door opened	
2490	2024-05-06 2:30:09 PM	Access granted	Ī
2491	2024-05-06 2:30:22 PM	Access granted	Í
2492	2024-05-06 2:34:44 PM	Access granted	
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2493	2024-05-06 4:11:37 PM	Access - door opened	
2494	2024-05-06 4:12:13 PM	Access granted	
2495	2024-05-06 6:21:03 PM	Access granted	
2496	2024-05-07 7:42:44 AM	Access granted	
2497	2024-05-07 7:42:58 AM	Access granted	
2498	2024-05-07 7:18:53 PM	Access granted	
2499	2024-05-08 7:26:48 AM	Access granted	
2500	2024-05-08 7:26:58 AM	Access granted	
2501	2024-05-08 1:31:16 PM	Access granted	
2502	2024-05-08 1:31:37 PM	Access - door opened	
2503	2024-05-08 1:31:52 PM	Access granted	
2504	2024-05-08 2:24:55 PM	Access granted	
2505	2024-05-08 2:25:41 PM	Access - door opened	
2506	2024-05-08 2:25:54 PM	Access granted	
2507	2024-05-08 2:40:04 PM	Access - door opened	
2508	2024-05-08 2:40:13 PM	Access granted	
2509	2024-05-08 2:44:51 PM	Access granted	
2510	2024-05-08 2:45:02 PM	Access granted	
2511	2024-05-08 2:46:43 PM	Access granted	
2512	2024-05-08 4:32:01 PM	Access granted	
2513	2024-05-08 5:56:30 PM	Access granted	
2514	2024-05-09 7:27:45 AM	Access granted	
2515	2024-05-09 7:28:01 AM	Access granted	
2516	2024-05-09 7:28:12 AM	Access granted	
2517	2024-05-09 9:30:34 AM	Access granted	
2518	2024-05-09 1:15:58 PM	Access granted	
2519	2024-05-09 2:13:29 PM	Access granted	
2520	2024-05-09 2:13:43 PM	Access granted	
2521	2024-05-09 2:13:53 PM	Access granted	
2522	2024-05-09 6:20:24 PM	Access granted	
2523	2024-05-13 8:06:58 AM	Access granted	
2524	2024-05-13 8:07:12 AM	Access granted	
2525	2024-05-13 12:09:51 PM	Access - door opened	
2526	2024-05-13 12:42:20 PM	Access granted	
2527	2024-05-13 12:42:29 PM	Access granted	
2528	2024-05-13 12:42:45 PM	Access granted	
2529	2024-05-13 12:46:47 PM	Access - door opened	
2530	2024-05-13 12:47:22 PM	Access granted	
2531	2024-05-13 1:19:42 PM	Access granted	
2532	2024-05-13 1:20:25 PM	Access - door opened	
2533	2024-05-13 1:21:47 PM	Access granted	
2534	2024-05-13 1:37:45 PM	Access granted	
2535	2024-05-13 1:37:57 PM	Access granted	
2536	2024-05-13 1:38:01 PM	Access granted	Ħ
2537	2024-05-13 5:12:09 PM	Access granted	Ħ
2538	2024-05-14 7:00:39 AM	Access granted	=
2539	2024-05-14 7:00:53 AM	Access granted	
2540	2024-05-14 7:01:04 AM	Access granted	
2541	2024-05-14 1:25:01 PM	Access granted	
2542	2024-05-14 2:36:53 PM	Access - door opened	
2543	2024-05-14 2:37:09 PM	Access granted	
2544	2024-05-14 2:41:26 PM	Access - door opened	
2077	202 1 00 17 2.71.20 I WI	7.00000 door opened	

2545	2024-05-14 2:41:35 PM	Access granted	
2546	2024-05-14 3:25:12 PM	Access granted	
2547	2024-05-14 3:25:57 PM	Access - door opened	
2548	2024-05-14 3:26:07 PM	Access granted	
2549	2024-05-14 3:45:48 PM	Access granted	
2550	2024-05-14 6:47:01 PM	Access granted	
2551	2024-05-15 7:52:32 AM	Access granted	
2552	2024-05-15 7:52:44 AM	Access granted	
2553	2024-05-15 7:53:00 AM	Access granted	
2554	2024-05-15 7:53:03 AM	Access granted	
2555	2024-05-15 10:11:38 AM	Access granted	
2556	2024-05-15 10:11:45 AM	Access granted	
2557	2024-05-15 10:12:56 AM	Access granted	
2558	2024-05-15 11:41:52 AM	Access granted	
2559	2024-05-15 11:42:50 AM	Access granted	
2560	2024-05-15 1:03:56 PM	Access granted	
2561	2024-05-15 2:15:26 PM	Access granted	
2562	2024-05-21 8:29:22 AM	Access granted	
2563	2024-05-21 8:29:34 AM	Access granted	
2564	2024-05-21 8:30:05 AM	Access granted	
2565	2024-05-21 1:20:29 PM	Access granted	
2566	2024-05-21 1:20:40 PM	Access granted	
2567	2024-05-21 5:09:29 PM	Access - door opened	
2568	2024-05-21 5:09:44 PM	Access granted	
2569	2024-05-21 5:18:25 PM	Access - door opened	
2570	2024-05-21 5:18:31 PM	Access granted	
2571	2024-05-21 6:06:03 PM	Access granted	
2572	2024-05-21 6:06:47 PM	Access - door opened	
2573	2024-05-21 6:06:58 PM	Access granted	
2574	2024-05-22 7:16:27 AM	Access granted	
2575	2024-05-22 7:16:40 AM	Access granted	
2576	2024-05-22 7:16:50 AM	Access granted	
2577	2024-05-22 12:49:46 PM	Access granted	
2578	2024-05-22 12:49:54 PM	Access granted	
2579	2024-05-22 12:52:58 PM	Access - door opened	
2580	2024-05-22 12:53:19 PM	Access granted	
2581	2024-05-22 1:35:44 PM	Access granted	
2582	2024-05-22 1:36:18 PM	Access - door opened	
2583	2024-05-22 1:36:38 PM	Access granted	
2584	2024-05-22 1:53:40 PM	Access - door opened	
2585	2024-05-22 1:53:51 PM	Access granted	
2586	2024-05-22 6:04:45 PM	Access granted	
2587	2024-05-23 7:38:10 AM	Access granted	
2588	2024-05-23 7:38:28 AM	Access granted	
2589	2024-05-23 7:38:38 AM	Access granted	
2590	2024-05-23 7:38:41 AM	Access granted	
2591	2024-05-23 12:46:22 PM	Access granted	
2592	2024-05-23 1:09:36 PM	Access granted	
2593	2024-05-23 1:09:50 PM	Access granted	
2594	2024-05-23 2:48:44 PM	Access granted	
2595	2024-05-27 8:33:37 AM	Access granted	
2596	2024-05-27 8:33:50 AM	Access granted	
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2597	2024-05-27 8:34:06 AM	Access granted
2598	2024-05-27 11:34:43 AM	Access granted
2599	2024-05-27 11:58:14 AM	Access granted
2600	2024-05-27 11:58:26 AM	Access granted
2601	2024-05-27 11:58:42 AM	Access granted
2602	2024-05-27 3:00:17 PM	Access granted
2603	2024-05-27 3:12:00 PM	Access - door opened
2604	2024-05-27 3:12:09 PM	Access granted
2605	2024-05-27 3:47:20 PM	Access granted
2606	2024-05-27 3:48:07 PM	Access - door opened
2607	2024-05-27 4:05:00 PM	Access - door opened
2608	2024-05-27 4:05:08 PM	Access granted
2609	2024-05-27 6:59:05 PM	Access granted
2610	2024-05-28 7:10:18 AM	Access granted
2611	2024-05-28 7:10:32 AM	Access granted
2612	2024-05-28 7:10:42 AM	Access granted
2613	2024-05-28 1:05:28 PM	Access granted
2614	2024-05-28 2:02:52 PM	Access granted
2615	2024-05-28 2:03:06 PM	Access granted
2616	2024-05-28 2:03:25 PM	Access granted
2617	2024-05-28 3:22:05 PM	Access - door opened
2618	2024-05-28 3:22:17 PM	Access granted
2619	2024-05-28 3:28:00 PM	Access - door opened
2620	2024-05-28 3:28:08 PM	Access granted
2621	2024-05-28 4:06:39 PM	Access granted
2622	2024-05-28 4:07:22 PM	Access - door opened
2623	2024-05-28 4:07:33 PM	Access granted
2624	2024-05-28 4:30:26 PM	Access granted
2625	2024-05-28 4:30:40 PM	Access granted
2626	2024-05-28 4:30:58 PM	Access - door opened
2627	2024-05-28 4:31:13 PM	Access - door opened
2628	2024-05-28 4:31:28 PM	Access granted
2629	2024-05-28 7:39:36 PM	Access granted
2630	2024-05-29 6:35:04 AM	Access granted
2631	2024-05-29 6:35:17 AM	Access granted
2632	2024-05-29 6:35:25 AM	Access granted
2633	2024-05-29 1:17:47 PM	Access granted
2634	2024-05-29 1:29:00 PM	Access granted
2635	2024-05-29 1:29:13 PM	Access granted
2636	2024-05-29 1:30:20 PM	Access granted
2637	2024-05-29 5:34:33 PM	Access granted
2638	2024-05-30 8:02:37 AM	Access granted
2639	2024-05-30 8:02:52 AM	Access granted
2640	2024-05-30 1:18:02 PM	Access - door opened
2641	2024-05-30 1:18:13 PM	Access granted
2642	2024-05-30 1:28:06 PM	Access - door opened
2643	2024-05-30 1:28:36 PM	Access granted
2644	2024-05-30 2:10:14 PM	Access granted
2645	2024-05-30 2:11:00 PM	Access - door opened
2646	2024-05-30 2:11:11 PM	Access granted
2647	2024-05-30 2:38:22 PM	Access granted
2648	2024-05-30 5:16:51 PM	Access granted
		<u> </u>

2649	2024-05-31 8:01:09 AM	Access granted	
2650	2024-05-31 8:01:23 AM	Access granted	
2651	2024-05-31 8:01:34 AM	Access granted	
2652	2024-05-31 1:15:32 PM	Access - door opened	
2653	2024-05-31 1:16:06 PM	Access granted	
2654	2024-05-31 1:16:16 PM	Time-out on access granted	
2655	2024-05-31 1:16:19 PM	Access granted	
2656	2024-05-31 1:20:15 PM	Access granted	
2657	2024-05-31 1:53:51 PM	Access granted	
2658	2024-05-31 1:54:38 PM	Access - door opened	
2659	2024-05-31 1:54:49 PM	Access granted	
2660	2024-05-31 2:11:31 PM	Access - door opened	
2661	2024-05-31 2:11:50 PM	Access - door opened	
2662	2024-05-31 2:13:45 PM	Access granted	
2663	2024-05-31 2:13:53 PM	Access - door opened	
2664	2024-05-31 2:14:10 PM	Access - door opened	
2665	2024-05-31 2:14:23 PM	Access granted	
2666	2024-05-31 2:33:19 PM	Access granted	
2667	2024-05-31 3:24:57 PM	Access granted	
2668	2024-05-31 4:00:30 PM	Access granted	
2669	2024-05-31 4:00:42 PM	Access granted	
2670	2024-05-31 5:51:50 PM	Access granted	
2671	2024-06-02 11:55:27 AM	Access granted	
2672	2024-06-02 11:55:39 AM	Access granted	
2673	2024-06-02 11:55:55 AM	Access granted	
2674	2024-06-02 12:03:11 PM	Access granted	
2675	2024-06-02 12:04:04 PM	Access granted	
2676	2024-06-02 12:04:38 PM	Access - door opened	
2677	2024-06-02 12:06:46 PM	Access - door opened	
2678	2024-06-02 12:07:01 PM	Access granted	
2679	2024-06-02 1:31:12 PM	Access granted	
2680	2024-06-02 1:31:55 PM	Access - door opened	
2681	2024-06-03 7:40:04 AM	Access granted	
2682	2024-06-03 7:40:18 AM	Access granted	
2683	2024-06-03 7:40:28 AM	Access granted	
2684	2024-06-03 8:12:07 AM	Access granted	
2685	2024-06-03 8:27:05 AM	Access granted	
2686	2024-06-03 12:44:06 PM	Access granted	
2687	2024-06-03 12:44:14 PM	Access granted	
2688	2024-06-03 1:24:13 PM	Access granted	
2689	2024-06-03 2:33:23 PM	Access - door opened	
2690	2024-06-03 2:43:59 PM	Access granted	
2691	2024-06-03 2:44:13 PM	Access granted	
2692	2024-06-03 2:52:43 PM	Access - door opened	
2693	2024-06-03 2:52:56 PM	Access granted	
2694	2024-06-03 3:38:02 PM	Access granted	
2695	2024-06-03 3:38:50 PM	Access - door opened	
2696	2024-06-03 3:39:00 PM	Access granted	
2697	2024-06-03 3:58:22 PM	Access - door opened	
2698	2024-06-03 3:58:34 PM	Access granted	
2699	2024-06-03 6:12:51 PM	Access granted	
2700	2024-06-04 7:37:37 AM	Access granted	

2701	2024-06-04 7:37:51 AM	Access granted	
2702	2024-06-04 7:38:01 AM	Access granted	
2703	2024-06-04 12:41:25 PM	Access granted	
2704	2024-06-04 1:21:50 PM	Access granted	
2705	2024-06-04 1:22:05 PM	Access granted	
2706	2024-06-04 7:28:17 PM	Access granted	
2707	2024-06-04 7:28:40 PM	Access granted	
2708	2024-06-04 7:28:54 PM	Access granted	
2709	2024-06-04 7:29:42 PM	Access granted	
2710	2024-06-04 7:35:14 PM	Access granted	
2711	2024-06-05 6:27:15 AM	Access granted	
2712	2024-06-05 6:27:30 AM	Access granted	
2713	2024-06-05 6:27:41 AM	Access granted	
2714	2024-06-05 12:19:14 PM	Access - door opened	
2715	2024-06-05 12:19:26 PM	Access granted	
2716	2024-06-05 12:23:37 PM	Access - door opened	
2717	2024-06-05 12:24:05 PM	Access granted	
2718	2024-06-05 1:03:35 PM	Access granted	
2719	2024-06-05 1:04:35 PM	Access - door opened	
2720	2024-06-05 1:04:48 PM	Access granted	
2721	2024-06-05 1:23:57 PM	Access - door opened	
2722	2024-06-05 1:24:06 PM	Access granted	
2723	2024-06-05 3:50:52 PM	Access granted	
2724	2024-06-05 4:54:10 PM	Access granted	
2725	2024-06-05 6:01:50 PM	Access granted	
2726	2024-06-06 6:57:15 AM	Access granted	
2727	2024-06-06 6:57:29 AM	Access granted	
2728	2024-06-06 6:57:41 AM	Access granted	
2729	2024-06-06 12:10:35 PM	Access granted	
2730	2024-06-06 12:51:12 PM	Access granted	
2731	2024-06-06 2:41:50 PM	Access granted	
2732	2024-06-10 8:30:15 AM	Access granted	
2733	2024-06-10 8:30:26 AM	Access granted	
2734	2024-06-10 8:30:36 AM	Access granted	
2735	2024-06-10 8:30:40 AM	Access granted	
2736	2024-06-10 12:00:52 PM	Access granted	
2737	2024-06-10 12:06:38 PM	Access - door opened	
2738	2024-06-10 12:47:08 PM	Access granted	
2739	2024-06-10 12:47:56 PM	Access - door opened	
2740	2024-06-10 12:48:10 PM	Access granted	
2741	2024-06-10 1:31:40 PM	Access granted	
2742	2024-06-10 1:32:02 PM	Access granted	
2743	2024-06-10 5:23:28 PM	Access granted	
2744	2024-06-11 7:40:50 AM	Access granted	
2745	2024-06-11 7:41:04 AM	Access granted	
2746	2024-06-11 7:41:19 AM	Access granted	
2747	2024-06-11 12:58:21 PM	Access - door opened	
2748	2024-06-11 12:58:31 PM	Access granted	
2749	2024-06-11 12:59:36 PM	Access granted	
2750	2024-06-11 1:13:00 PM	Access - door opened	
2750	2024-06-11 1:13:26 PM	Access granted	
2752	2024-06-11 1:54:47 PM	Access granted Access - door opened	
2132	2027-00-11 1.34.41 FW	Access - door obelied	

2753	2024-06-11 1:55:00 PM	Access granted	
2754	2024-06-11 2:41:00 PM	Access granted	
2755	2024-06-11 2:41:13 PM	Access granted	
2756	2024-06-11 2:41:29 PM	Access - door opened	
2757	2024-06-11 2:41:41 PM	Access - door opened	
2758	2024-06-11 2:41:54 PM	Access granted	
2759	2024-06-11 7:28:44 PM	Access granted	
	2024-06-12 7:17:13 AM	Access granted	
2761	2024-06-12 7:17:29 AM	Access granted	
2762	2024-06-12 7:17:39 AM	Access granted	
2763	2024-06-12 1:23:55 PM	Access granted	
2764	2024-06-12 1:24:59 PM	Access granted	
2765	2024-06-12 1:31:43 PM	Access granted	
2766	2024-06-12 2:46:34 PM	Access granted	
2767	2024-06-12 2:47:18 PM	Access - door opened	
2768	2024-06-12 2:47:30 PM	Access granted	
2769	2024-06-12 3:09:06 PM	Access granted	
2770	2024-06-12 3:09:19 PM	Access granted	
2771	2024-06-12 3:09:33 PM	Access granted	
2772	2024-06-12 5:39:17 PM	Access granted	
2773	2024-06-13 7:43:47 AM	Access granted	
2774	2024-06-13 7:44:01 AM	Access granted	
2775	2024-06-13 7:44:16 AM	Access granted	
2776	2024-06-13 12:29:33 PM	Access granted	
2777	2024-06-13 12:53:58 PM	Access granted	
2778	2024-06-13 12:54:26 PM	Access granted	
2779	2024-06-13 12:54:29 PM	Access granted	
2780	2024-06-13 12:54:33 PM	Access granted	
2781	2024-06-13 1:54:25 PM	Access granted	
2782	2024-06-13 1:54:36 PM	Access granted	
2783	2024-06-13 2:50:12 PM	Access granted	
2784	2024-06-18 7:30:56 AM	Access granted	
2785	2024-06-18 7:31:12 AM	Access granted	
2786	2024-06-18 7:31:21 AM	Access granted	
2787	2024-06-18 12:50:10 PM	Access - door opened	
2788	2024-06-18 12:50:35 PM	Access granted	
2789	2024-06-18 12:51:38 PM	Access - door opened	
2790	2024-06-18 12:54:25 PM	Access - door opened	
2791	2024-06-18 12:54:36 PM	Access granted	Ī
2792	2024-06-18 1:04:32 PM	Access - door opened	Ī
2793	2024-06-18 1:05:12 PM	Access granted	Ē
2794	2024-06-18 1:38:08 PM	Access granted	Ē
2795	2024-06-18 1:38:50 PM	Access - door opened	Ē
2796	2024-06-18 1:39:00 PM	Access granted	Ē
2797	2024-06-18 2:40:28 PM	Access granted	Ē
2798	2024-06-18 2:40:38 PM	Access granted	Ī
2799	2024-06-18 7:31:42 PM	Access granted	Ī
2800	2024-06-19 6:58:08 AM	Access granted	Í
2801	2024-06-19 6:58:20 AM	Access granted	
2802	2024-06-19 6:58:30 AM	Access granted	
2803	2024-06-19 11:40:11 AM	Access - door opened	Í
2804	2024-06-19 11:40:33 AM	Access granted	
			_

2805	2024-06-19 11:45:27 AM	Access - door opened	
2806	2024-06-19 11:46:06 AM	Access granted	
2807	2024-06-19 12:38:21 PM	Access granted	
2808	2024-06-19 12:39:11 PM	Access - door opened	
2809	2024-06-19 12:39:22 PM	Access granted	
2810	2024-06-19 1:10:47 PM	Access granted	
2811	2024-06-19 5:33:41 PM	Access granted	
2812	2024-06-20 8:03:52 AM	Access granted	
2813	2024-06-20 8:04:07 AM	Access granted	
2814	2024-06-20 8:04:29 AM	Access granted	
2815	2024-06-20 2:19:05 PM	Access - door opened	
2816	2024-06-20 2:19:29 PM	Access granted	
2817	2024-06-20 2:22:25 PM	Access - door opened	
2818	2024-06-20 2:22:37 PM	Access granted	
2819	2024-06-20 2:50:31 PM	Access granted	
2820	2024-06-20 2:51:25 PM	Access - door opened	
2821	2024-06-20 2:51:36 PM	Access granted	
2822	2024-06-20 3:08:48 PM	Access granted	
2823	2024-06-20 3:34:30 PM	Access granted	
2824	2024-06-20 3:34:40 PM	Access granted	
2825	2024-06-20 6:14:47 PM	Access granted	
2826	2024-06-21 7:28:22 AM	Access granted	
2827	2024-06-21 7:28:36 AM	Access granted	
2828	2024-06-21 7:28:48 AM	Access granted	
2829	2024-06-21 1:21:25 PM	Access granted	
2830	2024-06-21 2:39:06 PM	Access granted	
2831	2024-06-21 2:39:18 PM	Access granted	
2832	2024-06-21 5:25:46 PM	Access granted	
2833	2024-06-21 5:28:19 PM	Access granted	
2834	2024-06-25 8:18:39 AM	Access granted	
2835	2024-06-25 8:18:51 AM	Access granted	
2836	2024-06-25 8:19:20 AM	Access granted	
2837	2024-06-25 11:02:39 AM	Access granted	
2838	2024-06-25 11:35:25 AM	Access granted	
2839	2024-06-25 11:35:56 AM	Access granted	
2840	2024-06-25 2:47:00 PM	Access - door opened	
2841	2024-06-25 2:47:19 PM	Access granted	
2842	2024-06-25 2:51:57 PM	Access - door opened	
2843	2024-06-25 2:52:07 PM	Access granted	
2844	2024-06-25 3:35:17 PM	Access granted	
2845	2024-06-25 3:36:03 PM	Access - door opened	
2846	2024-06-25 3:36:14 PM	Access granted	
2847	2024-06-25 3:52:30 PM	Access - door opened	
2848	2024-06-25 3:52:43 PM	Access granted	
2849	2024-06-25 5:54:54 PM	Access granted	
2850	2024-06-26 7:23:25 AM	Access granted	
2851	2024-06-26 7:23:39 AM	Access granted	
2852	2024-06-26 7:23:48 AM	Access granted	
2853	2024-06-26 12:07:45 PM	Access granted	
2854	2024-06-26 12:45:39 PM	Access granted	
2855	2024-06-26 4:31:10 PM	Access - door opened	
2856	2024-06-26 4:31:10 PM	Access granted	
2000	2027-00-20 7.01.20 F W	7 100033 grantou	

2857	2024-06-26 4:39:28 PM	Access - door opened	
2858	2024-06-26 4:39:54 PM	Access granted	
2859	2024-06-26 5:12:24 PM	Access granted	
2860	2024-06-26 5:13:45 PM	Access - door opened	
2861	2024-06-26 5:13:56 PM	Access granted	
2862	2024-06-26 5:26:35 PM	Access - door opened	
2863	2024-06-26 5:26:45 PM	Access granted	
2864	2024-06-26 7:40:14 PM	Access granted	
2865	2024-06-27 8:03:40 AM	Access granted	
2866	2024-06-27 8:03:54 AM	Access granted	
2867	2024-06-27 8:04:19 AM	Access granted	
2868	2024-06-27 8:04:23 AM	Access granted	
2869	2024-06-27 1:34:51 PM	Access granted	
2870	2024-06-28 8:29:21 AM	Access granted	
2871	2024-06-28 8:29:34 AM	Access granted	
2872	2024-06-28 8:29:52 AM	Access granted	
2873	2024-06-28 8:29:56 AM	Access granted	
2874	2024-06-28 1:50:41 PM	Access granted	
2875	2024-06-28 1:50:54 PM	Access granted	
2876	2024-06-28 6:36:39 PM	Access granted	
2877	2024-06-29 10:41:24 AM	Access granted	
2878	2024-06-29 10:41:43 AM	Access - door opened	
2879	2024-06-29 10:41:57 AM	Access granted	
2880	2024-06-29 10:43:45 AM	Access granted	
2881	2024-07-19 6:58:55 AM	Access granted	
2882	2024-07-19 6:59:11 AM	Access granted	
2883	2024-07-19 6:59:21 AM	Access granted	
2884	2024-07-19 6:59:25 AM	Access granted	
2885	2024-07-19 7:05:38 AM	Access granted	
2886	2024-07-19 7:09:27 AM	Access granted	
2887	2024-07-19 8:13:00 AM	Access granted	
2888	2024-07-19 8:15:56 AM	Access granted	
2889	2024-07-19 11:12:20 AM	Access granted	
2890	2024-07-19 11:12:29 AM	Access granted	
2891	2024-07-19 11:21:50 AM	Access granted	
2892	2024-07-30 7:33:54 AM	Access granted	
2893	2024-07-30 7:34:08 AM	Access granted	
2894	2024-07-30 7:34:35 AM	Access granted	
2895	2024-07-30 12:07:22 PM	Access granted	
2896	2024-07-30 12:41:53 PM	Access granted	
2897	2024-07-30 12:42:06 PM	Access granted	
2898	2024-07-30 12:42:18 PM	Access granted	
2899	2024-07-30 6:52:11 PM	Access granted	\equiv
2900	2024-07-31 7:38:17 AM	Access granted	
2901	2024-07-31 7:38:32 AM	Access granted	
2902	2024-07-31 7:38:42 AM	Access granted	
2903	2024-07-31 12:11:44 PM	Access granted	
2904	2024-07-31 12:44:59 PM	Access granted	=
2905	2024-07-31 12:45:11 PM	Access granted	
2906	2024-07-31 4:36:30 PM	Access - door opened	
2907	2024-07-31 4:36:40 PM	Access granted	
2908	2024-07-31 4:39:20 PM	Access - door opened	
2000	2027-01-01 7.00.20 F W	7.00033 - door opened	

2909	2024-07-31 4:39:27 PM	Access granted	
2910	2024-07-31 5:06:28 PM	Access granted	
2911	2024-07-31 5:07:27 PM	Access - door opened	
2912	2024-07-31 5:07:37 PM	Access granted	
2913	2024-07-31 5:36:59 PM	Access granted	
2914	2024-07-31 5:37:12 PM	Access granted	
2915	2024-07-31 5:37:19 PM	Access granted	
2916	2024-07-31 7:49:23 PM	Access granted	
2917	2024-08-01 7:55:44 AM	Access granted	
2918	2024-08-01 7:55:59 AM	Access granted	
2919	2024-08-01 7:56:12 AM	Access granted	
2920	2024-08-01 12:32:06 PM	Access granted	
2921	2024-08-01 12:35:18 PM	Access granted	
2922	2024-08-01 12:35:34 PM	Access granted	
2923	2024-08-01 12:35:50 PM	Access granted	
2924	2024-08-01 12:35:53 PM	Access granted	
2925	2024-08-07 7:31:35 AM	Access granted	
2926	2024-08-07 7:31:48 AM	Access granted	
2927	2024-08-07 7:32:05 AM	Access granted	
2928	2024-08-07 12:27:51 PM	Access granted	
2929	2024-08-07 1:19:50 PM	Access granted	
2930	2024-08-07 1:20:07 PM	Access granted	
2931	2024-08-07 7:23:03 PM	Access granted	
2932	2024-08-08 6:55:57 AM	Access granted	
2933	2024-08-08 6:56:12 AM	Access granted	
2934	2024-08-08 6:56:21 AM	Access granted	
2935	2024-08-08 12:19:11 PM	Access granted	
2936	2024-08-08 1:01:15 PM	Access granted	
2937	2024-08-08 1:01:28 PM	Access granted	
2938	2024-08-08 4:24:31 PM	Access granted	
2939	2024-08-15 7:25:06 AM	Access granted	
2940	2024-08-15 7:25:21 AM	Access granted	
2941	2024-08-15 7:25:30 AM	Access granted	
2942	2024-08-15 9:17:52 AM	Access granted	
2943	2024-08-15 9:20:37 AM	Access granted	
2944	2024-08-15 12:21:05 PM	Access granted	
2945	2024-08-15 12:21:15 PM	Access - door opened	
	2024-08-15 12:21:24 PM	Access granted	
2947	2024-08-15 12:28:39 PM	Access - door opened	
2948	2024-08-15 12:28:57 PM	Access granted	
2949	2024-08-15 1:02:56 PM	Access granted	
2950	2024-08-15 1:04:34 PM	Access - door opened	
2951	2024-08-15 1:04:47 PM	Access granted	
2952	2024-08-15 1:59:14 PM	Access granted	
2953	2024-08-15 1:59:28 PM	Access granted	
2954	2024-08-15 1:59:46 PM	Access granted	
2955	2024-08-15 1:59:50 PM	Access granted	
2956	2024-08-15 6:30:07 PM	Access granted	
2957	2024-08-16 7:01:01 AM	Access granted	
2958	2024-08-16 7:01:13 AM	Access granted	
2959	2024-08-16 7:01:22 AM	Access granted	
2960	2024-08-16 10:16:57 AM	Access granted	

2961	2024-08-16 10:23:34 AM	Access granted	
2962	2024-08-16 10:23:45 AM	Access granted	
2963	2024-08-16 10:23:54 AM	Access granted	
2964	2024-08-16 1:51:21 PM	Access granted	
2965	2024-08-18 12:26:19 PM	Access granted	
2966	2024-08-18 12:26:32 PM	Access granted	
2967	2024-08-18 12:26:52 PM	Access granted	
2968	2024-08-18 3:56:01 PM	Access granted	
2969	2024-08-18 4:33:59 PM	Access granted	
2970	2024-08-18 4:34:44 PM	Access granted	
2971	2024-08-19 7:17:16 AM	Access granted	
2972	2024-08-19 7:17:30 AM	Access granted	
2973	2024-08-19 7:17:39 AM	Access granted	
2974	2024-08-19 11:33:30 AM	Access granted	
2975	2024-08-19 11:33:38 AM	Access granted	
2976	2024-08-19 11:34:14 AM	Access - door opened	
2977	2024-08-19 11:34:34 AM	Access granted	
2978	2024-08-19 3:12:36 PM	Access - door opened	
2979	2024-08-19 3:12:45 PM	Access granted	
2980	2024-08-19 3:18:28 PM	Access - door opened	
2981	2024-08-19 3:18:36 PM	Access granted	
2982	2024-08-19 3:42:44 PM	Access granted	
2983	2024-08-19 3:43:33 PM	Access - door opened	
2984	2024-08-19 3:43:44 PM	Access granted	
2985	2024-08-19 3:55:38 PM	Access - door opened	
2986	2024-08-19 3:55:47 PM	Access granted	
2987	2024-08-19 7:07:54 PM	Access granted	
2988	2024-08-19 7:08:08 PM	Access granted	
2989	2024-08-19 7:08:15 PM	Access granted	
2990	2024-08-19 10:43:15 PM	Access granted	
2991	2024-08-20 7:28:54 AM	Access granted	
2992	2024-08-20 7:29:08 AM	Access granted	
2993	2024-08-20 7:29:20 AM	Access granted	
2994	2024-08-20 9:07:50 AM	Access granted	
2995	2024-08-20 9:59:24 AM	Access granted	
2996	2024-08-20 9:59:37 AM	Access granted	
2997	2024-08-20 3:44:41 PM	Access - door opened	
2998	2024-08-20 3:44:52 PM	Access granted	
2999	2024-08-20 3:48:17 PM	Access - door opened	
3000	2024-08-20 3:48:25 PM	Access granted	
3001	2024-08-20 4:19:03 PM	Access granted	
3002	2024-08-20 4:20:08 PM	Access - door opened	
3003	2024-08-20 4:20:17 PM	Access granted	
3004	2024-08-20 4:45:11 PM	Access granted	
3005	2024-08-20 4:45:23 PM	Access granted	
3006	2024-08-20 4:46:14 PM	Access granted	
3007	2024-08-20 8:54:47 PM	Access granted	
3008	2024-08-21 8:00:21 AM	Access granted	Ī
3009	2024-08-21 8:00:33 AM	Access granted	
3010	2024-08-21 12:16:32 PM	Access granted	
3011	2024-08-21 12:49:53 PM	Access granted	Ĩ
3012	2024-08-21 12:50:03 PM	Access granted	
			_

3013	2024-08-21 12:50:27 PM	Access granted	
3014	2024-08-21 6:12:29 PM	Access granted	
3015	2024-08-22 7:46:50 AM	Access granted	
3016	2024-08-22 7:47:04 AM	Access granted	
3017	2024-08-22 7:47:15 AM	Access granted	
3018	2024-08-22 12:01:13 PM	Access - door opened	
3019	2024-08-22 12:26:37 PM	Access granted	
3020	2024-08-22 12:26:48 PM	Access granted	
3021	2024-08-22 12:27:08 PM	Access granted	
3022	2024-08-22 1:43:38 PM	Access granted	
3023	2024-08-22 1:43:57 PM	Access granted	
3024	2024-08-22 1:52:20 PM	Access - door opened	
3025	2024-08-22 1:52:29 PM	Access granted	
3026	2024-08-22 2:40:25 PM	Access granted	
3027	2024-08-22 2:41:10 PM	Access - door opened	
3028	2024-08-22 2:41:10 PM	Access granted	
3029	2024-08-22 2:52:36 PM	Access - door opened	
3030	2024-08-22 2:53:03 PM		
		Access granted	
3031	2024-08-22 5:46:06 PM	Access granted	
3032	2024-08-26 7:41:46 AM	Access granted	
3033	2024-08-26 7:41:55 AM	Access granted	
3034	2024-08-26 7:42:28 AM	Access granted	
3035	2024-08-26 7:42:33 AM	Access granted	
3036	2024-08-26 7:43:04 AM	Access granted	
3037	2024-08-26 7:44:06 AM	Access granted	
3038	2024-08-26 7:44:32 AM	Access granted	
3039	2024-08-26 9:17:02 AM	Access granted	
3040	2024-08-26 10:11:00 AM	Access granted	
3041	2024-08-26 10:17:17 AM	Access granted	
3042	2024-08-26 10:17:47 AM	Access granted	
3043	2024-08-26 10:20:10 AM	Access granted	
3044	2024-08-26 10:20:38 AM	Access granted	
3045	2024-08-26 1:32:45 PM	Access granted	
3046	2024-08-26 1:32:51 PM	Access granted	
3047	2024-08-26 1:32:54 PM	Access granted	
3048	2024-08-26 1:50:14 PM	Access - door opened	
3049	2024-08-26 1:50:23 PM	Access granted	
3050	2024-08-26 1:54:19 PM	Access - door opened	
3051	2024-08-26 1:54:34 PM	Access granted	
3052	2024-08-26 2:33:19 PM	Access granted	
3053	2024-08-26 2:34:06 PM	Access - door opened	
3054	2024-08-26 2:34:17 PM	Access granted	
3055	2024-08-26 2:47:50 PM	Access - door opened	
3056	2024-08-26 2:47:58 PM	Access granted	
3057	2024-08-26 5:52:48 PM	Access granted	
3058	2024-08-26 5:53:17 PM	Access granted	
3059	2024-08-29 7:30:41 AM	Access granted	
3060	2024-08-29 7:30:55 AM	Access granted	
3061	2024-08-29 7:31:04 AM	Access granted	
3062	2024-08-29 11:48:11 AM	Access granted	
3063	2024-08-29 12:17:31 PM	Access granted	
3064	2024-08-29 12:17:31 PM 2024-08-29 12:17:44 PM	Access granted	
JUU -1	2027-00-23 12.11.44 F W	Access granted	

3065	2024-08-29 12:18:15 PM	Access granted	
3066	2024-08-29 2:12:58 PM	Access granted	
3067	2024-08-29 2:13:07 PM	Access granted	
3068	2024-08-29 3:02:39 PM	Access granted	
3069	2024-09-03 7:51:17 AM	Access granted	
3070	2024-09-03 7:51:32 AM	Access granted	
3071	2024-09-03 7:51:41 AM	Access granted	
3072	2024-09-03 11:23:30 AM	Access granted	
3073	2024-09-03 12:08:53 PM	Access granted	
3074	2024-09-03 12:09:27 PM	Access granted	
3075	2024-09-03 2:18:29 PM	Access - door opened	
3076	2024-09-03 2:18:39 PM	Access granted	
3077	2024-09-03 2:30:23 PM	Access - door opened	
3078	2024-09-03 2:30:31 PM	Access granted	
3079	2024-09-03 3:23:15 PM	Access granted	
3080	2024-09-03 3:23:57 PM	Access - door opened	
3081	2024-09-03 3:24:08 PM	Access granted	
3082	2024-09-03 3:38:11 PM	Access - door opened	
3083	2024-09-03 3:38:20 PM	Access granted	
3084	2024-09-03 5:21:33 PM	Access granted	
3085	2024-09-03 5:21:43 PM	Access granted	
3086	2024-09-04 7:11:47 AM	Access granted	
3087	2024-09-04 7:12:03 AM	Access granted	
3088	2024-09-04 12:37:56 PM	Access - door opened	
3089	2024-09-04 12:38:06 PM	Access granted	
3090	2024-09-04 12:50:54 PM	Access - door opened	
3091	2024-09-04 12:51:21 PM	Access granted	
3092	2024-09-04 1:51:35 PM	Access granted	
3093	2024-09-04 1:52:35 PM	Access - door opened	
3094	2024-09-04 1:52:47 PM	Access granted	
3095	2024-09-04 2:33:53 PM	Access granted	
3096	2024-09-04 6:56:55 PM	Access granted	
3097	2024-09-05 6:59:47 AM	Access granted	
3098	2024-09-05 7:00:00 AM	Access granted	
3099	2024-09-05 7:00:09 AM	Access granted	
3100	2024-09-05 12:58:25 PM	Access granted	
3101	2024-09-05 1:12:21 PM	Access granted	
3102	2024-09-05 4:24:33 PM	Access - door opened	
3103	2024-09-05 4:24:43 PM	Access granted	
3104	2024-09-05 4:30:41 PM	Access - door opened	
3105	2024-09-05 4:31:02 PM	Access granted	
3106	2024-09-05 5:39:23 PM	Access granted	
3107	2024-09-05 5:40:10 PM	Access - door opened	
3108	2024-09-05 5:40:24 PM	Access granted	
3109	2024-09-05 5:53:06 PM	Access - door opened	
3110	2024-09-05 5:53:13 PM	Access granted	
3111	2024-09-05 6:21:06 PM	Access granted	
3112	2024-09-05 8:13:52 PM	Access granted	
3113	2024-09-05 8:14:05 PM	Access granted Access granted	
3114	2024-09-05 8:14:03 PM	Access granted Access granted	
3115	2024-09-05 8:16:00 PM	Access granted Access granted	
3116	2024-09-06 8:21:35 AM	Access granted Access granted	
0110	2027-00-00 0.2 1.00 AW	7.00033 granted	

3117	2024-09-06 8:21:49 AM	Access granted	
3118	2024-09-06 8:22:06 AM	Access granted	
3119	2024-09-06 1:10:45 PM	Access - door opened	
3120	2024-09-06 1:10:52 PM	Access granted	
3121	2024-09-06 1:27:18 PM	Access granted	
3122	2024-09-06 1:27:32 PM	Access granted	
3123	2024-09-06 1:27:46 PM	Access - door opened	
3124	2024-09-06 1:27:55 PM	Access granted	
3125	2024-09-06 1:30:28 PM	Access - door opened	
3126	2024-09-06 1:30:37 PM	Access granted	
3127	2024-09-06 1:53:18 PM	Access granted	
3128	2024-09-06 1:54:02 PM	Access - door opened	
3129	2024-09-06 1:54:12 PM	Access granted	
3130	2024-09-06 2:15:29 PM	Access granted	
3131	2024-09-06 2:15:39 PM	Access granted	
3132	2024-09-06 5:57:54 PM	Access granted	
3133	2024-09-00 3.37.34 FW 2024-09-07 11:35:56 AM		
3134	2024-09-07 11:35:36 AM 2024-09-07 11:36:08 AM	Access granted	
		Access granted	
3135	2024-09-07 11:36:15 AM	Access granted	
3136	2024-09-10 8:24:16 AM	Access granted	
3137	2024-09-10 1:01:21 PM	Access granted	
3138	2024-09-10 2:35:47 PM	Access granted	
3139	2024-09-10 2:55:34 PM	Access granted	
3140	2024-09-10 2:55:47 PM	Access granted	
3141	2024-09-10 2:56:05 PM	Access granted	
3142	2024-09-10 4:55:41 PM	Access granted	
3143	2024-09-11 7:14:48 AM	Access granted	
3144	2024-09-11 7:15:03 AM	Access granted	
3145	2024-09-11 7:15:25 AM	Access granted	
3146	2024-09-11 7:18:30 AM	Access granted	
3147	2024-09-11 7:18:57 AM	Access granted	
3148	2024-09-11 12:20:58 PM	Access granted	
3149	2024-09-11 12:21:12 PM	Access granted	
3150	2024-09-11 12:21:23 PM	Access granted	
3151	2024-09-11 12:25:03 PM	Access - door opened	
3152	2024-09-11 12:25:14 PM	Access granted	
3153	2024-09-11 12:30:44 PM	Access - door opened	
3154	2024-09-11 12:31:17 PM	Access granted	
3155	2024-09-11 1:13:37 PM	Access granted	
3156	2024-09-11 1:14:35 PM	Access granted	
3157	2024-09-11 1:37:55 PM	Access granted	
3158	2024-09-11 2:26:58 PM	Access granted	
3159	2024-09-11 3:43:05 PM	Access granted	
3160	2024-09-11 5:44:30 PM	Access granted	
3161	2024-09-12 7:32:07 AM	Access granted	
3162	2024-09-12 7:32:22 AM	Access granted	
3163	2024-09-12 7:32:39 AM	Access granted	
3164	2024-09-12 9:10:23 AM	Access granted	
3165	2024-09-12 9:36:10 AM	Access granted	
3166	2024-09-12 11:44:08 AM	Access - door opened	
3167	2024-09-12 11:44:19 AM	Access granted	
3168	2024-09-12 11:56:45 AM	Access - door opened	
5.00	2021 00 12 11.00.707W	, 100000 door opened	ک

3169	2024-09-12 12:49:33 PM	Access granted	
3170	2024-09-12 12:50:19 PM	Access - door opened	
3171	2024-09-12 12:50:30 PM	Access granted	
3172	2024-09-12 1:28:21 PM	Access granted	
3173	2024-09-12 1:30:51 PM	Access granted	
3174	2024-09-12 1:35:03 PM	Access granted	



Previous balance, Mar. 12, 2023	\$11.31
Payments and credits	-117.53
Purchases and other charges	+192.09
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this month (plan section for more info)	\$85.87 \$10.00 (see installment
Minimum payment due Includes any installment plan payments due this month (\$10.00
Minimum payment due Includes any installment plan payments due this month (plan section for more info)	\$10.00 (see installment
Minimum payment due Includes any installment plan payments due this month (plan section for more info) Payment due date: May. 3, 2023 Balance due Balance due is the sum of what you owe this month.	\$10.00
Minimum payment due Includes any installment plan payments due this month (plan section for more info) Payment due date: May. 3, 2023 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$10.00 (see installment

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572
Total interest charges	\$0.00		

estimated time to pay off your balance including interest is 0 years and 09

Card number	XXXX XXXX XXXX
Statement date	Apr. 12, 2023
Statement period	Mar. 13, 2023 - Apr. 12, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at Simply log in to your com.

Security Alerts

You will now receive Alerts to keep your account safe. If we detect a suspicious transaction on your credit card, you will be asked to respond to a text from the code The text will include the merchant's name, purchase amount, purchase date, and the last 4 digits of your credit card. For more details, please visit

Contact us

www.com/onlinebanking Toll Free Calls Canada & US: 1-800-263-2263 Privilege* Credit Cards:

Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards immediately report your card as missing. Online via Online Toll Free Calls Canada & US: 1-800-361-3361 Outside Canada & US (Call Collect): 1-514-877-0330

For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number Balance due Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX \$85.87 \$10.00 May. 3, 2023





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at com/cha

Interest-free grace period: If you pay your balance in full by the payment due date, you will benefit from an interest-free grace period of at least 21 days. If you do not pay your balance due in full by the payment due date, this grace period will be increased to at least 25 days on your next monthly statement. On paying your balance in full by the next payment due date, this grace period will return to at least 21 days on your next monthly statement. No interest is charged on purchases and fees appearing on your statement for the 1st time if you pay your balance due in full by the payment due date. There is no interest free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec: If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following: (i) 5.00% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:

1 Includes: cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

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(i) 3.50% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency transactions: Canadian dollar card: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by the payment network plus 2.50%. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by the payment network minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account. **U.S. dollar card**: The exchange rate for converting non-U.S. dollar transactions to U.S. dollars is the rate charged to us by the payment network plus 2.50%. The exchange rate for converting refunds of non-U.S. dollar transactions to U.S. dollars is the rate charged to us by the payment network minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobilé Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at ∎com/cha

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card nun	nber: XXXX XXX	XX XXXX	_
Mar. 1	I Mar. 13	TELUS MOBILITY PREAUTH 403-5303586 AB	104.78
Mar. 13	3 Mar. 14	APPLE.COM/BILL TORONTO ON	1.44
Mar. 29	9 Mar. 30	TRSF FROM/DE ACCT/CPT	117.53 CF
Apr. 1	Apr. 3	UBER* EATS TORONTO ON	74.68
Apr. 3	Apr. 4	Spotify P22291790B Stockholm	11.19
Subtota	al for		192.09
Total f	or card num	ber XXXX XXXX XXXX	\$85.87



Previous total balance, Mar. 12, 2024	\$1,203.48
Payments and credits	-500.00
Purchases and other charges	+3,014.42
New installments	0.00
Cash advances ¹	0.00
Total interest charges	+23.16
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$3,741.06 \$33.00 (see installment
Minimum payment due	\$33.00
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: May. 7, 2024 Balance due	\$33.00
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: May. 7, 2024	\$33.00 (see installment \$3,741.06
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: May. 7, 2024 Balance due Balance due is the sum of what you owe this month.	\$33.00 (see installment \$3,741.06
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: May. 7, 2024 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$33.00 (see installment \$3,741.06

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	23.16	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

estimated time to pay off your balance including interest is 32 years and 08

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Apr. 12, 2024
Statement period	Mar. 13, 2024 - Apr. 12, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

March is Fraud Prevention Month. Are you up to date on the latest scams? Check out our Security Alerts page on com/security for a listing of the latest scams and ways to stay protected.

Contact us

www.accom/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Credit Cards: 1-833-256-7136
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due Payment due date

Amount you're paying

\$3,741.06 \$33.00

May. 7, 2024





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 4

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card nun	nber: XXXX XXXX	XXXX	
Mar. 12	2 Mar. 14	SAVE ON FOODS VICTORIA BC	24.28
Mar. 12	2 Mar. 14	STICKY WICKET VICTORIA BC	18.89
Mar. 13	3 Mar. 15	SAVE ON FOODS VICTORIA BC	9.49
Mar. 13	3 Mar. 15	ROYAL THEATRE VICTORIA BC	39.10
Mar. 16	6 Mar. 18	DUNCAN MEADOWS GOLF DUNCAN BC	20.00
Mar. 15	Mar. 18	BC LIQUOR #012 DUNCAN BC	57.69
Mar. 15	Mar. 18	COUNTRY GROCER LAKE COWICLAKE COWICHANBC	17.92
Mar. 16	6 Mar. 18	COUNTRY GROCER LAKE COWICLAKE COWICHANBC	62.83
Mar. 18	8 Mar. 20	COUNTRY GROCER LAKE COWICLAKE COWICHANBC	82.67
Mar. 20) Mar. 20	TRSF FROM/DE ACCT/CPT	500.00 CR
Mar. 23	3 Mar. 25	BC LIQUOR #067 LAKE COWICHANBC	34.07
Mar. 23	3 Mar. 25	COUNTRY GROCER LAKE COWICLAKE COWICHANBC	68.92
Mar. 27	' Mar. 28	BCF - ONLINE SALES & BOOKVICTORIA BC	112.80
Mar. 27	' Mar. 28	BCF - SURREY, QUEEN OF VICTORIA BC	37.13
	3 Mar. 29	IGA 1045 N.VANCOUVER BC	9.33
Mar. 28	3 Apr. 1	BROWNS SOCIALHOUSE LOWER NORTH VANCOUVBC	101.07
Mar. 29	9 Apr. 1	CHV43043 3 WAY ON THE NORTH VANCOUVBC	100.00
Mar. 29	9 Apr. 1	SQ *EARLS AMBLESIDE BEACHWest VancouveBC	137.01
Mar. 29	9 Apr. 1	HACHI HANA JAPANESE REST NORTH VANCOUVBC	38.10
Mar. 30) Apr. 1	BC LIQUOR # 196 NORTH VANCOUVBC	35.97
Mar. 31	Apr. 1	SAILOR HAGAR'S LIQUOR STONORTH VANCOUVBC	23.38
Apr. 1	Apr. 1	LA CASA DELLA BRUSCHET N-VANCOUVER BC	27.05
Mar. 31	Apr. 1	GBP 294.8@1.755359565 FTN GROUP FZCO DUBAI	517.48
Apr. 1	Apr. 2	Buddha 2 - Northwoods North VancouvBC	30.18
Apr. 1	Apr. 2	BCF - TSAWWASSEN VICTORIA BC	104.80
Apr. 2	Apr. 3	TST-Tacofino - Victori Victoria BC	36.55
Apr. 3	Apr. 3	EXPEDIA 72796544084492 EXPEDIA.CA ON	346.78
Apr. 2	Apr. 4	SAVE ON FOODS VICTORIA BC	37.80
Apr. 3	Apr. 4	BCF - NANAIMO VICTORIA BC	110.25
Apr. 3	Apr. 4	BCF - SURREY, QUEEN OF VICTORIA BC	37.98
Apr. 6	Apr. 8	BCF - ONLINE SALES & BOOKVICTORIA BC	123.65
Apr. 8	Apr. 10	SAVE ON FOODS VICTORIA BC	95.70
Apr. 8	Apr. 11	MACCHIATO@THE JULIET VICTORIA BC	27.53
Apr. 9	Apr. 11	QUILTS ETC #340 VICTORIA BC	27.99
Apr. 10	Apr. 11	TST-Tacofino - Victori Victoria BC	39.64

Transactions since your last statement (continued)

TRANS POSTING DATE DATE	DESCRIPTION		AMOUNT (\$)
Apr. 10 Apr. 11	BCF-SWARTZ BAY	VICTORIA BC	109.75
Apr. 10 Apr. 11	BCF - COASTAL RENAIS	SANCEVICTORIA BC	38.50
Apr. 9 Apr. 12	WAL-MART SUPERCENT BC	ER#1214VICTORIA	83.97
Apr. 9 Apr. 12	THRIFTY FOODS #	VICTORIA BC	21.56
Apr. 10 Apr. 12	PETRO CANADA77918	TSAWWASSEN BC	166.61
Apr. 12 Apr. 12	INTEREST PURCHASES		23.16
Subtotal for			3,037.58
Total for card num	nber XXXX XXXX XXXX		\$3,741.06

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on May. 7, 2024



Summary of your account	
Previous balance, Jul. 12, 2023	\$120.00
Payments and credits	-441.76
Purchases and other charges	+401.21
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$79.45
Minimum payment due Includes any installment plan payments due this mo	7
Includes any installment plan payments due this morplan section for more info) Payment due date: Sep. 5, 2023	\$10.00 onth (see installment
Includes any installment plan payments due this moplan section for more info)	onth (see installment
Includes any installment plan payments due this moplan section for more info) Payment due date: Sep. 5, 2023	0.00 \$79.45
Includes any installment plan payments due this morplan section for more info) Payment due date: Sep. 5, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this month.	0.00 \$79.45
Includes any installment plan payments due this morplan section for more info) Payment due date: Sep. 5, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this month includes any installment plan payments due this morplan.	0.00 \$ 79.45 onth.

Card number	XXXX XXXX XXXX
Statement date	Aug. 12, 2023
Statement period	Jul. 13, 2023 - Aug. 12, 2023

You can view your	current	Rewards point balance
		purchases at any time!
Simply log in t	o your	Rewards account at
		com.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

Total interest charges \$0.00

Contact us

www. com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Credit Cards: 1-833-256-7136
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

\$79.45 \$10.00

Sep. 5, 2023



Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

If you are paying by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

659

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers



TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX XXX	XX XXXX	
Jul. 21	Jul. 24	TRSF FROM/DE ACCT/CPT	120.00 CR
Jul. 31	Aug. 2	BIN 4 BURGER LOUNGE (V) VICTORIA BC	67.66
Aug. 1	Aug. 2	MUCHO BURRITO VICTORIA BC	41.33
Aug. 1	Aug. 3	SAVE ON FOODS #933 DUNCAN BC	137.15
Aug. 2	Aug. 4	COUNTRY GROCER LAKE COWICLAKE COWICHANBC	58.94
Aug. 4	Aug. 7	GREEK ON THE STREET REST VICTORIA BC	16.68
Aug. 7	Aug. 9	COUNTRY GROCER LAKE COWICLAKE COWICHANBC	14.74
Aug. 8	Aug. 9	TRSF FROM/DE ACCT/CPT	321.76 CR
Aug. 10) Aug. 11	GRIND 1294 CAFE EATERY VICTORIA BC	26.11
Aug. 10) Aug. 11	BCF - BC, SPIRIT OF VICTORIA BC	38.60
Subtota	l for		401.21
Total fo	or card num	ber XXXX XXXX XXXX	\$79.45

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*Trademark of International Services Association and used unde	r license.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Sep. 5, 2023



revious total balance, Jul. 12, 2024	\$1,875.44
ayments and credits	-5,578.70
urchases and other charges	+3,888.91
ew installments	0.00
ash advances ¹	0.00
otal interest charges	+32.47
es	0.00
763	0.00
otal balance inimum payment due cludes any installment plan payments due this mont an section for more info)	\$218.12 \$42.00
otal balance inimum payment due cludes any installment plan payments due this mont	\$218.12 \$42.00 h (see installment
inimum payment due cludes any installment plan payments due this mont an section for more info) ayment due date: Sep. 6, 2024	\$218.12 \$42.00 th (see installment 0.00 \$218.12
inimum payment due cludes any installment plan payments due this mont an section for more info) ayment due date: Sep. 6, 2024 otal installments not yet due alance due alance due is the sum of what you owe this month.	\$218.12 \$42.00 th (see installment 0.00 \$218.12
inimum payment due cludes any installment plan payments due this mont an section for more info) ayment due date: Sep. 6, 2024 otal installments not yet due alance due alance due is the sum of what you owe this month. cludes any installment plan payments due this mont	\$218.12 \$42.00 h (see installment 0.00 \$218.12 h.

Card number	XXXX XXXX XXXX
Statement date	Aug. 12, 2024
Statement period	Jul. 13, 2024 - Aug. 12, 2024
	·

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

Learn how to best protect yourself when using Wi-Fi networks; private and public. For useful security tips, visit com/security

Your interest charges	INTEREST CHARGES (\$)	INTEREST RATE (%)	INTEREST RATE (%)
Purchases	32.47	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

www.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263

Credit Cards: 1-833-256-7136 US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking Danking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Page **1** of 5

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number **Balance due** Minimum payment due

Payment due date

\$218.12 \$42.00 Sep. 6, 2024

Amount you're paying

XXXX XXXX XXXX



Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

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Page 2 of 5

How to make payments to your credit card account

You have many convenient ways to pay

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 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX XX	XX XXXX	
Jul. 12	Jul. 15	SEK 397@0.13440806 Boeru AB Malmoe	53.36
Jul. 12	Jul. 15	SEK 298@0.134395973 Boeru AB Malmoe	40.05
Jul. 12	Jul. 15	BKG*HOTEL AT BOOKING.C (888)850-3958	681.66
Jul. 13	Jul. 15	USD 488.21@1.398598963 RailNinja-9993 BIRKIRKARA	682.81
Jul. 13	Jul. 15	SEK 276@0.133550724 SPOONERY ST KNUT MALMO	36.86
Jul. 13	Jul. 15	SEK 5508@0.133565722 NORWEGIAN Al3287401334758FORNEBU	735.68
Jul. 14	Jul. 15	SEK 418@0.133564593 Flygbussarna Stockholm	55.83
Jul. 14	Jul. 15	UNION KITCHEN T2 A043 KOEBENHAVN S	44.35
Jul. 14	Jul. 15	BASTARD BURGERS HOTORGET STOCKHOLM	38.01
Jul. 14	Jul. 15	BASTARD BURGERS HOTORGET STOCKHOLM	2.28
Jul. 14	Jul. 15	SEK 240@0.133541666 SKANETRAFIKEN APP KRISTIANSTAD	32.05
Jul. 15	Jul. 16	SEK 233@0.133519313 Joe THE JUICE NG AB Stockholm	31.11
Jul. 15	Jul. 16	SEK 84@0.133571428 7-Eleven 4217107 Stockholm	11.22
Jul. 15	Jul. 16	USD 488.21@1.328731488 RailNinja-9993 BIRKIRKARA	648.70 C
Jul. 14	Jul. 16	SEK 186@0.133548387 LION BAR SVEAVAGEN STOCKHOLM	24.84
Jul. 14	Jul. 16	SEK 285@0.133543859 LION BAR SVEAVAGEN STOCKHOLM	38.06
Jul. 14	Jul. 16	SEK 272@0.133529411 LION BAR SVEAVAGEN STOCKHOLM	36.32
Jul. 14	Jul. 16	SEK 213@0.133568075 LION BAR SVEAVAGEN STOCKHOLM	28.45
Jul. 14	Jul. 16	SEK 93@0.133548387 LION BAR SVEAVAGEN STOCKHOLM	12.42
	Jul. 16	SEK 240@0.133541666 NOBELMUSEET STOCKHOLM	32.05
Jul. 16	Jul. 17	Bastard Burger Gallerian Stockholm	46.17
Jul. 16	Jul. 17	SEK 136@0.133455882 BROD & SALT BAGERI AB STOCKHOLM	18.15
Jul. 16	Jul. 17	SEK 17@0.132941176 BASTARD BURGERS GALLERIANSTOCKHOLM	2.26
Jul. 17	Jul. 18	SEK 51@0.132941176 Arlanda Walk Through Stockholm Arl	6.78
Jul. 17	Jul. 18	EUR 38.3@1.529242819 PRET A MANGER 2961825 TREMBL302154/	58.57
Jul. 17	Jul. 18	SEK 57@0.132982456 RC CAFA. & PACTISSERIE STOCKHOLM - A	7.58
Jul. 17	Jul. 19	SUMMIT HOUSE YYC CALGARY AB	49.01
Jul. 17	Jul. 19	BODY ENERGY CLUB VANCOUVER BC	23.14

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jul. 18	Jul. 22	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	21.26
Jul. 19	Jul. 22	SQ *HULA POKE Delta BC	38.11
Jul. 20	Jul. 22	FSM 1045 N.VANCOUVER BC	16.58
Jul. 21	Jul. 22	SQ *LA CERVECERIA ASTILLENorth VancouvBC	31.74
Jul. 21	Jul. 22	SQ *LA CERVECERIA ASTILLENorth VancouvBC	59.87
Jul. 21	Jul. 23	LOBLAW CITY MARKET - L NORTH VANCOUVBC	131.02
Jul. 24	Jul. 25	FSM 1045 N.VANCOUVER BC	17.56
Jul. 27	Jul. 29	SQ *COCKPIT LOUNGE AND CA1055 Canada PBC	21.90
Jul. 27	Jul. 29	INN AT LAUREL POINT VICTORIA BC	24.78
Jul. 27	Jul. 29	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	47.34
Jul. 28	Jul. 30	A&W WATERFRONT #738 VANCOUVER BC	15.36
Jul. 29	Jul. 30	BCF - ONLINE SALES & BOOKVICTORIA BC	118.95
Jul. 29	Jul. 30	BCF - ONLINE SALES & BOOKVICTORIA BC	5.00
Jul. 29	Jul. 30	SQ *TAP & BARREL SHIPYARDNorth VancouvBC	51.04
Jul. 29	Jul. 30	SQ *TAP & BARREL SHIPYARDNorth VancouvBC	74.60
Jul. 30	Jul. 30	SQ *HULA POKE Delta BC	43.02
Jul. 29	Jul. 31	SAVE ON FOODS #977 VICTORIA BC	39.67
Jul. 29	Jul. 31	A & W TSAWWASSEN MILLS TSAWWASSEN BC	3.23
Aug. 2	Aug. 2	AUTOMATIC PYMT RECEIVED	130.00 CR
Aug. 1	Aug. 5	BC LIQUOR #012 DUNCAN BC	36.17
Aug. 1	Aug. 5	SAVE ON FOODS #933 DUNCAN BC	74.42
Aug. 2	Aug. 5	GREEK ON THE STREET REST VICTORIA BC	23.58
Aug. 5	Aug. 5	SQ *PHAT PARROT ON THE FLLake CowichanBC	18.11
Aug. 8	Aug. 8	TRSF FROM/DE ACCT/CPT	4,800.00 CR
Aug. 8	Aug. 9	BCF-SWARTZ BAY VICTORIA BC	19.10
Aug. 8	Aug. 9	BCF - COASTAL CELEBRATIONVICTORIA BC	39.77
0	Aug. 12	FSM 1045 N.VANCOUVER BC	87.66
Aug. 12	2 Aug. 12	INTEREST PURCHASES	32.47
Subtota	al for		3,272.68
Total fo	or card numb	per XXXX XXXX XXXX	\$218.12

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Sep. 6, 2024

Card number: XXXX XXXX XXXX



Previous total balance, Nov. 12, 2023	\$502.15
Payments and credits	-1,500.00
Purchases and other charges	+1,283.02
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$285.17 \$10.00 (see installment
Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$10.00
Minimum payment due Includes any installment plan payments due this month	\$10.00
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Jan. 2, 2024 Balance due Balance due is the sum of what you owe this month.	\$10.00 (see installment
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Jan. 2, 2024 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$10.00 (see installment \$285.17

Card number	XXXX XXXX XXXX
Statement date	Dec. 12, 2023
Statement period	Nov. 13, 2023 - Dec. 12, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

Learn what you can do to stay safe this holiday season by visiting com/security. Get the best gift of all; peace of mind.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

estimated time to pay off your balance including interest is 2 years and 07

Refer to the Installment Plan section for installment plan related interest charges.

www.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263 Credit Cards: 1-833-256-7136 US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking Danking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number Balance due Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX \$285.17 \$10.00

Jan. 2, 2024





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXX	XX XXXX	
Nov. 10 Nov. 13	SAVE ON FOODS VICTORIA BC	57.37
Nov. 11 Nov. 13	SAVE ON FOODS VICTORIA BC	14.92
Nov. 12 Nov. 14	SAVE ON FOODS VICTORIA BC	49.35
Nov. 13 Nov. 14	SQ *EVENTIUM FOOD SERVICEVictoria BC	18.66
Nov. 16 Nov. 20	SAVE ON FOODS VICTORIA BC	47.81
Nov. 17 Nov. 20	SAVE ON FOODS #933 DUNCAN BC	51.35
Nov. 19 Nov. 21	SAVE ON FOODS VICTORIA BC	69.35
Nov. 20 Nov. 22	BCF - ONLINE SALES & BOOKVICTORIA BC	112.30
Nov. 21 Nov. 23	SAVE ON FOODS VICTORIA BC	64.25
Nov. 22 Nov. 23	THE ORIGINAL FARM DOWNTOWVICTORIA BC	24.63
Nov. 24 Nov. 27	VILLAGE TAPHOUSE LIQUO WEST VANCOUVEBC	50.00
Nov. 26 Nov. 27	MILESTONES WHISTLER #5 WHISTLER BC	76.14
Nov. 25 Nov. 27	WIZARD GRILL BLACKCOMB WHISTLER BC	9.43
Nov. 25 Nov. 27	UPPER VILLAGE MARKET WHISTLER BC	4.49
Nov. 25 Nov. 27	BLACKCOMB LIQUOR STORE WHISTLER BC	46.19
Nov. 25 Nov. 27	21 STEPS KITCHEN AND BAR WHISTLER BC	100.02
Nov. 26 Nov. 27	PETRO CANADA91404 NORTH VANCOUVBC	75.65
Nov. 26 Nov. 27	PETRO CANADA91404 NORTH VANCOUVBC	11.54
Nov. 26 Nov. 28	MCDONALD'S #13687 WHISTLER BC	8.40
Nov. 27 Nov. 28	COOK STREET CASTLE VICTORIA BC	28.96
Nov. 27 Nov. 29	SAVE ON FOODS VICTORIA BC	73.95
Dec. 1 Dec. 1	TRSF FROM/DE ACCT/CPT	1,500.00 CR
Dec. 1 Dec. 4	CACTUS CLUB DOUGLAS VICTORIA BC	126.15
Dec. 2 Dec. 4	PHILLIPS BREWING LP VICTORIA BC	13.23
Dec. 2 Dec. 4	SAVE ON FOODS VICTORIA BC	35.24
Dec. 3 Dec. 5	SAVE ON FOODS VICTORIA BC	37.56
Dec. 10 Dec. 11	TACOFINO VICTORIA VICTORIA BC	36.23
Dec. 10 Dec. 11	SQ *SUPERBABA VICTORIA Victoria BC	39.85
Subtotal for		1,283.02
Total for card num	ber XXXX XXXX XXXX	\$285.17

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jan. 2, 2024



Summary of your account	
Previous total balance, Nov. 12, 2024	\$543.95
Payments and credits	-543.95
Purchases and other charges	+694.74
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$694.74
Minimum payment due Includes any installment plan payments due this mon plan section for more info)	\$10.00
Minimum payment due Includes any installment plan payments due this mon	\$10.00
Minimum payment due Includes any installment plan payments due this mon plan section for more info) Payment due date: Jan. 2, 2025	\$10.00 hth (see installment 0.00 \$694.74
Minimum payment due Includes any installment plan payments due this mon plan section for more info) Payment due date: Jan. 2, 2025 Total installments not yet due Balance due Balance due is the sum of what you owe this month.	\$10.00 hth (see installment 0.00 \$694.74
Minimum payment due Includes any installment plan payments due this mon plan section for more info) Payment due date: Jan. 2, 2025 Total installments not yet due Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$10.00 sth (see installment 0.00 \$694.74 sth.

Card number	XXXX XXXX XXXX
Statement date	Dec. 12, 2024
Statement period	Nov. 13, 2024 - Dec. 12, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

Learn what you can do to stay safe this holiday season by visiting com/security. Get the best gift of all; peace of mind.

ANNUAL INTEREST DAILY INTEREST Your interest charges INTEREST CHARGES (\$) Purchases 0.00 20.99000 0.05734 23.99000 Cash Advances² 0.00 0.06554

Refer to the Installment Plan section for installment plan related interest charges.

www.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263 Credit Cards: 1-833-256-7136 US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing. Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Page **1** of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

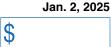


months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number **Balance due** Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX \$694.74 \$10.00





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec:
Your minimum payment will be \$10.00 plus any interest plus any fees
(excluding installment plan interest and fees) plus any total monthly
installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)		
Card number: XXXX XXXX					
Nov. 1	3 Nov. 13	TRSF FROM/DE ACCT/CPT	543.95 CR		
Dec. 1	Dec. 2	USD 56.75@1.44 SQ *NEW YORK COMEDY CLUB NEW YORK NY	81.72		
Dec. 7	Dec. 9	USD 54.44@1.45205731 TST* THE BREAK BAR NEW YORK NY	79.05		
Dec. 7	Dec. 9	USD 20.42@1.452007835 TST* THE BREAK BAR NEW YORK NY	29.65		
Dec. 7	Dec. 9	USD 59.19@1.451934448 TRADER JOE S #571 NEW YORK NY	85.94		
Dec. 7	Dec. 9	USD 16.32@1.451593137 1ST AVE VINTNER NEW YORK NY	23.69		
Dec. 8	Dec. 9	USD 43.15@ SQ *JEONG'S NOODLE East RutherfoNJ	62.65		
Dec. 8	Dec. 9	USD 19.83@1.451840645 SQ *JEONG'S NOODLE East RutherfoNJ	28.79		
Dec. 8	Dec. 9	USD 21.29@1.451855331 H MART AMERICAN DREAM LL EAST RUTHERFONJ	30.91		
Dec. 8	Dec. 10	USD 4.93@1.450304259 STARBUCKS 66554 SYOSSET NY	7.15		
Dec. 8	Dec. 10	USD 34.06@1.451849677 METLIFE STADIUM CONCES EAST RUTHERFONJ	49.45		
Dec. 8	Dec. 10	USD 59.71@ METLIFE STADIUM CONCES EAST RUTHERFONJ	86.70		
Dec. 8	Dec. 10	WALGREENS 16521 EAST RUTHERFONJ	85.28		
Dec. 1	0 Dec. 11	USD 12.3@1.454471544 CURB NYC TAXI QUEENS NY	17.89		
Dec. 1	1 Dec. 12	AMAZON MKTPL*ZR4F92IG1 Amzn.com/billON	25.87		
Subtota	al for		694.74		
Total f	or card num	ber XXXX XXXX XXXX	\$694.74		

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jan. 2, 2025



Previous balance, Jan. 12, 2023	\$0.46 -280.00
Payments and credits Purchases and other charges	-200.00 +506.92
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$227.38
Minimum payment due	\$10.00
Minimum payment due Includes any installment plan payments due this month (plan section for more info) Payment due date: Mar. 6, 2023	
Includes any installment plan payments due this month (plan section for more info)	
Includes any installment plan payments due this month (plan section for more info) Payment due date: Mar. 6, 2023 Balance due Balance due is the sum of what you owe this month.	see installment
Includes any installment plan payments due this month (plan section for more info) Payment due date: Mar. 6, 2023 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	see installment

Estimated time to repay - If you only make minimum monthly payment, the

estimated time to pay off your balance including interest is 2 years and 00

Card number	XXXX XXXX XXXX
Statement date	Feb. 12, 2023
Statement period	Jan. 13, 2023 - Feb. 12, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Notice regarding changes to your statement

New terms called balance due and total balance have been introduced to reflect the new PaySmart credit card installment plan feature Balance due is the amount you must pay this month to avoid purchase interest charges and maintain installment plans.Learn more at ■com/paysmart

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

Total interest charges \$0.00

Contact us

www.com/onlinebanking Toll Free Calls Canada & US: 1-800-263-2263 Privilege* Credit Cards:

Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards immediately report your card as missing. Online via Online Banking Toll Free Calls Canada & US: 1-800-361-3361 Outside Canada & US (Call Collect): 1-514-877-0330

For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Mar. 6, 2023

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number Balance due Minimum payment due

Payment due date

XXXX XXXX XXXX \$227.38 \$10.00

Amount you're paying



Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at com/cha

Interest-free grace period: If you pay your balance in full by the payment due date, you will benefit from an interest-free grace period of at least 21 days. If you do not pay your balance due in full by the payment due date, this grace period will be increased to at least 25 days on your next monthly statement. On paying your balance in full by the next payment due date, this grace period will return to at least 21 days on your next monthly statement. No interest is charged on purchases and fees appearing on your statement for the 1st time if you pay your balance due in full by the payment due date. There is no interest free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec: If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following: (i) 5.00% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:

1 Includes: cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

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(i) 3.50% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency transactions: Canadian dollar card: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by the payment network plus 2.50%. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by the payment network minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account. **U.S. dollar card**: The exchange rate for converting non-U.S. dollar transactions to U.S. dollars is the rate charged to us by the payment network plus 2.50%. The exchange rate for converting refunds of non-U.S. dollar transactions to U.S. dollars is the rate charged to us by the payment network minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobilé Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at ∎com/cha

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXX	XX XXXX XXXX	_
Jan. 12 Jan. 1	3 TELUS MOBILITY PREAUTH 403-5303586 AB	179.93
Jan. 13 Jan. 1	6 APPLE.COM/BILL 866-712-7753 ON	1.44
Jan. 14 Jan. 1	6 UBER CANADA/UBEREATS TORONTO ON	101.57
Jan. 14 Jan. 1	8 - Lifestyle Credit	50.00 CR
Jan. 21 Jan. 2	3 TRSF FROM/DE ACCT/CPT	230.00 CR
Feb. 3 Feb. 6	Spotify P20E6CF3F6 Stockholm	11.19
Feb. 7 Feb. 8	APPLE.COM/BILL 866-712-7753 ON	212.79
Subtotal for		456.92
Total for card	\$227.38	

Changes to your Credit Card Insurance

The insurer for all insurance benefits on Credit card products will change effective April 1, 2023.

There is no change to the insurance benefits / coverage that you currently enjoy on your Credit Card.

No action is required on your part. There is no need to contact

Please refer to the Notification of Change below.

NOTIFICATION OF CHANGE - AMENDMENT TO CERTIFICATE / POLICIES OF INSURANCE

Effective April 1, 2023, your Credit Card insurance benefits will be underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies. All references to the current underwriter of the insurance benefits, Allianz Global Risks US Insurance Company (Canadian Branch), will be replaced with the information provided below.

CUMIS General Insurance Company

P.O. Box 5065 151 North Service Road Burlington, Ontario, L7R 4C2

Allianz Global Assistance (Allianz) will continue to be the administrator of your insurance benefits and provide customer service, claims processing, and 24/7 worldwide emergency assistance through their contact centre at **1-877-704-0341**.

All other terms and conditions of your insurance coverage will remain unchanged. Please keep this Notice of Change in insurer with your existing certificates/policies.



Previous total balance, Jan. 12, 2024	\$1,994.33
Payments and credits	-2,114.75
Purchases and other charges	+1,489.84
New installments	0.00
Cash advances ¹	0.00
Total interest charges	+0.28
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$1,369.70 \$10.00 (see installment
Minimum payment due	\$10.00
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Mar. 4, 2024 Balance due	\$10.00
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Mar. 4, 2024	\$10.00 (see installment \$1,369.70
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Mar. 4, 2024 Balance due Balance due is the sum of what you owe this month.	\$10.00 (see installment \$1,369.70
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Mar. 4, 2024 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$10.00 (see installment \$1,369.70

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.28	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

estimated time to pay off your balance including interest is 12 years and 01

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Feb. 12, 2024
Statement period	Jan. 13, 2024 - Feb. 12, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Get convenient access to your second card account statements online with estatements

Securely view your credit card account statements online. eStatements have the same information and look as your paper statements, plus they are stored for seven years so you can easily access them. For details on how to sign-up, visit com/estatements-signup

Contact us

www. Gom/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Credit Cards: 1-833-256-7136
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Page **1** of 5

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$10.00 Mar. 4, 2024

\$1,369.70





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 5

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX	XXXX XXXX	
Jan. 11 Jan. 15	SAVE ON FOODS #933 DUNCAN BC	101.83
Jan. 11 Jan. 15	MACCHIATO@THE JULIET VICTORIA BC	13.11
Jan. 14 Jan. 16	SAVE ON FOODS #977 VICTORIA BC	114.64
Jan. 15 Jan. 16	TRSF FROM/DE ACCT/CPT	1,000.00 CR
Jan. 16 Jan. 18	SAVE ON FOODS VICTORIA BC	48.32
Jan. 17 Jan. 18	TRSF FROM/DE ACCT/CPT	1,000.00 CR
Jan. 20 Jan. 22	PENCO LIQUOR YATES VICTORIA BC	28.39
Jan. 20 Jan. 22	DARCY S PUB VICTORIA BC	88.90
Jan. 20 Jan. 22	SAVE ON FOODS VICTORIA BC	46.60
Jan. 22 Jan. 23	BCF - ONLINE SALES & BOOKVICTORIA BC	119.75
Jan. 25 Jan. 29	SAVE ON FOODS VICTORIA BC	21.16
Jan. 26 Jan. 29	PENCO LIQUOR YATES VICTORIA BC	51.93
Jan. 28 Jan. 29	SQ *EVENTIUM FOOD SERVICEVictoria BC	9.25
Jan. 28 Jan. 29	SQ *EVENTIUM FOOD SERVICEVictoria BC	20.51
Jan. 28 Jan. 29	SQ *EVENTIUM FOOD SERVICEVictoria BC	24.44
Jan. 27 Jan. 29	BARD & BANKER PUB VICTORIA BC	130.72
Jan. 28 Jan. 29	A&W BAY CENTRE 0779 VICTORIA BC	9.95
Jan. 29 Jan. 31	SAVE ON FOODS VICTORIA BC	40.33
Jan. 31 Feb. 1	THE MARKET ON YATES VICTORIA BC	20.41
Feb. 1 Feb. 5	SAVE ON FOODS VICTORIA BC	80.22
Feb. 2 Feb. 5	BC LIQUOR #067 LAKE COWICHANBC	53.67
Feb. 2 Feb. 5	COUNTRY GROCER LAKE COWICLAKE COWICHANBC	35.27
Feb. 4 Feb. 5	KAHUNA BURGER COMPANY DUNCAN BC	49.56
Feb. 5 Feb. 7	SAVE ON FOODS VICTORIA BC	142.47
Feb. 5 Feb. 7	BCF-CUSTOMER SERVICE CENTVICTORIA BC	114.75 CR
Feb. 9 Feb. 12	PENCO LIQUOR YATES VICTORIA BC	62.22
Feb. 9 Feb. 12	SWANS PUB VICTORIA BC	25.44
Feb. 10 Feb. 12	SAVE ON FOODS VICTORIA BC	111.05
Feb. 11 Feb. 12	PENCO LIQUOR YATES VICTORIA BC	39.70
Feb. 12 Feb. 12	INTEREST PURCHASES	0.28
Subtotal for		1,375.37
Total for card n	number XXXX XXXX XXXX	\$1,369.70

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Mar. 4, 2024

Important Information about changes to your Credit Card

We're writing to inform you of changes being made to your Credit Card Account.

We are changing how the default interest rates are applied to your account, in the event that you miss making your Minimum Payment by the payment due date 2 times in any 12-month period. Currently, this increased interest rate will take effect on the 3rd statement period following the 2nd missed payment and be in effect for at least 12 months.

Effective May 3rd, 2024:

- This increased interest rate will take effect on the 1st day of the next statement period following the 2nd missed payment and be in effect for at least 12 months.

For more information on your current interest rates and fees, please visit com/rates-fees

We are making changes to the period when you receive your annual lifestyle credit. Currently, you could be eligible to receive a statement credit on the annual period starting on January 1st of every year.

Effective January 2025:

- You will be eligible to receive your annual lifestyle credit each year on the annual period starting on the anniversary of the account open date.1

For more information on the lifestyle credit for your card, please call the number on the back of your card.

- Important Information about your Credit Card rates and fees

 The minimum payment definitions were amended as follows (new language is underlined):

 If you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount. If you reside within Quebec: Your minimum payment will be the greater of the following:

 (i) **Total most blue installment plan payments plus \$10.00 or less, you must pay the full amount. If you reside within Quebec: Your minimum payment plan payments) plus \$10.00 or less, you must pay the full amount. If you reside within Quebec: Your minimum payment plan payments) plus \$10.00 or less, you must pay the full amount. If you reside within Quebec: Your minimum payment plan payments) plus \$10.00 or less, you must pay the full amount. If you reside within Quebec: Your minimum payment plan payments) plus \$10.00 or less, you must pay the full amount. If you reside within Quebec: Your minimum payment plan payments) plus \$10.00 or less, you must pay the full amount. If you reside within Quebec: Your minimum payment plan payments plus \$10.00 or less, you must pay the full amount. If you reside within Quebec: Your minimum payment plan payments plus payments plus \$10.00 or less, you must pay the full amount. If you reside within Quebec: Your minimum payment plus payments plus \$10.00 or less, you must pay the full amount payment plus payments plus \$10.00 or less, you must pay the full payment plus payments plus \$10.00 or less, you must payment plus \$10.00 or less, you minimum payment plus \$10.00 or less, you minimum payment plus \$10.00 or less, you min (i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments), plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

The inactive fee definition was amended as follows: **Inactive Account Fee:** charged on your statement date if you have a credit balance and there has been no account activity (meaning no debits, credits, interest, and fees) for 12 consecutive billing periods. The lesser of \$10 or the credit balance amount.

- · The Promotional Balance Transfers rate was amended as follows: Fee for each balance transfer: the exact fee will be disclosed when the promotional offer is made to you and will be charged when the transaction is posted to your account. Up to 5.00%
- · The interest-free grace period was amended as follows (new language is underlined): Interest-Free Grace Period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) of fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.
- The installment plan fee was amended as follows (new language is underlined): Installment Plan Fee: Fee for each installment plan (if applicable):3 charged monthly on your account statement. The exact fee will be a percentage of your principal amount and will be disclosed when the installment plan is set up. Not applicable to interest-bearing installment plans. 4 Up to 2.00%

- Important Information about your Cardholder Agreement
 Section 14 "(d) Returns and chargebacks" will be amended as follows (new language is underlined):
 In case of returns and chargebacks, credits will be allocated according to the payment allocation described above. Credits may be applied to the installment plan if there are no other charges on your account. If you have an active installment plan, please **com/paysmart** for more information. PaySmart terms and conditions at refer to the
- Section 15 "Interest on cash advances, installment plans, purchases and fees" will be amended as follows (new language is underlined): We don't charge interest on purchases, installment plans and fees appearing on your account statement for the first time if you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) within the grace period set out in your card carrier or in any notice we provide to you. Otherwise, interest charges on those purchases, installment plans and fees will appear on your next monthly statement. We will charge interest retroactively from the date of the purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full.

Primary Cardholder will be eligible to receive a \$50.00 statement credit each year (annual period starts on the account anniversary date). The Account will be credited within two statement cycles after a purchase that is equal to or greater than the total amount of the statement credit on the Account is made, provided the Account is open and in good standing at the time of payout. Only one \$50.00 credit is awarded per Account, per year. If you transfer your Account into a different product or back into an eligible product within the same annual period, or if you cancel and reapply for an eligible product within the same annual period, you will not be entitled to a subsequent \$50.00 credit that annual period. Any additional lifestyle credit of \$50.00

(continued on next page)

Card

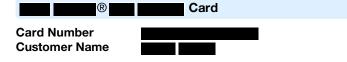
Card number: XXXX XXXX XXXX

awarded to the Primary Cardholder within the annual period as a result may be subject to claw back.

Privilege* Primary Cardholder will be eligible to receive a \$200.00 statement credit each year (annual period starts on the account anniversary date). The Account will be credited within two statement cycles after a purchase that is equal to or greater than the total amount of the statement credit on the Account is made, provided the Account is open and in good standing at the time of payout. Only one \$200.00 credit is awarded per Account, per year. If you transfer your Account into a different product or back into an eligible product within the same annual period, or if you cancel and reapply for an eligible product within the same annual period. Any additional lifestyle credit of \$200.00 awarded to the Primary Cardholder within the annual period as a result may be subject to claw back.

Not applicable for Quebec residents

3 Not applicable for Quebec residents.
4 If you convert a transaction into an interest-bearing installment plan, interest will be charged in accordance with the installment plan terms and conditions.



You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

5	Statement Date	Jan. 12, 2023	
F	Previous Balance, Dec. 12, 2022	\$186.01	
F	Purchases and other charges	+35.21	
C	Cash Advances ¹	+100.00	
Т	otal Interest Charges	+0.46	
F	ees	+5.00	
F	Payments and Credits	-326.22	
١	lew Balance, Jan. 12, 2023	\$0.46	
N	/linimum Payment Due	\$0.46	
F	Payment Due Date	Feb. 2, 2023	
Ÿ	our Credit Limit	\$22,000.00	
Υ	our Available Credit	\$21,999.54	
A	Amount Over Credit Limit	\$0.00	

PERIOD COVERED BY THIS STATEMENT

Dec. 13, 2022 - Jan. 12, 2023

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Nu	ımber:			
Dec. 13	Dec. 14	APPLE.COM/BILL TORONTO ON	249344307059	1.44
Dec. 21	Dec. 21	TRSF FROM/DE ACCT/CPT	S818234 MOBP	187.45 CR
Dec. 31	Jan. 2	BET365 GIB	910003163715	100.00
Jan. 2	Jan. 2	CASH ADVANCE FEE	910003163715	5.00
Jan. 1	Jan. 2	UBER* TRIP TORONTO ON	000006476517	3.14
Jan. 1	Jan. 2	UBER CANADA/UBERTRIP TORONTO ON	820128806259	19.44
Jan. 3	Jan. 4	Spotify P1FF92311A Stockholm	010143585850	11.19

Continued on page 3

Security Alerts

You will now receive Security Alerts via text messages to keep your account safe. If we detect a suspicious transaction on your credit card, you will be asked to respond to a text from the code The text will include the merchant's name, purchase amount, purchase date, and the last 4 digits of your credit card.

For more details, please visit com/alerts.

	INTEREST	ANNUAL INTEREST	DAILY INTEREST
	CHARGES (\$)	RATE (%)	RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.46	23.99000	0.06572

Page **1** of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card Number

New Balance \$0.46

Minimum Payment Due \$0.46

Payment Due Date Feb. 2, 2023

Amount you're paying \$



P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your Credit Card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on Cardholder how we calculate interest charges, refer to your Agreement (the "agreement") available at com/cha

Interest-free grace period: If you pay your balance in full by the payment due date, you will benefit from an interest-free grace period of at least 21 days. If you do not pay your balance due in full by the payment due date, this grace period will be increased to at least 25 days on your next monthly statement. On paying your balance in full by the next payment due date, this grace period will return to at least 21 days on your next monthly statement. No interest is charged on purchases and fees appearing on your statement for the 1st time if you pay your balance due in full by the payment due date. There is no interest free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec: If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following: (i) 5.00% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following: (i) 3.50% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency transactions: Canadian dollar card: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by the payment network plus 2.50%. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by the payment network minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account. U.S. dollar card: The exchange rate for converting non-U.S. dollar transactions to U.S. dollars is the rate charged to us by the payment network plus 2.50%. The exchange rate for converting refunds of non-U.S. dollar transactions to U.S. dollars is the rate charged to us by the payment network minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

Lost/stolen cards

immediately report your card as missing. Online via Online Banking Toll Free Calls Canada & US: 1-800-361-3361 Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Enquiries

www. com/onlinebanking Toll Free Calls Canada & US: 1-800-263-2263 Credit Cards:1-833-256-7136 Privilege* Credit Cards: 1-833-256-7137 Outside Canada & US (Call Collect): 1-514-877-0330

1 Includes: cash-like transactions, promotional and non-promotional balance transfers.

2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.
 Com/onlinebanking or via Banking app from a Cdn \$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn \$ deposit accounts in Canada
- Online or mobile banking at another Cdn bank
- · At an ATM or by mail

- · Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn \$ cheque/money order
- · Currency conversion will cause delay and may result in interest charges
- · We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking





Card Number
Customer Name

Statement Date: Jan. 12, 2023

PERIOD COVERED BY THIS STATEMENT

Dec. 13, 2022 - Jan. 12, 2023

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Jan. 7	Jan. 9	TRSF FROM/DE ACCT/CPT	S204092 MOBP	138.77 CR
Jan. 12	Jan. 12	INTEREST ADVANCES		0.46

Estimated Time to Repay: If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 0 years and 00 months. We assume that the current annual interest rate of purchases will apply throughout the repayment period. Please see your Credit Card Cardholder Agreement for more information.



Previous total balance, Dec. 12, 2023	\$285.17
Payments and credits	-60.00
Purchases and other charges	+1,757.16
New installments	0.00
Cash advances ¹	0.00
Total interest charges	+12.00
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$22.00
Minimum payment due Includes any installment plan payments due this month	\$22.00
Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$1,994.33 \$22.00 (see installment \$1,994.33
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Feb. 6, 2024 Balance due Balance due is the sum of what you owe this month.	\$22.00 (see installment
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Feb. 6, 2024 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$22.00 (see installment \$1,994.33

Card number	XXXX XXXX XXXX
Statement date	Jan. 12, 2024
Statement period	Dec. 13, 2023 - Jan. 12, 2024
·	

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

Data Privacy Day is January 28. Never post your birthday or personal information on social media sites. This information can be used to target you. For more security tips, visit com/security.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	12.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

estimated time to pay off your balance including interest is 17 years and 06

Refer to the Installment Plan section for installment plan related interest charges.

www.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263 Credit Cards: 1-833-256-7136 US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Danking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number Balance due Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX \$1,994.33

> \$22.00 Feb. 6, 2024





O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 4

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement TRANS POSTING

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX XX	XX XXXX	
Dec. 1	I Dec. 13	SAVE ON FOODS VICTORIA BC	20.11
Dec. 12	2 Dec. 13	COOK STREET CASTLE VICTORIA BC	14.53
Dec. 12	2 Dec. 14	SAVE ON FOODS VICTORIA BC	36.13
Dec. 15	Dec. 18	UBER CANADA/UBEREATS TORONTO ON	36.79
Dec. 15	Dec. 18	COOK STREET CASTLE VICTORIA BC	11.73
Dec. 14	1 Dec. 18	MACCHIATO@THE JULIET VICTORIA BC	3.62
Dec. 16	Dec. 18	A&W DOUGLAS 0622 VICTORIA BC	20.10
Dec. 16	Dec. 18	UBER CANADA/UBEREATS TORONTO ON	47.86
Dec. 19	Dec. 19	SQ *SUPERBABA VICTORIA Victoria BC	39.85
Dec. 18	3 Dec. 20	SAVE ON FOODS VICTORIA BC	16.32
Dec. 20) Dec. 21	BCF-SWARTZ BAY VICTORIA BC	104.80
Dec. 2	Dec. 21	SQ *HULA POKE Delta BC	35.81
Dec. 20) Dec. 22	BASS PRO SHOP #91 DELTA BC	50.65
Dec. 2	Dec. 25	BC LIQUOR # 196 NORTH VANCOUVBC	36.77
Dec. 22	2 Dec. 25	BC LIQUOR #247 NORTH VANCOUVBC	55.27
Dec. 24	1 Dec. 26	LOBLAWS CITY MARKET - WEST VANCOUVEBC	34.90
Dec. 24	1 Dec. 27	MOBIL@ - NORTH VANCOUVBC	89.40
Dec. 26	6 Dec. 27	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	22.80
Dec. 26	Dec. 28	BC LIQUOR # 196 NORTH VANCOUVBC	71.06
Dec. 30) Jan. 1	SQ *TAP & BARREL SHIPYARDNorth VancouvBC	96.97
Dec. 3	Jan. 1	SQ *TAP & BARREL SHIPYARDNorth VancouvBC	119.10
Dec. 3	I Jan. 1	MR. LUBE NORTH VANCOUVBC	178.05
Dec. 3	Jan. 1	IGA 1045 N.VANCOUVER BC	36.68
Dec. 3	Jan. 1	REAL CDN. SUPERSTORE # N.VANCOUVER BC	4.94
Dec. 3	Jan. 1	REAL CDN. SUPERSTORE # N.VANCOUVER BC	11.28
Dec. 3	Jan. 2	BC LIQUOR # 196 NORTH VANCOUVBC	36.77
Jan. 2	Jan. 2	AUTOMATIC PYMT RECEIVED	10.00 C
Dec. 3	I Jan. 3	A&W #0541 NORTH VANCOUVBC	30.14
Jan. 2	Jan. 3	IGA 1045 N.VANCOUVER BC	14.97
Jan. 3	Jan. 4	QUESADA BURRITOS AND TACONORTH VANCOUVBC	27.91
Jan. 6	Jan. 8	SQ *TAP & BARREL SHIPYARDNorth VancouvBC	80.08
Jan. 6	Jan. 8	BC LIQUOR # 196 NORTH VANCOUVBC	32.52
Jan. 7	Jan. 8	BCF - HORSESHOE BAY VICTORIA BC	105.30
Jan. 7	Jan. 9	SAVE ON FOODS #934 LADYSMITH BC	77.32
Jan. 7	Jan. 9	TROLLS WEST VANCOUVEBC	76.74
Jan. 9	Jan. 11	SAVE ON FOODS VICTORIA BC	79.89
Jan. 9	Jan. 12	- Lifestyle Credit	50.00 CI

Transactions since your last statement (continued)

TRANS POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jan. 12 Jan. 12	INTEREST PURCHASES	12.00
Subtotal for		1,719.16
Total for card nu	mber XXXX XXXX XXXX	\$1,994.33

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Feb. 6, 2024



Previous balance, Jun. 12, 2023	\$0.00
Payments and credits	-85.00
Purchases and other charges	+85.00
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
	. 100 00
Fees	+120.00
Total balance Minimum payment due ncludes any installment plan payments due this plan section for more info)	\$120.00 \$120.00
Total balance Minimum payment due Includes any installment plan payments due this	\$120.00 \$120.00
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Aug. 2, 2023	\$120.00 \$120.00 month (see installment
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Aug. 2, 2023 Total installments not yet due	\$120.00 \$120.00 month (see installment 0.00 \$120.00
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Aug. 2, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this more	\$120.00 \$120.00 month (see installment 0.00 \$120.00
Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Aug. 2, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this more includes any installment plan payments due this	\$120.00 \$120.00 month (see installment 0.00 \$120.00 htth. month.

XXXX XXXX XXXX
Jul. 12, 2023
Jun. 13, 2023 - Jul. 12, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

SECURITY TIPS

Learn how to best protect yourself when using Wi-Fi networks; private and public. For useful security tips, visit **com/security**

Your interest charges	INTEREST CHARGES (\$)	INTEREST RATE (%)	INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

Total interest charges \$0.00

com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Credit Cards: 1-833-256-7136
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

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Aug. 2, 2023

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

\$120.00 \$120.00





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for installment plan customers residing in Quebec) by the payment due date, any purchases, installment plans (for customers residing in Quebec) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers residing in Quebec) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date

Your minimum payment if you reside outside Quebec:

Your minimum payment if you reside outside queses.

Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 3.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

ncludes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card nur	mber: XXXX XX	XXX XXXX	
Jul. 1	Jul. 3	MOUNT BRENTON GOLF COURSECHEMAINUS BC	85.00
Jul. 9	Jul. 10	TRSF FROM/DE ACCT/CPT	85.00 CR
Jul. 12	Jul. 12	ANNUAL CARD FEE	120.00
Subtot	al for		205.00
Total f	or card nur	mber XXXX XXXX XXXX	\$120.00

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Aug. 2, 2023



Summary of your account	
Previous total balance, Jun. 12, 2024	\$1,328.15
Payments and credits	-1,600.00
Purchases and other charges	+2,027.29
New installments Cash advances ¹	0.00
Total interest charges	0.00
Fees	+120.00
Total balance	\$1,875.44
Minimum payment due Includes any installment plan payments due this mo	\$130.00 onth (see installment
Includes any installment plan payments due this moplan section for more info) Payment due date: Aug. 2, 2024	onth (see installment
Includes any installment plan payments due this morplan section for more info)	
Includes any installment plan payments due this moplan section for more info) Payment due date: Aug. 2, 2024	0.00 \$1,875.44
Includes any installment plan payments due this morplan section for more info) Payment due date: Aug. 2, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month.	0.00 \$1,875.44
Includes any installment plan payments due this moplan section for more info) Payment due date: Aug. 2, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month Includes any installment plan payments due this model.	0.00 \$1,875.44 onth.

Card number	XXXX XXXX XXXX
Statement date	Jul. 12, 2024
Statement period	Jun. 13, 2024 - Jul. 12, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

Learn how to best protect yourself when using Wi-Fi networks; private and public. For useful security tips, visit com/security

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

www.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263 Credit Cards: 1-833-256-7136 US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking Danking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Page **1** of 4

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number **Balance due**

Minimum payment due Payment due date

\$130.00 Aug. 2, 2024

\$1,875.44

Amount you're paying

XXXX XXXX XXXX



P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX XXXX	(XXXX	
Jun. 14	Jun. 17	BROWNS SOCIALHOUSE LONSDANORTH VANCOUVBC	88.43
Jun. 15	Jun. 17	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	6.08
Jun. 17	Jun. 18	BCF - TSAWWASSEN VICTORIA BC	105.60
Jun. 18	Jun. 18	SQ *HULA POKE Delta BC	35.81
Jun. 17	Jun. 19	SAVE ON FOODS #977 VICTORIA BC	75.85
Jun. 21	Jun. 21	TRSF FROM/DE ACCT/CPT	1,600.00 CR
Jun. 21	Jun. 24	SAVE ON FOODS #933 DUNCAN BC	60.00
Jun. 23	Jun. 24	DKK 2880@0.20215625 PHOENIX COPENHAGEN DIBS KOEBENHAVN K	582.21
Jun. 26	Jun. 26	TORO JAPANESE VICTORIA BC	68.15
Jun. 29	Jul. 1	BCF - ONLINE SALES & BOOKVICTORIA BC	118.95
Jun. 30	Jul. 1	TST-Tastes on the Fly- Richmond BC	53.61
Jul. 1	Jul. 2	EUR 7.4@1.504054054 PIZZA HUT AEROP LX LISBOA	11.13
Jul. 1	Jul. 2	GO NATURAL LISBOA	17.48
Jul. 2	Jul. 3	EUR 25.5@1.512549019 Ginger Pantheon Roma	38.57
Jul. 2	Jul. 3	EUR 4@1.51 SumUp *Falasca Pierin Roma	6.04
Jul. 2	Jul. 3	EUR 24.5@1.512244897 TAVERNA DEL SEMINARIO ROMA	37.05
Jul. 2	Jul. 3	EUR 29.6@1.5125 TRATTORIA DA GIOVANNI ROMA	44.77
Jul. 3	Jul. 4	EUR 43@1.513023255 Ginger Pantheon Roma	65.06
Jul. 3	Jul. 4	EUR 18@1.512777777 RISTORANTE L IMPERATORE FIRENZE	27.23
Jul. 3	Jul. 5	EUR 22@1.513181818 OSTERIA DE PECCATORI FIRENZE	33.29
Jul. 4	Jul. 5	EUR 3.4@1.508823529 GEST SPA SCANDICCI	5.13
Jul. 4	Jul. 5	EUR 32.5@1.510153846 IL TOSCANACCIO FIRENZE	49.08
Jul. 4	Jul. 5	EUR 2.9@1.506896551 Briciole Aeroporto Firen FIRENZE	4.37
Jul. 4	Jul. 5	EUR 8@1.51 PERSEO BAR FIRENZE	12.08
Jul. 6	Jul. 8	EUR 12@1.516666666 GELATERIA DONDOLI SRL SAN GIMIGNANO	18.20
Jul. 9	Jul. 10	DKK 60@0.203333333 METROSTATION LUFTHAVNEN TKASTRUP	12.20
Jul. 9	Jul. 10	DEN GROENLANDSKE HANDELSPKOEBENHAVN K	42.55
Jul. 9	Jul. 10	DEN GROENLANDSKE HANDELSPKOEBENHAVN K	30.08
Jul. 9	Jul. 10	FOETEX FOOD KROEYERS PLADKOEBENHAVN K	11.50
Jul. 9	Jul. 10	EUR 18.7@1.515508021 Briciole Aeroporto Firen FIRENZE	28.34

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jul. 9	Jul. 10	DUFRITAL 130 FLR FIRENZE PERET	49.58
Jul. 10	Jul. 11	FOETEX FOOD SOELVGADE KOEBENHAVN K	6.81
Jul. 10	Jul. 11	DKK 230@0.203260869 HIJA DE SANCHEZ TORVEHALLKOEBENHAVN V	46.75
Jul. 10	Jul. 11	DKK 42@0.203095238 7-ELEVEN B092 KOEBENHAVN K	8.53
Jul. 10	Jul. 11	FOETEX FOOD KROEYERS PLADKOEBENHAVN K	8.26
Jul. 10	Jul. 11	DKK 72@0.203194444 7-ELEVEN B092 KOEBENHAVN K	14.63
Jul. 10	Jul. 11	DEN GROENLANDSKE HANDELSPKOEBENHAVN K	27.93
Jul. 11	Jul. 12	SEK 176@0.132897727 JJ-NGAB-47-Triangeln Stockholm	23.39
Jul. 11	Jul. 12	DKK 88@0.203068181 ZETTLE_*COPENHAGEN HOT KOBENHAVN V	17.87
Jul. 11	Jul. 12	DKK 25@0.2028 MCDONALDS KGS NYTORV KOBENHAVN K	5.07
Jul. 10	Jul. 12	DKK 321@0.203239875 THE UNION KITCHEN KOEBENHAVN K	65.24
Jul. 10	Jul. 12	DKK 125@0.2032 DEN GROENLANDSKE HANDELSPKOEBENHAVN K	25.40
Jul. 11	Jul. 12	DKK 192@0.203072916 KONGENS NYTORV STATION TVKOEBENHAVN K	38.99
Jul. 12	Jul. 12	ANNUAL CARD FEE	120.00
Subtota	l for		2,147.29
Total fo	or card nu	umber XXXX XXXX XXXX	\$1,875.44

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Aug. 2, 2024



Previous balance, May. 12, 2023	\$63.10
Payments and credits	-273.28
Purchases and other charges	+210.18
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Faca	0.00
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due th plan section for more info)	\$0.00 \$0.00
Total balance Minimum payment due Includes any installment plan payments due th plan section for more info) Payment due date: Jul. 4, 2023 Total installments not yet due	\$0.00 \$0.00 is month (see installment
Total balance Minimum payment due Includes any installment plan payments due th plan section for more info) Payment due date: Jul. 4, 2023	\$0.00 \$0.00 is month (see installment
Total balance Minimum payment due Includes any installment plan payments due th plan section for more info) Payment due date: Jul. 4, 2023 Total installments not yet due	\$0.00 \$0.00 is month (see installment 0.00 \$0.00
Total balance Minimum payment due Includes any installment plan payments due the plan section for more info) Payment due date: Jul. 4, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this means the plan payments due the plan payment d	\$0.00 \$0.00 is month (see installment 0.00 \$0.00
Total balance Minimum payment due Includes any installment plan payments due th plan section for more info) Payment due date: Jul. 4, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this m Includes any installment plan payments due the	\$0.00 \$0.00 is month (see installment 0.00 \$0.00 \$0.00

Card number	XXXX XXXX XXXX
Statement date	Jun. 12, 2023
Statement period	May. 13, 2023 - Jun. 12, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

Cryptocurrency scams are popping up more and more. Learn how you can protect yourself and your finances. Visit the Learning Centre on

com/security

Your interest charges	INTEREST CHARGES (\$)	INTEREST RATE (%)	INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

Total interest charges \$0.00

www.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263

Privilege* Credit Cards:

Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards immediately report your card as missing. Online via Online

Toll Free Calls Canada & US: 1-800-361-3361 Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page **1** of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number Balance due Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$0.00 \$0.00 Jul. 4, 2023







P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for installment plan customers residing in Quebec) by the payment due date, any purchases, installment plans (for customers residing in Quebec) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers residing in Quebec) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date

Your minimum payment if you reside outside Quebec:

Your minimum payment if you reside outside queses.

Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 3.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

ncludes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION		AMOUNT (\$)
Card nun	nber: XXXX XXX	X XXXX		
May. 1	2 May. 15	TELUS MOBILITY PREA	UTH 403-5303586 AB	167.40
May. 1	3 May. 15	APPLE.COM/BILL	866-712-7753 ON	1.44
May. 2	3 May. 23	TRSF FROM/DE ACCT	/CPT	231.94 CF
Jun. 4	Jun. 5	UBER CANADA/UBERE	ATS TORONTO ON	41.34
Jun. 6	Jun. 7	TRSF FROM/DE ACCT	/CPT	41.34 CF
Subtota	al for			210.18
Total f	or card num	ber XXXX XXXX XXXX		\$0.00

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Previous total balance, May. 12, 2024	\$750.23
Payments and credits	-1,600.00
Purchases and other charges	+2,177.92
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$1,328.15 \$10.00 (see installment
Minimum payment due	\$10.00
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Jul. 3, 2024 Balance due	\$10.00
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Jul. 3, 2024	\$10.00 (see installment
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Jul. 3, 2024 Balance due Balance due is the sum of what you owe this month.	\$10.00 (see installment
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Jul. 3, 2024 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$10.00 (see installment \$1,328.15

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23 99000	0.06554

estimated time to pay off your balance including interest is 11 years and 08

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Jun. 12, 2024
Statement period	May. 13, 2024 - Jun. 12, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

Security Tip

Bank impersonation scams are popping up more and more. Learn how you can protect yourself and your finances. Visit the Learning Centre on com/security

Contact us

www.accom/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Credit Cards: 1-833-256-7136
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Page 1 of 4

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

XXXX XXXX XXXX **\$1,3**

\$1,328.15 \$10.00 Jul. 3, 2024

Payment due date

Minimum payment due

\$





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

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Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 4

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card nun	nber: XXXX XXX	X XXXX	
May. 9	May. 13	SAVE ON FOODS #933 DUNCAN BC	66.84
May. 12	2 May. 13	COUNTRY GROCER LAKE CO LAKE COWICHANBC	29.39
May. 13	3 May. 15	SAVE ON FOODS VICTORIA BC	49.21
May. 1	5 May. 16	BCF - ONLINE SALES & BOOKVICTORIA BC	103.80
May. 10	6 May. 20	CORAL COURT RESTAURANT N-VANCOUVER BC	77.05
May. 18	8 May. 20	FOXY MARKET N-VANCOUVER BC	30.27
May. 18	8 May. 20	SQ *STREETCAR BREWING CORNorth VancouvBC	65.09
May. 19	9 May. 20	A&W RESTAURANT NORTH VANCOUVBC	31.96
May. 20	0 May. 20	SQ *JOEY SHIPYARDS North VancouvBC	85.52
May. 19	9 May. 21	PETRO CANADA92573 NORTH VANCOUVBC	128.37
May. 19	9 May. 21	BEERE BREWING COMPANY NORTH VANCOUVBC	48.95
May. 19	9 May. 21	BEERE BREWING COMPANY NORTH VANCOUVBC	20.24
May. 2	1 May. 22	BCF - NEWWESTMSTER, QUEENVICTORIA BC	9.52
May. 22	2 May. 22	THE MARKET ON YATES VICTORIA BC	6.79
May. 2	1 May. 23	SAVE ON FOODS VICTORIA BC	67.06
May. 23	3 May. 23	SQ *SUPERBABA VICTORIA Victoria BC	34.65
May. 2	5 May. 27	BC LIQUOR #107 NORTH VANCOUVBC	29.99
May. 20	6 May. 27	BCF - ONLINE SALES & BOOKVICTORIA BC	87.35
May. 2	5 May. 27	TRSF FROM/DE ACCT/CPT	1,600.00 CR
May. 20	6 May. 28	BROWNS SOCIALHOUSE LOWER NORTH VANCOUVBC	146.82
May. 2	7 May. 28	BKG*HOTEL AT BOOKING.C (888)850-3958	173.18
May. 2	7 May. 28	THE MARKET ON YATES VICTORIA BC	6.35
May. 2	7 May. 30	THRIFTY FOODS # VICTORIA BC	25.81
May. 28	8 May. 30	SAVE ON FOODS VICTORIA BC	93.24
May. 3	1 Jun. 3	SAVE ON FOODS VICTORIA BC	100.74
May. 3	1 Jun. 3	SAVE ON FOODS VICTORIA BC	86.34
Jun. 1	Jun. 3	SAVE ON FOODS VICTORIA BC	29.63
Jun. 3	Jun. 5	SAVE ON FOODS VICTORIA BC	28.62
Jun. 6	Jun. 7	BCF-SWARTZ BAY VICTORIA BC	105.60
Jun. 7	Jun. 10	TST-Donair Dude - LONS North VancouvBC	30.87
Jun. 8	Jun. 10	COBS Bread NORTH VANCOUVBC	15.90
Jun. 8	Jun. 10	PAJO'S ROCKY POINT PORT MOODY BC	116.53
Jun. 8	Jun. 10	SPIRIT OF MT SEYMOUR LS NORTH VANCOUVBC	54.79
Jun. 9	Jun. 10	BCF - ONLINE SALES & BOOKVICTORIA BC	94.00
Jun. 9	Jun. 12	MOBIL@ - NORTH VANCOUVBC	70.00

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION			AMOUNT (\$)
Jun. 10	Jun. 12	SAVE ON FOODS	VICTORIA	ВС	27.45
Subtota	l for				2,177.92
Total fo	or card num	ber XXXX XXXX XXXX			\$1,328.15

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jul. 3, 2024



Summary of your account	Φ007.00
Previous balance, Feb. 12, 2023 Payments and credits	\$227.38 -346.00
Purchases and other charges	+129.93
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance Minimum payment due	\$11.31 \$10.00
	\$10.00
Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$10.00 stallment \$11.31
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Apr. 3, 2023 Balance due Balance due is the sum of what you owe this month.	\$10.00 stallment \$11.31
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Apr. 3, 2023 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month	\$10.00 n (see installment \$11.31

Estimated time to repay - If you only make minimum monthly payment, the

estimated time to pay off your balance including interest is 0 years and 02

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572
Total interest charges	\$0.00		

Card number	XXXX XXXX XXXX
Statement date	Mar. 12, 2023
Statement period	Feb. 13, 2023 - Mar. 12, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Notice regarding changes to your statement

New terms called balance due and total balance have been introduced to reflect the new PaySmart credit card installment plan feature Balance due is the amount you must pay this month to avoid purchase interest charges and maintain installment plans. Learn more at com/paysmart

Contact us

www.lead.com/onlinebanking Toll Free Calls Canada & US: 1-800-263-2263 Privilege* Credit Cards:

Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards immediately report your card as missing. Online via Online Banking Toll Free Calls Canada & US: 1-800-361-3361 Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page **1** of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number Balance due Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX \$11.31 \$10.00

Apr. 3, 2023



P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your Credit Card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at com/cha

Interest-free grace period: If you pay your balance in full by the payment due date, you will benefit from an interest-free grace period of at least 21 days. If you do not pay your balance due in full by the payment due date, this grace period will be increased to at least 25 days on your next monthly statement. On paying your balance in full by the next payment due date, this grace period will return to at least 21 days on your next monthly statement. No interest is charged on purchases and fees appearing on your statement for the 1st time if you pay your balance due in full by the payment due date. There is no interest free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec: If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following: (i) 5.00% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:

1 Includes: cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

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(i) 3.50% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency transactions: Canadian dollar card: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by the payment network plus 2.50%. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by the payment network minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account. **U.S. dollar card**: The exchange rate for converting non-U.S. dollar transactions to U.S. dollars is the rate charged to us by the payment network plus 2.50%. The exchange rate for converting refunds of non-U.S. dollar transactions to U.S. dollars is the rate charged to us by the payment network minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobilé Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at ∎com/cha

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION		AMOUNT (\$)
Card nur	mber: XXXX XX	XX XXXX		
Feb. 1	3 Feb. 14	APPLE.COM/BILL	866-712-7753 ON	1.44
Feb. 1	4 Feb. 16	TELUS MOBILITY PRE	AUTH 403-5303586 AB	117.30
Feb. 1	7 Feb. 17	TRSF FROM/DE ACC	T/CPT	346.00 CR
Mar. 3	Mar. 6	Spotify P217FBA60E	Stockholm	11.19
Subtot	al for			129.93
Total f	or card nun	nber XXXX XXXX XXXX		\$11.31



Previous total balance, Feb. 12, 2024	\$1,369.70
Payments and credits	-1,500.00
Purchases and other charges	+1,333.78
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$1,203.48
Includes any installment plan payments due this mont plan section for more info)	h (see installment
	h (see installment
plan section for more info) Payment due date: Apr. 2, 2024 Balance due Balance due is the sum of what you owe this month.	\$1,203.48
plan section for more info) Payment due date: Apr. 2, 2024 Balance due	\$1,203.48
Plan section for more info) Payment due date: Apr. 2, 2024 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$1,203.48 h.

Card number	XXXX XXXX XXXX
Statement date	Mar. 12, 2024
Statement period	Feb. 13, 2024 - Mar. 12, 2024
•	

You can view your current Rewards point balance and points earned on eligible purchases at any time!

Simply log in to your Rewards account at com.

Security Tip

March is Fraud Prevention Month. Are you up to date on the latest scams? Check out our Security Alerts page on confecurity for a listing of the latest scams and ways to stay protected.

ANNUAL INTEREST DAILY INTEREST Your interest charges INTEREST CHARGES (\$) Purchases 0.00 20.99000 0.05734 Cash Advances² 0.00 23.99000 0.06554

Refer to the Installment Plan section for installment plan related interest charges.

www.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263 Credit Cards: 1-833-256-7136 (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Toll Free Calls Canada & US: 1-800-361-3361
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For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at ____com/cha

Page **1** of 4

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number **Balance due** Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX \$1,203.48

> \$10.00 Apr. 2, 2024





O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

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If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

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Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 4

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement

	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card numb	ber: XXXX XXXX	XXXX	
Feb. 15	Feb. 15	SQ *HULA POKE Delta BC	35.81
Feb. 14	Feb. 16	A & W TSAWWASSEN MILLS TSAWWASSEN BC	2.68
Feb. 16	Feb. 19	SPIRIT OF MT SEYMOUR LS NORTH VANCOUVBC	50.07
Feb. 17	Feb. 19	SQ *DOLCE AMORE - LOLO North VancouvBC	14.30
Feb. 17	Feb. 19	BC LIQUOR # 196 NORTH VANCOUVBC	34.50
Feb. 18	Feb. 20	VILLAGE TAPHOUSE WEST VANCOUVEBC	45.02
Feb. 19	Feb. 20	BCF - TSAWWASSEN VICTORIA BC	19.20
Feb. 19	Feb. 20	SQ *HULA POKE Delta BC	39.27
Feb. 20	Feb. 20	TRSF FROM/DE ACCT/CPT	1,500.00 CR
Feb. 19	Feb. 22	FOO ASIAN STREET FOOD VICTORIA BC	42.55
Feb. 19	Feb. 22	MOBIL@ - NORTH VANCOUVBC	69.95
Feb. 23	Feb. 26	EL FURNITURE WAREHOUSE VIVICTORIA BC	64.25
Feb. 24	Feb. 26	LONDON DRUGS 29 VICTORIA BC	14.57
Feb. 24	Feb. 26	WHISTLE BUOY BREWING VICTORIA BC	20.71
Feb. 24	Feb. 26	WHISTLE BUOY BREWING VICTORIA BC	20.71
Feb. 24	Feb. 26	FAMOSO NEOPOLITAN PIZZERIVICTORIA BC	89.82
Feb. 25	Feb. 27	SAVE ON FOODS VICTORIA BC	33.60
Mar. 2	Mar. 4	NOOK RESTAURANT NORTH VANCOUVBC	107.85
Mar. 3	Mar. 4	BCF - COASTAL INSPIRATIONVICTORIA BC	34.83
Mar. 3	Mar. 4	BCF-TSA SELF SERVE TICKETDELTA BC	38.40
Mar. 4	Mar. 6	SAVE ON FOODS VICTORIA BC	89.08
Mar. 5	Mar. 7	SAVE ON FOODS VICTORIA BC	40.00
Mar. 6	Mar. 8	SAVE ON FOODS VICTORIA BC	28.66
Mar. 8	Mar. 11	PENCO LIQUOR YATES VICTORIA BC	39.59
Mar. 8	Mar. 11	CACTUS CLUB DOUGLAS VICTORIA BC	139.66
Mar. 9	Mar. 11	PENCO LIQUOR YATES VICTORIA BC	18.99
Mar. 9	Mar. 11	THE DRAKE EATERY VICTORIA BC	21.82
Mar. 9	Mar. 11	DELTA VICTORIA F&B VICTORIA BC	31.15
Mar. 9	Mar. 11	FERRIS GRILL AND GARDEN VICTORIA BC	76.68
Mar. 10	Mar. 12	SAVE ON FOODS VICTORIA BC	70.06
Subtotal	for		1,333.78
Total fo		OF VVVV VVVV VVVV	¢1 202 40

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Apr. 2, 2024



Previous balance, Apr. 12, 2023	\$85.87
Payments and credits	-621.02
Purchases and other charges	+598.25
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$63.10
Includes any installment plan payments due this month plan section for more info)	(see installment
Includes any installment plan payments due this month plan section for more info) Payment due date: Jun. 2, 2023	(see installment
plan section for more info)	\$63.10
plan section for more info) Payment due date: Jun. 2, 2023 Balance due Balance due is the sum of what you owe this month.	\$63.10
Payment due date: Jun. 2, 2023 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$63.10

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572
Total interest charges	\$0.00		

Card number	XXXX XXXX XXXX
Statement date	May. 12, 2023
Statement period	Apr. 13, 2023 - May. 12, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at Simply log in to your com.

Get convenient access to your credit card account statements online with eStatements

Securely view your ® credit card account statements online. eStatements have the same information and look as your paper statements, plus they are stored for seven years so you can easily access them. For details on how to sign-up, visit com/estatements-signup

Contact us

www.lead.com/onlinebanking Toll Free Calls Canada & US: 1-800-263-2263 Privilege* Credit Cards:

Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards immediately report your card as missing. Online via Online Toll Free Calls Canada & US: 1-800-361-3361 Outside Canada & US (Call Collect): 1-514-877-0330

For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page **1** of 4

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number Balance due Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX \$63.10 \$10.00

Jun. 2, 2023



P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

credit card account Important information about your

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at com/cha

Interest-free grace period: If you pay your balance due in full (or your total balance for installment plan customers residing in Quebec) by the payment due date, any purchases, installment plans (for customers residing in Quebec) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purphase installment the generation for extensions and only on the date of each purphase installment the generation for extensions. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers residing in Quebec) **How we apply payments to your account:** When we receive a payment, or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like are processed the day we receive them. You must make sure that we transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your nextaccount statement. Your grace period will return to at least 21 days once the payment due date.

Foreign currency conversion: The exchange rate for converting foreign. you pay your balance due in full by the next payment due date

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amour past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full àmount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 3.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (iii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

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Page 2 of 4

How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
 Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
 Please call us if your request cannot be done via
 Online/Mobile Banking

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	ber: XXXX X	XXX XXXX	
Apr. 12	Apr. 13	TELUS MOBILITY PREAUTH 403-5303586 AB	117.30
Apr. 13	Apr. 14	APPLE.COM/BILL 866-712-7753 ON	1.44
Apr. 14	Apr. 17	TRSF FROM/DE ACCT/CPT	205.00 CF
Apr. 21	Apr. 21	USD 25.91@1.38054805 UBER *TRIP HELP.UBER.COM 800-5928996 CA	35.77
Apr. 21	Apr. 21	USD 9.95@1.382914572 UBER TRIP HELP.UBER.COMCA	13.76
Apr. 22	Apr. 24	USD 9.91@1.389505549 UBER TRIP HELP.UBER.COMCA	13.77
Apr. 23	Apr. 24	USD 8.99@1.390433815 UBER TRIP HELP.UBER.COMCA	12.50
Apr. 23	Apr. 24	USD 27.94@1.390121689 UBER TRIP HELP.UBER.COMCA	38.84
Apr. 24	Apr. 24	USD 44.92@1.39047195 UBER TRIP HELP.UBER.COMCA	62.46
Apr. 24	Apr. 25	USD 11.95@1.389958158 UBER TRIP HELP.UBER.COMCA	16.61
Apr. 24	Apr. 25	USD 22.93@1.39031836 UBER TRIP HELP.UBER.COMCA	31.88
Apr. 24	Apr. 25	USD 22.3@1.390582959 UBER TRIP HELP.UBER.COMCA	31.01
Apr. 25	Apr. 26	USD 13.91@1.391085549 UBER TRIP HELP.UBER.COMCA	19.35
Apr. 29	May. 1	USD 92.39@1.3991774 UBER TRIP HELP.UBER.COMCA	129.27
May. 3	May. 4	Spotify P22D3F154C Stockholm	11.19
May. 6	May. 8	UBER* EATS TORONTO ON	63.10
May. 8	May. 9	TRSF FROM/DE ACCT/CPT	270.00 CF
May. 8	May. 9	TRSF FROM/DE ACCT/CPT	146.02 CF
Subtota	l for		598.25
Total fo	or card nu	mber XXXX XXXX XXXX	\$63.10

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Changes are coming to your Credit Card Insurance

Effective July 6, 2023, we will be making some changes to the insurance included with your credit card to further improve and clarify the terms and conditions of your coverage. Please note, if you book and charge travel arrangements to your credit card before July 6, 2023, and are travelling after this date, any eligible claims resulting from your trip will be reviewed based on your current coverage.

The information provided below is a summary of some key changes to your coverage. In addition to these changes, we will be adding new definitions and updating some existing definitions. To review the full terms and conditions of your coverage, please visit www.com/insurancechanges and locate the updated Certificate of Insurance for your credit card. Please download a copy of your updated Certificate of Insurance for your records and read it carefully before you travel. Note, no other action is required on your part and there is no need to contact

(continued on next page)

If you have any questions regarding the changes to your travel insurance coverage, please contact Allianz Global Assistance toll-free at 1-877-704-0341.

Out-of-Province/Country Emergency Medical Insurance¹

 References to travel advisories will be updated to include written warnings to avoid non-essential travel, or to avoid all travel, on a common carrier (i.e., a cruise ship, passenger plan, bus, train, etc.).

Car Rental Collision/Loss Damage Insurance¹

- Coverage will be extended to additional drivers who are authorized by the cardholder to drive the rental car and whose names are listed on the rental card agreement.
- 1. Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the Co-operators group of companies and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGAncy Canada Ltd. For questions contact Allianz Global Assistance Canada at 1-877-704-0341 or visit www.allianz-assistance.ca.

CUMIS General Insurance Company P.O. Box 5065, 151 North Service Road Burlington, Ontario L7R 4C2 1-800-263-9120 www.cumis.com



Previous total balance, Apr. 12, 2024	\$3,741.06
Payments and credits	-4,500.00
Purchases and other charges	+1,504.16
New installments	0.00
Cash advances ¹	0.00
Total interest charges	+5.01
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$15.00
Minimum payment due Includes any installment plan payments due this month	\$15.00
Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$750.23
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Jun. 3, 2024 Balance due Balance due is the sum of what you owe this month.	\$15.00 (see installment \$750.23
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Jun. 3, 2024 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$15.00 (see installment \$750.23

Card number	XXXX XXXX XXXX
Statement date	May. 12, 2024
Statement period	Apr. 13, 2024 - May. 12, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!

Simply log in to your Rewards account at com.

Security Tip

When in doubt, don't click! Avoid clicking links found in suspicious emails. If it doesn't feel right, it probably isn't! View our phishing videos by visiting com/security

ANNUAL INTEREST DAILY INTEREST Your interest charges INTEREST CHARGES (\$) Purchases 20.99000 0.05734 5.01 Cash Advances² 0.00 23.99000 0.06554

estimated time to pay off your balance including interest is 6 years and 07

Refer to the Installment Plan section for installment plan related interest charges.

www.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263 Credit Cards: 1-833-256-7136 US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at ____com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number Balance due Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX \$750.23

> \$15.00 Jun. 3, 2024





O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

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Page 2 of 4

How to make payments to your credit card account

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- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement TRANS POSTING

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	ber: XXXX XXXX	XXXX	
Apr. 10	Apr. 15	SAFEWAY #4958 NORTH VANCOUVBC	47.22
Apr. 11	Apr. 15	YVR INTL LIFT BAR & GRILLRICHMOND BC	64.28
Apr. 12	Apr. 15	GBP 11.95@1.761506276 Krispy Kreme Oxford StreeLondon	21.05
Apr. 11	Apr. 15	FRESHII - ESPLANADE N-VANCOUVER BC	30.35
Apr. 12	Apr. 15	GBP 51.41@1.761914024 East Street - Rathbone PlLondon	90.58
Apr. 12	Apr. 15	GBP 18.09@1.761746821 PRET A MANGER 288	31.87
Apr. 13	Apr. 15	GBP 3.35@1.761194029 TESCO-STORES-6209 LONDON	5.90
Apr. 13	Apr. 15	GBP 3@1.76 BOOTS 1447 LONDON	5.28
Apr. 14	Apr. 15	GBP 3.35@1.761194029 TESCO STORES MAYFAIR	5.90
Apr. 14	Apr. 15	GBP 41.4@1.76231884 Lanterna London	72.96
Apr. 14	Apr. 16	GBP 13.23@1.761904761 PRET A MANGER LONDON	23.31
Apr. 15	Apr. 16	GBP 12.78@1.762128325 BURGER KING QUEENSWAY	22.52
Apr. 15	Apr. 16	GBP 30@1.762333333 SUMUP *PODIUM MERCH LIMIBILLERICAY	52.87
Apr. 15	Apr. 16	GBP 10.38@1.762042389 TACO BELL LONDON	18.29
Apr. 16	Apr. 17	GBP 20.7@1.759420289 KINGS ARMS MAYFAIR	36.42
Apr. 16	Apr. 18	GBP 8.1@1.759259259 CAFFE NERO 96 CURZON ST LONDON	14.25
Apr. 18	Apr. 19	GBP 33@1.762424242 SOPHIES STEAKHOUSE LONDON	58.16
Apr. 18	Apr. 19	GBP 15.19@1.766293614 CLUB MEXICANA LONDON	26.83
Apr. 19	Apr. 19	GBP 28.5@1.76245614 SOPHIES STEAKHOUSE LONDON	50.23
Apr. 18	Apr. 19	GBP 14.6@1.765753424 ST JAMES TAVERN PI LONDON	25.78
Apr. 18	Apr. 19	GBP 14.6@1.765753424 WHITE HORSE 066141 LONDONW1	25.78
Apr. 20	Apr. 22	BC LIQUOR # 196 NORTH VANCOUVBC	32.17
Apr. 21	Apr. 22	BCF - NEWWESTMSTER, QUEENVICTORIA BC	24.34
Apr. 21	Apr. 23	SAVE ON FOODS #977 VICTORIA BC	80.58
Apr. 22	Apr. 23	THE MARKET ON YATES VICTORIA BC	55.57
Apr. 24	Apr. 26	SAVE ON FOODS VICTORIA BC	30.95
Apr. 25	Apr. 26	TRSF FROM/DE ACCT/CPT	3,000.00 CR
Apr. 25	Apr. 29	SAVE ON FOODS VICTORIA BC	3.69
Apr. 27	Apr. 29	BULK BARN #672 VICTORIA VICTORIA BC	6.95
Apr. 28	Apr. 30	SAVE ON FOODS VICTORIA BC	56.14

Transactions since your last statement (continued)

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Apr. 29 Apr. 30	TRSF FROM/DE ACCT/CPT	1,500.00 CF
May. 1 May. 3	SAVE ON FOODS VICTORIA BC	13.44
May. 2 May. 6	SAVE ON FOODS VICTORIA BC	5.99
May. 4 May. 6	COUNTRY GROCER LAKE CO LAKE COWICHANBC	53.12
May. 3 May. 6	SHELL C80125 DUNCAN BC	120.00
May. 3 May. 6	SAVE ON FOODS #933 DUNCAN BC	70.82
May. 3 May. 6	BC LIQUOR #012 DUNCAN BC	54.24
May. 6 May. 8	SAVE ON FOODS VICTORIA BC	24.34
May. 7 May. 8	THE MARKET ON YATES VICTORIA BC	32.56
May. 7 May. 9	BCF - ONLINE SALES & BOOKVICTORIA BC	87.35
May. 8 May. 10	SAVE ON FOODS VICTORIA BC	22.08
May. 10 May. 10	INTEREST PURCHASES	5.01
Subtotal for		1,509.17
Total for eard nun	shor VVVV VVVV VVVV	¢750.22

Total for card number XXXX XXXX XXXX \$\frac{1}{2}\$ \$750.23

® Trade-marks/ Registered trade-marks of ________ Trademark of ______ International Services Association and used under license.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jun. 3, 2024



,	\$1,93	31.21
	-3,00	00.00
-	+1,57	70.94
		0.00
		0.00
		0.00
		0.00
n (see ir		10.00
ı (see ir	\$1	10.00
n (see ir	\$1 ee installm	02.15 10.00 ment 02.15
1.	\$1 ee installm	10.00 ment
n. \$2	\$1 ee installm	10.00 ment 02.15

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Nov. 12, 2023
Statement period	Oct. 13, 2023 - Nov. 12, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

With digital payments being processed in seconds, fraudsters are getting bolder and more sophisticated in their efforts to trick individuals into wiring money. Learn more about wire fraud scams at com/security

Contact us

www. Gom/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Credit Cards: 1-833-256-7136
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Page **1** of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

\$502.15

\$10.00 Dec. 4, 2023





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

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Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number	er: XXXX XXXX	XXXX	
Oct. 11 (Oct. 13	SAVE ON FOODS VICTORIA BC	130.35
Oct. 12 (Oct. 16	ENE VICTORIA BC	93.36
Oct. 14 (Oct. 16	PENCO LIQUOR YATES VICTORIA BC	20.14
Oct. 15 (Oct. 16	PENCO LIQUOR YATES VICTORIA BC	18.41
Oct. 18 (Oct. 20	SAVE ON FOODS VICTORIA BC	21.16
Oct. 19 (Oct. 20	BCF-SWARTZ BAY VICTORIA BC	19.20
Oct. 19 (Oct. 23	SUSHI BELLA N-VANCOUVER BC	42.37
Oct. 21 (Oct. 23	SQ *EARLS WHISTLER Whistler BC	93.60
Oct. 20 (Oct. 23	BLACKCOMB LIQUOR STORE WHISTLER BC	54.49
Oct. 21 (Oct. 23	PETRO CANADA39070 SQUAMISH BC	113.88
Oct. 21 (Oct. 23	LA BRASSERIE WHISTLER BC	82.54
Oct. 22 (Oct. 24	BCF - ONLINE SALES & BOOKVICTORIA BC	112.30
Oct. 23 (Oct. 24	BCF - BC, SPIRIT OF VICTORIA BC	28.12
Oct. 25 (Oct. 26	ISLAND POKE VICTORIA BC	36.18
Oct. 27 (Oct. 30	BCF - ONLINE SALES & BOOKVICTORIA BC	119.75
Oct. 27 (Oct. 30	PENCO LIQUOR YATES VICTORIA BC	26.54
Oct. 28 (Oct. 30	AIR-SERV A PS608879 VICTORIA BC	2.00
Oct. 28 (Oct. 30	HECKLERS BAR AND GRILL VICTORIA BC	133.39
Oct. 29 (Oct. 30	PHILLIPS BREWING LP VICTORIA BC	37.10
Oct. 31 (Oct. 31	TRSF FROM/DE ACCT/CPT	3,000.00 CI
Nov. 2	Nov. 3	SQ *SUPERBABA VICTORIA Victoria BC	38.64
Nov. 4	Nov. 6	WILDEYE BREWING NORTH VANCOUVBC	37.20
Nov. 5	Nov. 6	BCF - ONLINE SALES & BOOKVICTORIA BC	112.30
Nov. 7	Nov. 9	SAVE ON FOODS VICTORIA BC	97.92
Nov. 8	Nov. 9	CHV40141 BRENTWOOD BAY BRENTWOOD BAYBC	100.00
Subtotal	for		1,570.94
Total for	card numb	er XXXX XXXX XXXX	\$502.15

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Dec. 4, 2023



Summary of your account	
Previous total balance, Oct. 12, 2024	\$540.98
Payments and credits	-10.00
Purchases and other charges	0.00
New installments	0.00
Cash advances ¹	0.00 +12.97
Total interest charges Fees	12.97
. 000	
Total balance Minimum payment due Includes any installment plan payments due this morplan section for more info)	\$543.95 \$22.00 nth (see installment
Minimum payment due Includes any installment plan payments due this morplan section for more info) Payment due date: Dec. 9, 2024	\$22.00 nth (see installment
Minimum payment due Includes any installment plan payments due this morplan section for more info) Payment due date: Dec. 9, 2024 Total installments not yet due	\$22.00 nth (see installment
Minimum payment due Includes any installment plan payments due this morplan section for more info) Payment due date: Dec. 9, 2024	\$22.00 nth (see installment 0.00 \$543.95
Minimum payment due Includes any installment plan payments due this morplan section for more info) Payment due date: Dec. 9, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month.	\$22.00 nth (see installment 0.00 \$543.95
Minimum payment due Includes any installment plan payments due this morplan section for more info) Payment due date: Dec. 9, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this more	\$22.00 nth (see installment 0.00 \$543.95 nth.

Card number	XXXX XXXX XXXX
Statement date	Nov. 12, 2024
Statement period	Oct. 13, 2024 - Nov. 12, 2024
-	

You can view your	current	Rewards point balance
and points earne	d on eligible	purchases at any time!
Simply log in t	o your	Rewards account at
		com.

Your interest charges	INTEREST CHARGES (\$)	INTEREST RATE (%)	INTEREST RATE (%)
Purchases	12.97	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Contact us

www. com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Credit Cards: 1-833-256-7136
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing. Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Page 1 of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

XXXX XXXX XXXX

Balance due
Minimum payment due
Payment due date

\$543.95 \$22.00 Dec. 9, 2024

Amount you're paying





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

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Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in
- interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX X	XXXX XXXX	
Nov. 4 Nov. 4	AUTOMATIC PYMT RECEIVED	10.00 CR
Nov. 12 Nov. 12	INTEREST PURCHASES	12.97
Subtotal for		12.97
Total for card nu	mber XXXX XXXX XXXX	\$543.95

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Dec. 9, 2024

Important notice regarding your Credit Card Account We're writing to inform you of changes being made to your Credit Card Account.

Interest Rate Changes:

Beginning on your **February 2025** statement, the standard interest rate for purchases, fees and other charges is changing from **20.99% to 21.99%.** Your account statement may include outstanding balances from previous months. Any applicable interest will be calculated using the new rate. These changes will be reflected on your February 2025 account statement.

For more information on your current interest rates and fees, please visit com/rates-fees.

Accelerated earn rate changes:

- Currently, you earn 5 Rewards points for every \$1 spent on eligible groceries, dining in and out, gas and transit purchases¹. The accelerated earn rate applies to the first \$50,000 in annual purchases on the Account, at merchants qualifying for the accelerated earn rate, which can be calculated from January 1st to December 31st each year.
- Starting Feb 3rd, 2025, we're introducing individual category spend caps to the accelerated categories, which can be calculated from
- January 1st to December 31st each year:

 o Dining and groceries: \$6,000 per category, per year
 o Transit and gas: \$20,000 per category, per year
 Once the combined cardholder spend on the Rewards collector account exceeds this threshold, you will continue earning points at the Base Rewards earn rate of 1 point per \$1 in purchases. Rewards points will be posted to the primary cardholder's account, provided the Account is open and in good standing when the purchases are made and when the statement is issued.

Important Information about your Cardholder Agreement Credit Card Annual Fee Rebate terms and conditions effective May 1, 2025. We are making some changes to the

If you have a bank account with the Premium Plan or Performance Plan and receive the Premium Plan Credit Card Rebate (up to \$150 annually) or the Performance Plan Credit Card Rebate (up to \$40 annually) (each an "Annual Fee Rebate") applied to your eligible Credit Card, effective the day after your next Credit Card anniversary date following May 1, 2025, you must spend \$15,000 or more in "Qualifying Purchases" annually (within a 12-month period between annual fee-billing dates) using your eligible Credit Card to continue to qualify for the Annual Fee Rebate. A Qualifying Purchase is an eligible purchase that appears on your eligible Credit Card statement, less refunds, and excludes cash advances and cash-like transactions as defined in the Credit Card Cardholder Agreement available online at com/cha.

For full terms and conditions of the Annual Fee Rebates, please refer to the Agreements, Bank Plans and Fees for Everyday Banking booklet, available online at com/agreements and at all branches in Canada.

¹The accelerated earn rate is 5 Rewards points (as applicable) per \$1 charged to the Account for purchases made at merchant locations in Canada classified through the network with a Merchant Category Code ("MCC") that identifies them in the "gas", "grocery", "dining", or "transit" category.



Summary of your account	
Previous total balance, Sep. 12, 2023	\$390.72
Payments and credits	-1,400.00
Purchases and other charges	+2,940.49
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$1,931.21
Includes any installment plan payments due this month plan section for more info)	
Includes any installment plan payments due this month plan section for more info) Payment due date: Nov. 2, 2023	n (see installment
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Nov. 2, 2023 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month	\$1,931.21
Includes any installment plan payments due this month plan section for more info) Payment due date: Nov. 2, 2023 Balance due Balance due is the sum of what you owe this month.	\$1,931.21
Includes any installment plan payments due this month plan section for more info) Payment due date: Nov. 2, 2023 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$1,931.21

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Oct. 12, 2023
Statement period	Sep. 13, 2023 - Oct. 12, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

October is Cyber Security Month! It can be distressing to learn that a cybercriminal has taken over your bank account, but a few tips from the experts can help you avoid becoming a victim of Account Takeover. Learn more at

com/security

Contact us

www. Gom/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Credit Cards: 1-833-256-7136
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking
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Page **1** of 6

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months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

\$1,931.21

\$10.00 Nov. 2, 2023





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

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Page 2 of 6

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XX	XX XXXX	
Sep. 12 Sep. 13	A&W RESTAURANT NORTH VANCOUVBC	27.13
Sep. 16 Sep. 19	CDN TIRE STORE #00601 NT VANCOUVER BC	36.37
Sep. 19 Sep. 20	EUR 18.65@1.479356568 SC-ARRIVEDERCI PARIS	27.59
Sep. 20 Sep. 21	EUR 60.5@1.479338842 CAFE GUSTAVE PARIS 7	89.50
Sep. 21 Sep. 22	EUR 13.95@1.475268817 EXKI 1B ORLY	20.58
Sep. 21 Sep. 22	EUR 10@1.476 RTVM AEROPORTO NAPOLI	14.76
Sep. 21 Sep. 22	EUR 35.4@1.475423728 RISTORANTE CASTEL NUOVO NAPOLI	52.23
Sep. 22 Sep. 25	EUR 49@1.475714285 TRATTORIA DA CONCETTA NAPOLI	72.31
Sep. 22 Sep. 25	EUR 10@1.476 SCATURCHIO DEL 1905 NAPOLI	14.76
Sep. 22 Sep. 25	EUR 7@1.475714285 SJOG NAPOLI	10.33
Sep. 22 Sep. 25	EUR 29.5@1.47559322 PIZZERIA ERRICO PORZIO NAPOLI	43.53
Sep. 22 Sep. 25	EUR 16@1.475625 AR FOOD SRL NAPOLI	23.61
Sep. 23 Sep. 25	EUR 72.6@1.474517906 ATTORI E SPETTATORI NAPOLI	107.05
Sep. 23 Sep. 25	EUR 28@1.474285714 FORTUNA VILLAGE POMPEI POMPEI	41.28
Sep. 24 Sep. 25	EUR 31@1.474193548 KOKISHUSHI PORTICI	45.70
Sep. 23 Sep. 25	EUR 7.6@1.47368421 T TRANSPORT NAPOLI	11.20
Sep. 23 Sep. 25	EUR 6.6@1.472727272 EAV CIRCUMVESUVIANA POMPEI	9.72
Sep. 24 Sep. 25	EUR 41.1@1.474209245 SALVO PIZZAIOLI DA 3 GEN SAN GIORGIO A	60.59
Sep. 24 Sep. 25	EUR 24.39@1.473964739 SOLE365 PORTICI	35.95
Sep. 23 Sep. 25	EUR 2.6@1.473076923 RTVM PARCO MARGHERITA NAPOLI	3.83
Sep. 24 Sep. 25	EUR 2.6@1.473076923 5400566 NAPOLI	3.83
Sep. 25 Sep. 26	EUR 62.5@1.4744 CASA MARIGLIANO SAN GIORGIO A	92.15
Sep. 25 Sep. 26	EUR 22.73@1.474263088 SOLE365 PORTICI	33.51
Sep. 26 Sep. 27	EUR 48.2@1.474273858 SALVO PIZZAIOLI DA 3 GEN SAN GIORGIO A	71.06
Sep. 26 Sep. 27	EUR 20@1.474 SOLE365 PORTICI	29.48
Sep. 27 Sep. 28	EUR 70@1.468142857 RESORT TRE FONTANE PORTICI	102.77

TRANS POSTING DATE	DESCRIPTION	AMOUNT (\$)
Sep. 27 Sep. 29	EUR 24@1.467916666 AUTOSTRADALE ORIO AL SERIO	35.23
Sep. 27 Sep. 29	EUR 18.5@1.468108108 BAR ARRIVI ORIO AL SERIO ORIO AL SERIO	27.16
Sep. 28 Sep. 29	TRSF FROM/DE ACCT/CPT	1,400.00 C
Sep. 29 Oct. 2	EUR 17.84@1.461883408 SR PHARMACY NAOUSA PAROU	26.08
Sep. 29 Oct. 2	EUR 116.5@1.462231759 SAFRAN NAOUSA PAROU	170.35
Sep. 29 Oct. 2	EUR 24@1.462083333 ALIVISION TRANSP MI-MAL ORIO AL SERIO	35.09
Sep. 30 Oct. 2	EUR 5@1.47 TO PARADOSIAKO NAOUSA PAROU	7.35
Sep. 29 Oct. 2	EUR 16.9@1.462130177 TRIPOLITSIOTIS IOANNIS NAOUSA PAROU	24.71
Sep. 30 Oct. 2	EUR 28.1@1.472241992 PITA FRANK PAROS	41.37
Sep. 29 Oct. 2	EUR 13@1.462307692 SSP HELLAS EAT GREEK SPATA	19.01
Sep. 30 Oct. 2	EUR 18.2@1.472527472 SUPER MARKET TANTANH YPAPPAROS	26.80
Oct. 1 Oct. 2	EUR 20.6@1.472815533 PITA FRANK PAROS	30.34
Oct. 1 Oct. 3	EUR 7@1.472857142 ANTONIS N. RAGKOUSIS E.E NAOUSA PAROU	10.31
Oct. 1 Oct. 3	EUR 29@1.47275862 KARINO NAOUSA PAROU	42.71
Oct. 2 Oct. 3	EUR 11.7@1.472649572 NAOUSA PAROU PAROS	17.23
Oct. 1 Oct. 3	EUR 3@1.47 ANTONIS RAGKOUSIS EE NAOUSA PAR	4.41
Oct. 2 Oct. 3	EUR 8@1.47125 KYKLADES TOURISTIKES Y PAROS	11.77
Oct. 2 Oct. 4	EUR 8.5@1.471764705 PAPAIOANNOU AVGOUSTIS NAOUSA PAROU	12.51
Oct. 2 Oct. 4	EUR 130@1.472615384 RIDE MOTO RENTAL NAOUSA PAROU	191.44
Oct. 2 Oct. 4	EUR 20@1.4725 PAROS LP ESTIASH IKE NAOUSA PAROU	29.45
Oct. 2 Oct. 4	EUR 30.8@1.472402597 PAPALITA CHRISI PAROS	45.35
Oct. 2 Oct. 4	EUR 37.01@1.472304782 EKO PAROS FUELS NAOUSA PAR	54.49
Oct. 3 Oct. 4	EUR 11.8@1.473728813 PITA FRANK PAROS	17.39
Oct. 3 Oct. 5	EUR 39.8@1.474120603 SSP HELLAS FOOD VILLAGE SPATA	58.67
Oct. 4 Oct. 5	GBP 21.9@1.713242009 JOHN SNOW LONDON	37.52
Oct. 3 Oct. 5	USD 3.74@1.401069518 EVANGELOS CHOREVAS PAROS	5.24

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Oct. 3	Oct. 6	EUR 59@1.474067796 GOLDEN BAY PAROS	86.97
Oct. 6	Oct. 9	GBP 16.3@1.714723926 JOE THE JUICE UK LTD London	27.95
Oct. 6	Oct. 9	GBP 6@1.715 FRANCO MANCA LONDON	10.29
Oct. 6	Oct. 9	GBP 50@1.7146 FRANCO MANCA LONDON	85.73
Oct. 7	Oct. 9	GBP 14.1@1.719148936 THE FOUR THIEVES LONDON	24.24
Oct. 7	Oct. 9	GBP 14.4@1.71875 THE FOUR THIEVES LONDON	24.75
Oct. 7	Oct. 9	GBP 13.95@1.718279569 THE FOUR THIEVES LONDON	23.97
Oct. 7	Oct. 9	GBP 28.9@1.719031141 THE FOUR THIEVES LONDON	49.68
Oct. 7	Oct. 9	GBP 1.05@1.714285714 NYA*AK Amusement Suppl 01707280002	1.80
Oct. 7	Oct. 9	GBP 1.05@1.714285714 NYA*AK Amusement Suppl 01707280002	1.80
Oct. 8	Oct. 9	GBP 33.75@1.718814814 Dirty Bones Carnaby London	58.01
Oct. 8	Oct. 9	GBP 10.5@1.719047619 BAO SPOT LONDON WC2H	18.05
Oct. 8	Oct. 9	GBP 15.5@1.718064516 THE ADMIRALTY LONDON WC2N	26.63
Oct. 8	Oct. 9	GBP 12.4@1.719354838 THE ADMIRALTY LONDON WC2N	21.32
Oct. 8	Oct. 9	GBP 23.91@1.718946047 THE ADMIRALTY LONDON WC2N	41.10
Oct. 8	Oct. 9	GBP 15.8@1.718987341 THE ADMIRALTY LONDON WC2N	27.16
Oct. 8	Oct. 9	GBP 12.6@1.718253968 JI Chickens London	21.65
Oct. 9	Oct. 10	GBP 27@1.718888888 PRINCE OF WALES THEATR LONDON	46.41
Oct. 9	Oct. 10	GBP 14@1.718571428 THE BLUE POSTS LONDON W1D	24.06
Oct. 9	Oct. 10	GBP 15.6@1.718589743 WOK AND FIRE LONDON	26.81
Oct. 10	Oct. 11	GBP 11.98@1.712854757 HMSHost Heathrow Airpo London	20.52
Oct. 10	Oct. 11	GBP 7.49@1.7129506 HMSHost Heathrow Airpo London	12.83
Oct. 9	Oct. 11	GBP 7.15@1.711888111 SILVER CROSS WHITEHALL	12.24
Oct. 9	Oct. 11	GBP 14.3@1.718181818 SILVER CROSS WHITEHALL	24.57
Oct. 10	Oct. 11	BCF - ONLINE SALES & BOOKVICTORIA BC	119.75
Oct. 11	Oct. 11	SQ *HULA POKE Delta BC	35.81

TRANS DATE	POSTING DATE	DESCRIPTION			AMOUNT (\$)
Oct. 11	Oct. 12	THE MARKET ON YATES	VICTORIA	ВС	3.59
Subtota	l for				2,940.49
Total fo	r card numl	ber XXXX XXXX XXXX			\$1,931.21

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Nov. 2, 2023



Summary of your account	
Previous total balance, Sep. 12, 2024	\$2,045.09
Payments and credits	-2,399.97
Purchases and other charges	+895.86
New installments	0.00
Cash advances ¹	0.00
Total interest charges Fees	0.00
. 000	
Total balance	\$540.98
Minimum payment due	\$10.00
	\$10.00
Minimum payment due Includes any installment plan payments due this mo	\$10.00
Minimum payment due Includes any installment plan payments due this mo plan section for more info)	\$10.00
Minimum payment due Includes any installment plan payments due this mo plan section for more info) Payment due date: Nov. 4, 2024	\$10.00 onth (see installment 0.00 \$540.98
Minimum payment due Includes any installment plan payments due this mo plan section for more info) Payment due date: Nov. 4, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month.	\$10.00 onth (see installment 0.00 \$540.98
Minimum payment due Includes any installment plan payments due this mo plan section for more info) Payment due date: Nov. 4, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this mo	\$10.00 onth (see installment

Card number	XXXX XXXX XXXX
Statement date	Oct. 12, 2024
Statement period	Sep. 13, 2024 - Oct. 12, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

October is Cyber Security Month! It can be distressing to learn that a cybercriminal has taken over your bank account, but a few tips from the experts can help you avoid becoming a victim of Account Takeover. Learn more at com/security

ANNUAL INTEREST DAILY INTEREST Your interest charges INTEREST CHARGES (\$) Purchases 0.00 20.99000 0.05734 23.99000 Cash Advances² 0.00 0.06554

Refer to the Installment Plan section for installment plan related interest charges.

www.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263 Credit Cards: 1-833-256-7136 US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Page **1** of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number **Balance due**

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$540.98 \$10.00 Nov. 4, 2024





O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XX	(XX XXXX	
Sep. 10 Sep. 13	ESSO 7-ELEVEN 37898 VICTORIA BC	65.13
Sep. 12 Sep. 13	LONDON DRUGS 29 VICTORIA BC	31.34
Sep. 12 Sep. 13	BCF - VANIS, SPIRIT OF VICTORIA BC	43.64
Sep. 13 Sep. 16	BRIDGE BREWING COMPANY NORTH VANCOUVBC	34.25
Sep. 15 Sep. 16	OPA011-PARK ROYAL W-VANCOUVER BC	24.25
Sep. 13 Sep. 16	TRSF FROM/DE ACCT/CPT	2,045.00
Sep. 17 Sep. 19	USD 31.99@1.395748671 PY *DILL & PARSLEY NEW YORK NY	44.65
Sep. 18 Sep. 19	USD 28.96@1.395718232 EVA'S X CINCO DE MAYO NEW YORK NY	40.42
Sep. 19 Sep. 20	USD 17.3@1.395953757 WHOLEFDS LNX 10838 NEW YORK NY	24.15
Sep. 21 Sep. 23	AMAZON MKTPL*8Y4AA2ZY3 Amzn.com/billON	21.53
Sep. 21 Sep. 23	USD 18.24@1.399122807 DRAUGHT 55 NEW YORK NY	25.52
Sep. 27 Sep. 27	TRSF FROM/DE ACCT/CPT	354.97
Oct. 8 Oct. 9	USD 2.9@1.396551724 MTA*NYCT PAYGO NEW YORK NY	4.05
Oct. 7 Oct. 9	USD 2.9@1.396551724 MTA*NYCT PAYGO NEW YORK NY	4.05
Oct. 10 Oct. 10	USD 289@1.40650519 GOCITY * NYC 8008879103 MA	406.48
Oct. 10 Oct. 11	AMAZON MKTPL*JJ7J78BV3 Amzn.com/billON	126.40
Subtotal for		895.86
Total for card nur	nber XXXX XXXX XXXX	\$540.98

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Nov. 4, 2024



ous balance, Aug. 12, 2023 nents and credits nases and other charges installments advances ¹	\$79.45 -1,256.00 +1,567.27
nases and other charges installments	,
installments	. 1 567 07
	+1,567.27
advances ¹	0.00
aa.a	0.00
interest charges	0.00
	0.00
balance	\$390.72
nent due date: Oct. 3, 2023	
installments not yet due	0.00
nce due ce due is the sum of what you owe this month.	\$390.72
nce due	\$390.72
nce due ce due is the sum of what you owe this month. des any installment plan payments due this month.	\$390.72

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572
Total interest charges	\$0.00		

Card number	XXXX XXXX XXXX
Statement date	Sep. 12, 2023
Statement period	Aug. 13, 2023 - Sep. 12, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

Kids are growing up in a vast and ever-changing digital environment. As online learning and socializing increases, find tips by visiting com/security to help keep your kids safe on

com/security to help keep your kids safe on the Internet.

Contact us

www.accom/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Credit Cards: 1-833-256-7136
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Page 1 of 3

\$390.72

\$10.00

Oct. 3, 2023

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum paymer

Minimum payment due
Payment due date

Amount you're paying



XXXX XXXX XXXX



P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXX	X XXXX	
Aug. 13 Aug. 15	BCF - ONLINE SALES & BOOKVICTORIA BC	112.30
Aug. 14 Aug. 15	BCF - ONLINE SALES & BOOKVICTORIA BC	112.30
Aug. 14 Aug. 15	BCF - COASTAL CELEBRATIONVICTORIA BC	16.26
Aug. 14 Aug. 16	USD 312@1.380544871 CLIPPER VACATIONS 2064432560 WA	430.73
Aug. 16 Aug. 18	NUBO KITCHEN VICTORIA BC	61.95
Aug. 17 Aug. 18	VERRY KWICK TREATS SIDNEY BC	9.00
Aug. 18 Aug. 18	SQ *HULA POKE Delta BC	35.81
Aug. 20 Aug. 21	SQ *EARLS WHISTLER Whistler BC	88.77
Aug. 21 Aug. 22	BCF - ONLINE SALES & BOOKVICTORIA BC	119.75
Aug. 21 Aug. 23	SALSA MEXICAN RESTAURANT DELTA BC	11.55
Aug. 21 Aug. 24	WOK N ROLL RESTAURANT DELTA BC	13.81
Aug. 26 Aug. 28	USD 44.81@1.398125418 YARD HOUSE 83400083436 SEATTLE WA	62.65
Aug. 26 Aug. 28	USD 41.02@1.398098488 T-MOBILE PARK SEATTLE WA	57.35
Aug. 27 Aug. 28	NOODLEBOX VICTORIA BC	35.86
Aug. 27 Aug. 29	USD 50.09@1.39828309 PUB 70 SEATTLE WA	70.04
Aug. 30 Aug. 31	TACOFINO VICTORIA VICTORIA BC	34.65
Aug. 31 Aug. 31	BRAY'S VICTORIA BC	79.47
Aug. 29 Sep. 1	PHO TRU VICTORIA BC	35.02
Sep. 1 Sep. 1	TRSF FROM/DE ACCT/CPT	1,256.00
Sep. 4 Sep. 5	BCF - ONLINE SALES & BOOKVICTORIA BC	93.10
Sep. 4 Sep. 5	TIM HORTONS #4778 LAKE COWICHANBC	9.73
Sep. 11 Sep. 11	SQ *TAP & BARREL SHIPYARDNorth VancouvBC	77.17
Subtotal for		1,567.27
Total for card num	ber XXXX XXXX XXXX	\$390.72

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Oct. 3, 2023



Summary of your account	
Previous total balance, Aug. 12, 2024	\$218.12
Payments and credits	-42.00
Purchases and other charges	+1,816.34
New installments	0.00
Cash advances ¹	0.00 +52.63
Total interest charges Fees	+52.63
	0.00
Total balance	\$2,045.09
Minimum payment due Includes any installment plan payments due this moplan section for more info)	\$62.00 ponth (see installment
Includes any installment plan payments due this mo	
Includes any installment plan payments due this moplan section for more info) Payment due date: Oct. 7, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month	0.00 \$2,045.09
Includes any installment plan payments due this moplan section for more info) Payment due date: Oct. 7, 2024 Total installments not yet due Balance due	0.00 \$2,045.09
Includes any installment plan payments due this morphan section for more info) Payment due date: Oct. 7, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month Includes any installment plan payments due this more	0.00 \$2,045.09 I. onth.

Card number	XXXX XXXX XXXX
Statement date	Sep. 12, 2024
Statement period	Aug. 13, 2024 - Sep. 12, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at com.

Security Tip

Kids are growing up in a vast and ever-changing digital environment. As online learning and socializing increases, find tips by visiting com/security to help keep your kids safe on the Internet.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	52.63	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

www.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263 Credit Cards: 1-833-256-7136 US (Call Collect): 1-514-877-0330

Lost/stolen cards

immediately report your card as missing. Online via Online Banking Danking
Toll Free Calls Canada & US: 1-800-361-3361
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Page **1** of 4

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due Minimum payment due Payment due date

Oct. 7, 2024

\$2,045.09

\$62.00

Amount you're paying

XXXX XXXX XXXX



P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

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Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 4

How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card nur	mber: XXXX XXX	XX XXXX	
Aug. 1	0 Aug. 13	MOBIL@ - NORTH VANCOUVBC	4.29
Aug. 1	2 Aug. 13	INDIGO 739 WEST VANCOUVEBC	82.99
Aug. 1	2 Aug. 13	FSM 1045 N.VANCOUVER BC	47.26
Aug. 1	4 Aug. 15	BCF - TSAWWASSEN VICTORIA BC	105.60
Aug. 1	5 Aug. 15	SQ *CHACHI'S TSAWWASSEN MDelta BC	16.90
Aug. 1	5 Aug. 15	SQ *HULA POKE Delta BC	38.11
Aug. 1	6 Aug. 19	THE MARKET ON YATES VICTORIA BC	31.86
Aug. 1	7 Aug. 19	PENCO LIQUOR YATES VICTORIA BC	71.09
Aug. 1	7 Aug. 20	LITTLE JUMBO RESTAURANT VICTORIA BC	91.08
Aug. 2	2 Aug. 22	TST-Pinhalla Pinball P Victoria BC	43.12
Aug. 2	2 Aug. 22	TST-Pinhalla Pinball P Victoria BC	10.00
Aug. 2	2 Aug. 23	SQ *SUPERBABA (VICTORIA) Victoria BC	39.85
Aug. 2	2 Aug. 26	SAVE ON FOODS #933 DUNCAN BC	71.50
Aug. 2	2 Aug. 26	ESSO 7-ELEVEN 37898 VICTORIA BC	89.91
Aug. 2	6 Aug. 28	PETRO CANADA39076 DUNCAN BC	38.91
Aug. 2	9 Aug. 30	TST-Tacofino - Victori Victoria BC	42.12
Aug. 2	9 Sep. 2	SAVE ON FOODS 2250 VICTORIA BC	56.51
Aug. 2	9 Sep. 2	SAVE ON FOODS 2250 VICTORIA BC	41.26
Sep. 1	Sep. 2	BCF-DEP SELF SERVE TIC NANAIMO BC	38.70
Sep. 2	Sep. 3	Grey Wolf Bar Chilliwack BC	21.71
Sep. 2	Sep. 3	AMZN Mktp CA*ZT7RN9T82 WWW.AMAZON.CAON	54.86
Sep. 3	Sep. 3	MASTERCLASS.COM/CHARGE HTTPSWWW.MASTCA	128.40
Sep. 2	Sep. 3	BCF-HSB SELF SERVE TIC WEST VANCOUVEBC	38.70
Sep. 3	Sep. 5	SAVE ON FOODS 2250 VICTORIA BC	98.30
Sep. 6	Sep. 6	AUTOMATIC PYMT RECEIVED	42.00 CR
Sep. 7	Sep. 9	R PARKING - BC FERRIES VICTORIA BC	15.00
Sep. 8	Sep. 9	SQ *BATCH PLAZA VANCOUVER BC	46.14
Sep. 8	Sep. 9	SQ *MOM'S GRILLED CHEESE Burnaby BC	37.43
Sep. 7	Sep. 9	THEATRE UNDER THE STARS VANCOUVER BC	50.60
Sep. 7	Sep. 9	BCF - OAK BAY, QUEEN OF VICTORIA BC	44.28
Sep. 7	Sep. 9	BCF-DEP SELF SERVE TIC NANAIMO BC	38.70
Sep. 7	Sep. 9	JUNGLE ROOM VANCOUVER BC	21.71
Sep. 8	Sep. 9	BEST WESTERN + SANDS HOTEVANCOUVER BC	19.00
Sep. 8	•	Noodlebox_2 Duncan BC	37.19
Sep. 8	•	BCF - OAK BAY, QUEEN OF VICTORIA BC	20.35
Sep. 8	Sep. 9	BCF-HSB SELF SERVE TIC WEST VANCOUVEBC	38.70
Sep. 1	0 Sep. 11	SQ *SUPERBABA (VICTORIA) Victoria BC	18.72
Sep. 1	1 Sep. 11	RED BARN JAMES BAY VICTORIA BC	30.04

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Sep. 12 Sep. 12	TST-Pinhalla Pinball P Victoria BC	12.07
Sep. 12 Sep. 12	SQ *CRAFT (VICTORIA) LTD. Victoria BC	83.38
Sep. 12 Sep. 12	INTEREST PURCHASES	52.63
Subtotal for		1,868.97
Total for card nun	nber XXXX XXXX XXXX	\$2,045.09

Trade-marks/ Registered trade-marks of Trademark of Trade
--

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Oct. 7, 2024

Summary of your account Previous total balance, Mar. 7, 2024 \$3.381.64 Payments and credits -5,600.00 Purchases and other charges +2,432.40 New installments 0.00 0.00 Cash advances¹ 0.00 Total interest charges 0.00 Fees Total balance \$214.04 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Apr. 29, 2024 \$214.04 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$18,000.00 Your credit limit

Your available credit	\$17,785.96
Amount over credit limit	\$0.00
Estimated time to repay – If you only make min estimated time to pay off your balance including months.	nimum monthly payment, the ginterest is 1 years and 11

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Mr	
Card number	XXXX XXXX XXXX
Statement date	Apr. 7, 2024
Statement period	Mar. 8, 2024 - Apr. 7, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!

Simply log in to your Rewards account at com.

Security Tip

March is Fraud Prevention Month. Are you up to date on the latest scams? Check out our Security Alerts page on com/security for a listing of the latest scams and ways to stay protected.

com/onlinebanking Foll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com,

Page **1** of 4

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number **Balance due** Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$214.04 \$10.00 Apr. 29, 2024





O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

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How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 4

How to make payments to your credit card account

You have many convenient ways to pay

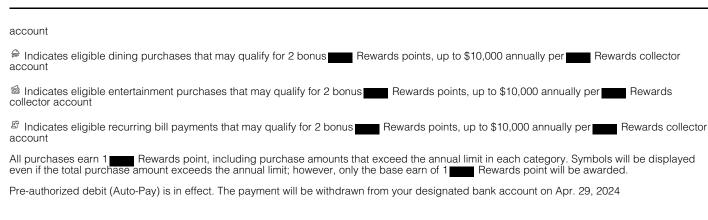
- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	ber: XXXX XXX	XX XXXX	
Mar. 6	Mar. 8	THE ORIGINAL FARM DOWN VICTORIA BC	26.87
Mar. 8	Mar. 11	TIM HORTONS #3258 VICTORIA BC	12.05
Mar. 9	Mar. 11	SHOPPERS DRUG MART #02 VICTORIA BC	4.61
Mar. 10	Mar. 11	TELUS PRE-AUTH PAYMENT EDMONTON AB	231.21
Mar. 11	Mar. 12	Subway 12962 Victoria BC	19.17
Mar. 12	Mar. 13	ISLAND POKE VICTORIA BC	18.43
Mar. 13	Mar. 14	PAPPLE.COM/BILL 866-712-7753 ON	1.44
Mar. 13	Mar. 14	TST-Tacofino - Victori Victoria BC	16.80
Mar. 12	Mar. 14	TELUS MOBILITY PREAUTH CALGARY AB	103.04
Mar. 13	Mar. 15	STICKY WICKET VICTORIA BC	10.60
Mar. 15	Mar. 15	SQ *SUPERBABA VICTORIA Victoria BC	16.31
Mar. 15	Mar. 18	Subway 12962 Victoria BC	15.90
Mar. 15	Mar. 18	REXALL PHARMACY #7121 VICTORIA BC	18.59
Mar. 16	Mar. 18	LAKE COWICHAN HOME HAR LAKE COWICHANBC	14.55
Mar. 16	Mar. 18	BC LIQUOR #067 LAKE COWICHANBC	32.72
Mar. 16	Mar. 18	JERRYS CANNABIS CO LAKE COWICHANBC	32.02
Mar. 16	Mar. 18	TRSF FROM/DE ACCT/CPT	3,800.00 CR
Mar. 15	Mar. 19	PUBLIC SERVICE CTR CI VICTORIA BC	1,500.00
Mar. 19	Mar. 20	USD 84.86@1.39559274 TIXR* 11MIAMI RICK ROS SANTA MONICA CA	118.43
Mar. 18	Mar. 20	VANCOUVER COASTAL HEAL BURNABY BC	35.00
Mar. 19	Mar. 20	USD 40@1.39575 DICE.FM LOS ANGELES CA	55.83
Mar. 20	Mar. 20	TRSF FROM/DE ACCT/CPT	500.00 CR
Mar. 26	Mar. 26	TRSF FROM/DE ACCT/CPT	1,300.00 CR
Mar. 28	Apr. 1	BC LIQUOR # 196 NORTH VANCOUVBC	36.17
Mar. 31	Apr. 1	QUESADA BURRITOS AND T NORTH VANCOUVBC	27.91
Apr. 2	Apr. 3	OXFORD HOUSE OF HAIR D VICTORIA BC	60.00
Apr. 3	Apr. 4	Spotify P2B205FDE0 Stockholm SWE	12.31
Apr. 4	Apr. 5	MANULIFE TRAVEL INSURA TORONTO ON	12.44
Subtota	I for MR		2,432.40
Total fo	or card num	ber XXXX XXXX XXXX	\$214.04



[₹] Indicates eligible travel purchases that may qualify for 4 bonus Rewards points, up to \$15,000 annually per Rewards collector



Important information regarding your Credit Card Benefits

We're writing to inform you about upcoming changes to your Credit Card benefits.

- Enterprise Rent-A-Car will be added as a car rental partner. You will continue receiving discounts with your credit card of up to 20% on National Car Rental and Alamo Rent A Car and get up to 5% discount on Enterprise Rent-A-Car. To book rental cars with these partners, please use the NEW Car Rental Booking tool https://partners.rentalcar.com/

Booking directly with partner websites and quoting the applicable discount codes (3717122 for National Car Rental and 7014883 for Alamo Rent a Car) will no longer be available after **April 30, 2024.**

- The 24-hour access to Concierge service benefit will no longer be available from May 03, 2024.

Previous balance, Jul. 7, 2023	\$1,213.41
Payments and credits	-2,900.00
Purchases and other charges	+2,580.67
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
rees	0.00
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info)	\$894.08 \$10.00
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Aug. 28, 2023	\$894.08 \$10.00 s month (see installment
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Aug. 28, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this more	\$894.08 \$10.00 \$894.08 onth.
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Aug. 28, 2023 Total installments not yet due Balance due	\$894.08 \$10.00 \$894.08 onth.
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Aug. 28, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this mount of the sum of what you owe the sum of w	\$894.08 \$10.00 s month (see installment 0.00 \$894.08 onth. s month.

Statement date	Aug. 7, 2023
Statement period	Jul. 8, 2023 - Aug. 7, 2023
You can view your current and points earned on eligible Simply log in to your	Rewards point balance

XXXX XXXX XXXX

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

Total interest charges \$0.00

Contact us

Mr

Card number

Com/onlinebanking
Toll Free Calls Canada & US: 1-866-991-4769
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX

\$894.08 \$10.00 Aug. 28, 2023





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

If you are paying by mail

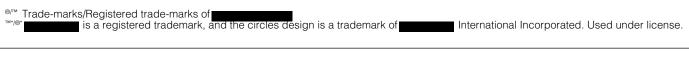
- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

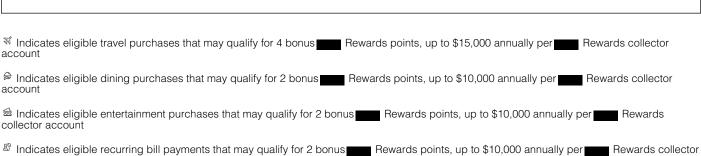
Page 2 of 5

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card nun	nber: XXXX X	XXX	XXXX MR	
Jul. 7	Jul. 10		SQ *JAMJAR CANTEEN NOR North VancouvBC	17.96
Jul. 6	Jul. 10		MACCHIATO@THE JULIET VICTORIA BC	13.40
Jul. 6	Jul. 10		BOURBON ST. GRILL TSAWWASSEN BC	19.50
Jul. 8	Jul. 10		COMPASS ACCOUNT BURNABY BC	0.10
Jul. 7	Jul. 10		COMPASS ACCOUNT BURNABY BC	6.20
Jul. 7	Jul. 10		RILEYS RESTAURANT VANCOUVER BC	309.51
Jul. 8	Jul. 10		BC LIQUOR #112 VANCOUVER BC	15.31
Jul. 8	Jul. 10		VONNS VANCOUVER BC	25.41
Jul. 9	Jul. 10		SQ *TAP & BARREL SHIPY North VancouvBC	89.95
Jul. 8	Jul. 10	e C	TELUS PRE-AUTH PAYMENT EDMONTON AB	216.94
Jul. 8	Jul. 10		CITY OF VAN PAYBYPHONE VANCOUVER BC	3.18
Jul. 10	Jul. 10		Earnest Ice Cream Vancouver BC	32.82
Jul. 9	Jul. 10		TRSF FROM/DE ACCT/CPT	1,500.00 CR
Jul. 10	Jul. 11		QUESADA BURRITOS AND T NORTH VANCOUVBC	15.57
Jul. 11	Jul. 12		AMZN Mktp CA*V346H8ND3 WWW.AMAZON.CAON	22.14
Jul. 11	Jul. 12		BCF - NEWWESTMSTER, QU VICTORIA BC	2.93
Jul. 11	Jul. 12		BCF-TSA SELF SERVE TIC DELTA BC	19.20
Jul. 12	Jul. 13		SQ *SUPERBABA VICTORIA Victoria BC	21.14
Jul. 11	Jul. 13		STICKY WICKET VICTORIA BC	44.14
Jul. 12	Jul. 13		GOLD HAIR LOUNGE VICTORIA BC	54.60
Jul. 13	Jul. 13		Subway 12962 Victoria BC	20.13
Jul. 13	Jul. 13	E 0	APPLE.COM/BILL 866-712-7753 ON	1.44
Jul. 12	Jul. 14	E)	TELUS MOBILITY PREAUTH CALGARY AB	103.04
Jul. 13	Jul. 14		BCF-SWB SELF SERVE TIC SIDNEY BC	19.20
Jul. 13	Jul. 17		TACOFINO VICTORIA (XDI VICTORIA BC	21.53
Jul. 13	Jul. 17		BLUEBIRD CAB #78 VICTORIA BC	68.90
Jul. 15			SQ *THE GARDEN BEER MA North VancouvBC	19.00
Jul. 14	Jul. 17		BEERE BREWING COMPANY NORTH VANCOUVBC	20.88
Jul. 14	Jul. 17		BEERE BREWING COMPANY NORTH VANCOUVBC	10.12
Jul. 14	Jul. 17		DOS AMIGOS HOSPITALITY VANCOUVER BC	14.65
Jul. 16	Jul. 17		MARKETPLACE IGA # 038 N.VANCOUVER BC	27.64
Jul. 18	Jul. 19		BCF - NEWWESTMSTER, QU VICTORIA BC	5.54
Jul. 18	Jul. 19		BCF-TSA SELF SERVE TIC DELTA BC	38.40
Jul. 18	Jul. 19		THE ORIGINAL FARM VICTORIA BC	66.48
Jul. 18	Jul. 20		BLENKINSOP VALLEY GOLF VICTORIA BC	30.00
Jul. 19	Jul. 20		Subway 12962 Victoria BC	22.55

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Jul. 18	Jul. 20	æ	BODEGA VICTORIA BC	110.73
Jul. 18	Jul. 21	<u>₽</u>	MACCHIATO@THE JULIET VICTORIA BC	26.32
Jul. 20	Jul. 21		BCF-SWB SELF SERVE TIC SIDNEY BC	38.40
Jul. 19	Jul. 24		MACCHIATO@THE JULIET VICTORIA BC	10.21
Jul. 21	Jul. 24		BCF - ONLINE SALES & B VICTORIA BC	112.30
Jul. 21	Jul. 24		MARKETPLACE IGA # 038 N.VANCOUVER BC	8.39
Jul. 20	Jul. 24		NEWTON WHALLEY HI-WAY SURREY BC	66.75
Jul. 21	Jul. 24		COMPASS ACCOUNT BURNABY BC	3.15
Jul. 22	Jul. 24		SQ *THE GARDEN North VancouvBC	6.75
Jul. 23	Jul. 24		UBER CANADA/UBEREATS TORONTO ON	83.28
Jul. 24	Jul. 24	<u>₽</u>	SQ *THE GARDEN North VancouvBC	9.05
Jul. 24	Jul. 24		SQ *THE GARDEN North VancouvBC	9.05
Jul. 24	Jul. 24		SQ *THE GARDEN North VancouvBC	9.05
Jul. 21	Jul. 24		TRSF FROM/DE ACCT/CPT	1,400.00
Jul. 20	Jul. 27		MACCHIATO@THE JULIET VICTORIA BC	8.10
Jul. 26	Jul. 27		QUESADA BURRITOS AND T NORTH VANCOUVBC	15.57
Jul. 26	Jul. 28		COMPASS ACCOUNT BURNABY BC	4.55
Jul. 27	Jul. 28		BCF - NEWWESTMSTER, QU VICTORIA BC	5.54
Jul. 30	Aug. 1		COUNTRY GROCER LAKE CO LAKE COWICHANBC	44.91
Aug. 1	Aug. 3		A&W #0333 DUNCAN BC	18.55
Aug. 2	Aug. 3		DUNCAN MEADOWS GOLF DUNCAN BC	12.00
Aug. 2	Aug. 4		BC LIQUOR #067 LAKE COWICHANBC	115.05
Aug. 3	Aug. 4	<u></u>	Spotify P24C4D9652 Stockholm SWE	11.19
Aug. 1	Aug. 4		ESSO 7-ELEVEN 37898 VICTORIA BC	117.28
Aug. 6	Aug. 7		COWICHAN VALLEY PES DUNCAN BC	315.00
Subtota	I for MR			2,580.67
Total fo	or card nu	ımb	er XXXX XXXX XXXX	\$894.08





Mr Card number: XXXX XXXX XXXX

account

All purchases earn 1 Rewards point, including purchase amounts that exceed the annual limit in each category. Symbols will be displayed even if the total purchase amount exceeds the annual limit; however, only the base earn of 1 Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Aug. 28, 2023

Summary of your account Previous total balance, Jul. 7, 2024 \$3.184.99 Payments and credits -3,000.00 Purchases and other charges +3,566.07 New installments 0.00 Cash advances¹ 0.00 Total interest charges +41.87 Fees 0.00 Total balance \$3,792.93 Minimum payment due \$51.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Sep. 3, 2024 0.00 Total installments not yet due Balance due \$3,792.93 Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. Your credit limit \$18,000.00 Your available credit \$14,207.07 Amount over credit limit \$0.00 **Estimated time to repay** – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 33 years and 00 months.

Mr	
Card number	XXXX XXXX XXXX
Statement date	Aug. 7, 2024
Statement period	Jul. 8, 2024 - Aug. 7, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

Security Tip

Learn how to best protect yourself when using Wi-Fi networks; private and public. For useful security tips, visit com/security

ANNUAL DAILY Your interest charges INTEREST INTEREST INTEREST CHARGES (\$) RATE (%) Purchases 0.05734 20.99000 41.87 Cash Advances² 0.00 23.99000 0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Contact us

com/onlinebanking Toll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

XXXX XXXX XXXX

Balance due
Minimum payment due
Payment due date

\$3,792.93 \$51.00 Sep. 3, 2024

Amount you're paying





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 5

How to make payments to your credit card account

You have many convenient ways to pay

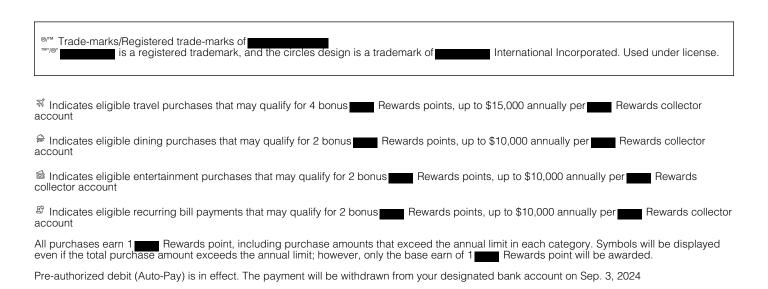
- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in
- interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX XXX	X XXXX	<u>.</u>
Jul. 5	Jul. 8	HARBOUR AIR RESERVATIO RICHMOND BC	140.99
Jul. 7	Jul. 9	TELUS PRE-AUTH PAYMENT EDMONTON AB	236.81
Jul. 9	Jul. 10	DEN GR NLANDSKE Koebenhavn K DNK	16.12
Jul. 10	Jul. 10	TRSF FROM/DE ACCT/CPT	3,000.00 CR
Jul. 9	Jul. 11 →	DKK 140@0.203428571 NH COLLECTION COPENHAG COPENHAGEN DNK	28.48
Jul. 11	Jul. 12	SEK 158@0.132848101 ARTISAN BAR Malmo SWE	20.99
Jul. 11	Jul. 12	SEK 55@0.132727272 Zettle_*King Nuts ma MALMO SWE	7.30
Jul. 11	Jul. 12	SEK 478.5@0.132873563 SURF*Scandwich mllan Malm SWE	63.58
Jul. 11	Jul. 12	SEK 180@0.132833333 SURF*Scandwich mllan Malm SWE	23.91
Jul. 12	Jul. 15	APPLE.COM/BILL 866-712-7753 ON	1.44
Jul. 12	Jul. 15	SEK 261.8@0.134262796 Systembolaget MALMOe SWE	35.15
Jul. 12	Jul. 15	SEK 430@0.134279069 LOOMISP*L'Enoteca Malmo SWE	57.74
Jul. 12	Jul. 15	TELUS MOBILITY PREAUTH CALGARY AB	108.64
Jul. 12	Jul. 15	SEK 2500@0.13362 SKJUTA KORK AB MALMO SWE	334.05
Jul. 13	Jul. 15	SEK 495@0.133616161 STORASYSTER MASTIO MALMO SWE	66.14
Jul. 13	Jul. 15	SEK 440@0.133613636 Zettle_*Disgusting Foo Malmo SWE	58.79
Jul. 15	Jul. 16	SEK 780@0.133628205 STROMMA SE MOBILE 070 STOCKHOLM SWE	104.23
Jul. 15	Jul. 16	SEK 440@0.133613636 VASAMUSEETS ENT STOCKHOLM SWE	58.79
Jul. 15	Jul. 16 €	SEK 566.5@0.133292144 Ramenramen AB Stockholm SWE	75.51
Jul. 15	Jul. 16	SEK 476@0.133613445 CAFE CRONAN STOCKHOLM SWE	63.60
Jul. 16	Jul. 17 🕏	SEK 538@0.133289962 Avicii Experience Stockholm SWE	71.71
Jul. 16	Jul. 17	SEK 200@0.1333 Gott Experten stockholm SWE	26.66
Jul. 16	Jul. 17	SEK 234@0.133290598 Zettle_*Vape Sweden AB Skarholmen SWE	31.19
Jul. 17	Jul. 18	EUR 3.6@1.527777777 PRET A MANGER TREMBLAY EN FFRA	5.50
Jul. 17	Jul. 19	COMPASS ACCOUNT BURNABY BC	9.65
Jul. 19	Jul. 22	BCF-SWB SELF SERVE TIC SIDNEY BC	19.10
Jul. 20	Jul. 22	SPIRIT OF MT SEYMOUR L NORTH VANCOUVBC	45.26
Jul. 21	Jul. 22	APPLE.COM/BILL 866-712-7753 ON	14.55

TRANS	POSTING		omos your last statement (continu	,
DATE	DATE		DESCRIPTION	AMOUNT (\$)
Jul. 21	Jul. 22		COMPASS ACCOUNT BURNABY BC	0.05
Jul. 20	Jul. 22		COMPASS ACCOUNT BURNABY BC	6.35
Jul. 21	Jul. 22		GREENSTAR CANNABIS NOR NORTH VANCOUVBC	25.86
Jul. 23	Jul. 24		HARBOUR AIR RESERVATIO RICHMOND BC	242.00
Jul. 24	Jul. 26		DR. SAMSON NG VANCOUVER BC	250.00
Jul. 27	Jul. 29		COMPASS ACCOUNT BURNABY BC	3.20
Jul. 28	Jul. 29		SQ *MOBILE BAR North VancouvBC	9.53
Jul. 28	Jul. 29		UBER CANADA/UBERTRIP TORONTO ON	9.93
Jul. 28	Jul. 29		HARBOUR AIR RESERVATIO RICHMOND BC	198.00
Jul. 27	Jul. 29	\Re	INN AT LAUREL POINT VICTORIA BC	12.39
Jul. 29	Jul. 29		SQ *MOBILE BAR North VancouvBC	23.86
Jul. 28	Jul. 30		COMPASS ACCOUNT BURNABY BC	3.20
Jul. 28	Jul. 30	\mathbb{A}	INN AT LAUREL POINT VICTORIA BC	344.46
Jul. 31	Aug. 1		USD 394@1.42073604 CFA Institute 4349515499 VA	559.77
Aug. 1	Aug. 1		UBC EPAYMENT 604-822-2008 BC	11.98
Aug. 3	Aug. 5		SQ *FRESHCOAST HEALTH Lake CowichanBC	27.30
Aug. 3	Aug. 5	<u></u>	Spotify P2E3E594D1 Stockholm SWE	12.31
Aug. 1	Aug. 5		ESSO 7-ELEVEN 37898 VICTORIA BC	100.00
Aug. 7	Aug. 7		INTEREST PURCHASES	41.87
Subtota	al for MR			3,607.94
		umb	or YYYY YYYY YYYY	\$3 702 03

Total for card number XXXX XXXX XXXX \$\ \$3,792.93



Important information regarding your Credit Card Benefits

The free access to Boingo Wi-Fi benefit will no longer be available from October 01, 2024.

Summary of your account Previous total balance, Nov. 7, 2023 \$3.068.78 Payments and credits -4,000.00 Purchases and other charges +1,605.80New installments 0.00 Cash advances¹ 0.00 0.00 Total interest charges Fees 0.00 Total balance \$674.58 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Dec. 28, 2023 \$674.58 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$18,000.00 Your credit limit Your available credit \$17,325.42 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 6 years and 00

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

Refer to the Installment Plan section for installment plan related interest charges.

Mr	
Card number	XXXX XXXX XXXX
Statement date	Dec. 7, 2023
Statement period	Nov. 8, 2023 - Dec. 7, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

Security Tip

Learn what you can do to stay safe this holiday season by visiting com/security. Get the best gift of all; peace of mind.

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-866-991-4769
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page 1 of 4

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX **\$674.58**

\$10.00 Dec. 28, 2023





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

Page 2 of 4

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXX	X XXXX	_
Nov. 7 Nov. 9 \$	QUALITY INN DOWNTOWN I VICTORIA BC	158.55
Nov. 8 Nov. 10	TELUS PRE-AUTH PAYMENT EDMONTON AB	260.33
Nov. 10 Nov. 13	TACOFINO VICTORIA VICTORIA BC	15.75
Nov. 10 Nov. 13	UBER CANADA/UBEREATS TORONTO ON	92.58
Nov. 11 Nov. 13	TELUS MOBILITY PREAUTH CALGARY AB	551.76
Nov. 13 Nov. 13	APPLE.COM/BILL 866-712-7753 ON	1.44
Nov. 13 Nov. 14 🗟	SELECTYOURTICKETS.COM 250-762-5050 BC	81.00
Nov. 14 Nov. 14	TRSF FROM/DE ACCT/CPT	4,000.00 CR
Nov. 14 Nov. 15	SHOPPERS DRUG MART #02 VICTORIA BC	7.83
Nov. 14 Nov. 17	MACCHIATO@THE JULIET VICTORIA BC	13.68
Nov. 16 Nov. 17	VICEXPRESS TERIYAKI & VICTORIA BC	18.11
Nov. 24 Nov. 24	SQ *DOLCE AMORE - LOLO North VancouvBC	29.90
Nov. 24 Nov. 27	BOURBON ST.GRILL WEST VANCOUVEBC	21.46
Nov. 26 Nov. 27	RW&CO #2299 TSAWWASSEN BC	31.59
Nov. 26 Nov. 27	RW&CO #2299 TSAWWASSEN BC	127.54
Nov. 26 Nov. 27	SIMONS- PARK ROYAL WEST VANCOUVEBC	58.00
Nov. 29 Dec. 1	PEACOCK BILLIARD VICTORIA BC	18.50
Nov. 29 Dec. 4	PEACOCK BILLIARD VICTORIA BC	18.50
Dec. 1 Dec. 4	PENCO LIQUOR YATES VICTORIA BC	37.98
Nov. 30 Dec. 4	MACCHIATO@THE JULIET VICTORIA BC	29.93
Dec. 2 Dec. 4	PENCO LIQUOR YATES VICTORIA BC	19.06
Dec. 3 Dec. 4	Spotify P27AC4B9FA Stockholm SWE	12.31
Subtotal for MR		1,605.80
Total for card num	ber XXXX XXXX XXXX	\$674.58

Trade-marks/Registered trade-marks of is a registered trademark, and the circles design is a trademark of International Incorporated. Used under license.

Indicates eligible travel purchases that may qualify for 4 bonus Rewards points, up to \$15,000 annually per Rewards collector account.

Rewards points, up to \$10,000 annually per Rewards collector account.

collector account

By Indicates eligible recurring bill payments that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector

🖻 Indicates eligible entertainment purchases that may qualify for 2 bonus 📰 Rewards points, up to \$10,000 annually per 📰 Rewards

All purchases earn 1 Rewards point, including purchase amounts that exceed the annual limit in each category. Symbols will be displayed even if the total purchase amount exceeds the annual limit; however, only the base earn of 1 Rewards point will be awarded.

(continued on next page)

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Dec. 28, 2023

Summary of your account Previous total balance, Nov. 7, 2024 Payments and credits Purchases and other charges New installments 0.00 Cash advances¹ 0.00 Total interest charges 0.00 Fees Total balance \$1,302.38 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Dec. 30, 2025 0.00 Total installments not yet due **Balance due** \$1,302.38 Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. Your credit limit \$18,000.00 Your available credit \$16,697.62 Amount over credit limit \$0.00 **Estimated time to repay** – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 11 years and 06 months.

	1411	
	Card number	XXXX XXXX XXXX
\$5,563.78	Statement date	Dec. 7, 2024
-6,000.00	Statement period	Nov. 8, 2024 - Dec. 7, 2024
+1,738.60		
0.00		

You can view your current Rewards point balance and points earned on eligible purchases at any time!

Simply log in to your Rewards account at com.

Security Tip

Learn what you can do to stay safe this holiday season by visiting com/security. Get the best gift of all; peace of mind.

ANNUAL DAILY Your interest charges INTEREST INTEREST INTEREST CHARGES (\$) RATE (%) Purchases 0.05734 20.99000 0.00 Cash Advances² 0.00 23.99000 0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Contact us

com/onlinebanking Toll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page **1** of 5

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$

\$1,302.38 \$10.00 Dec. 30, 2025

Dec. 30, 2025





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

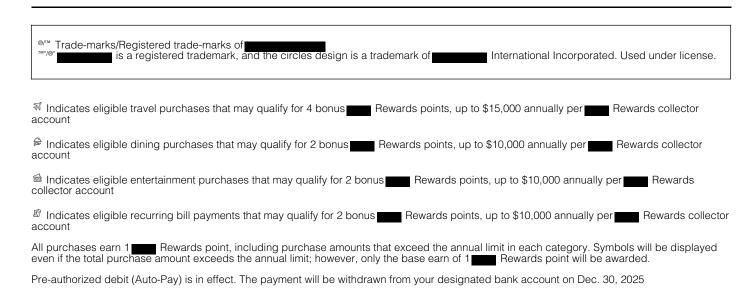
You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in
- interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card nun	nber: XXXX X	XXX	(XXXX	
Nov. 8	Nov. 11		USD 2.9@1.431034482 MTA*NYCT PAYGO NEW YORK NY	4.15
Nov. 8	Nov. 11		USD 8.5@1.429411764 MTA*NYCT PAYGO NEW YORK NY	12.15
Nov. 9	Nov. 11		USD 6.58@1.425531914 SQ *BLUE BOTTLE COFFEE Chicago IL	9.38
Nov. 8	Nov. 11	eg.	TELUS PRE-AUTH PAYMENT EDMONTON AB	242.41
Nov. 9	Nov. 11		USD 5@1.426 VENTRA ACCOUNT CHICAGO IL	7.13
Nov. 10) Nov. 11		USD 13.29@1.427389014 AMZ*n1ntb2mjh United C Chicago IL	18.97
Nov. 10) Nov. 11		USD 8.03@1.425902864 AMZ*czvbm9tkt United C Chicago IL	11.45
Nov. 10) Nov. 11		USD 5@1.426 VENTRA ACCOUNT CHICAGO IL	7.13
Nov. 10) Nov. 12		USD 8.82@1.426303854 16R UNITED CNTR MADHOU CHICAGO IL	12.58
Nov. 10) Nov. 12		USD 148.83@1.427400389 19R BLACKHAWKS STORE M CHICAGO IL	212.44
Nov. 10) Nov. 12		USD 43.7@1.427459954 1C UNITED CNTR CONCESS CHICAGO IL	62.38
Nov. 1	1 Nov. 12		USD 2.9@1.431034482 MTA*NYCT PAYGO NEW YORK NY	4.15
Nov. 1	1 Nov. 12		USD 8.5@1.429411764 MTA*NYCT PAYGO NEW YORK NY	12.15
Nov. 1	1 Nov. 12		USD 2.5@1.424 VENTRA ACCOUNT CHICAGO IL	3.56
Nov. 12	2 Nov. 12	E	APPLE.COM/BILL 866-712-7753 ON	1.44
Nov. 12	2 Nov. 13	₽	TELUS MOBILITY PREAUTH CALGARY AB	135.94
Nov. 1	2 Nov. 13		TRSF FROM/DE ACCT/CPT	6,000.00 CR
Nov. 13	3 Nov. 14	E)	USD 57@1.431929824 DARIUS LUKAS/ ACADEMY SINGAPORE LND	81.62
Nov. 14	4 Nov. 15		USD 3.74@1.438502673 SHELLIS NEWS ST2240 ATLANTA GA	5.38
Nov. 14	4 Nov. 18	*	USD 11.72@1.435153583 AC HOTEL ATL AIRPORT G COLLEGE PARK GA	16.82
Nov. 14	4 Nov. 18	*	USD 375.04@1.435180247 AC HOTEL ATL AIRPORT G COLLEGE PARK GA	538.25
Nov. 15	5 Nov. 18		USD 2.9@1.444827586 MTA*NYCT PAYGO NEW YORK NY	4.19
Nov. 15	5 Nov. 18		USD 2.9@1.444827586 MTA*NYCT PAYGO NEW YORK NY	4.19
Nov. 15	5 Nov. 18		USD 14.33@1.445917655 SQ *KOS USA 1 LLC New York NY	20.72
Nov. 16	6 Nov. 18		USD 2.9@1.444827586 MTA*NYCT PAYGO NEW YORK NY	4.19
Nov. 16	6 Nov. 18		USD 2.9@1.444827586 MTA*NYCT PAYGO NEW YORK NY	4.19

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
	' Nov. 18		USD 2.9@1.444827586 MTA*NYCT PAYGO	4.19
			NEW YORK NY	
Nov. 18	3 Nov. 19		USD 2.9@1.444827586 MTA*NYCT PAYGO NEW YORK NY	4.19
Nov. 18	3 Nov. 19		USD 7.68@1.4453125 WEIL GOTSHAL CAFE NEW YORK NY	11.10
Nov. 19	Nov. 20		USD 7.24@1.444751381 WEIL GOTSHAL CAFE NEW YORK NY	10.46
Nov. 20	Nov. 21		USD 2.99@1.43812709 WEIL COFFEE NEW YORK NY	4.30
Nov. 20	Nov. 21		USD 7.24@1.437845303 WEIL GOTSHAL CAFE NEW YORK NY	10.41
Nov. 21	Nov. 22	E	APPLE.COM/BILL 866-712-7753 ON	14.55
Nov. 21	Nov. 22		USD 8.79@1.435722411 SMILERS NEW YORK NY	12.62
Nov. 21	Nov. 22		USD 7.13@1.434782608 WEIL GOTSHAL CAFE NEW YORK NY	10.23
Nov. 22	2 Nov. 25		USD 2.9@1.437931034 MTA*NYCT PAYGO NEW YORK NY	4.17
Nov. 22	2 Nov. 25		USD 2.9@1.437931034 MTA*NYCT PAYGO NEW YORK NY	4.17
Nov. 22	2 Nov. 25		USD 2.9@1.437931034 MTA*NYCT PAYGO NEW YORK NY	4.17
Nov. 22	2 Nov. 25		USD 5@1.436 SUNSTAR VENDING INC. BROOKLYN NY	7.18
Nov. 23	3 Nov. 25		USD 10.51@1.436726926 FAMOUS PIZZA NEW YORK NY	15.10
Nov. 23	3 Nov. 25		USD 12.25@1.436734693 TST* OSCAR WILDE NEW YORK NY	17.60
Nov. 23	3 Nov. 25		USD 2.9@1.437931034 MTA*NYCT PAYGO NEW YORK NY	4.17
Nov. 26	8 Nov. 27		USD 7.13@1.434782608 WEIL GOTSHAL CAFE NEW YORK NY	10.23
Nov. 27	' Nov. 28		USD 8.17@1.452876376 WEIL GOTSHAL CAFE NEW YORK NY	11.87
Nov. 28	3 Nov. 29		USD 11.97@1.44444444 MITCHELL MARKET NEW YORK NY	17.29
Nov. 30	Dec. 2		USD 22.62@1.439876215 967 1ST AVE FOOD NEW YORK NY	32.57
Dec. 1	Dec. 2		USD 2.9@1.437931034 MTA*NYCT PAYGO NEW YORK NY	4.17
Dec. 1	Dec. 2		USD 2.9@1.437931034 MTA*NYCT PAYGO NEW YORK NY	4.17
Dec. 2	Dec. 3		USD 47.58@1.440100882 PHEBES NEW YORK NY	68.52
Dec. 3	Dec. 4	E	Spotify P32078C5FE Stockholm SWE	14.21
Subtota	l for MR			1,738.60
Total fo	or card nu	ımb	er XXXX XXXX XXXX	\$1,302.38



Summary of your account Previous total balance, Jan. 7, 2024 \$641.30 -2,800.00 Payments and credits Purchases and other charges +3,215.93 New installments 0.00 Cash advances¹ 0.00 0.00 Total interest charges 0.00 Fees \$1,057.23 Total balance Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Feb. 28, 2024 \$1,057.23 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$18,000.00 Your credit limit Your available credit \$16,942.77 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

estimated time to pay off your balance including interest is 9 years and 04

Refer to the Installment Plan section for installment plan related interest charges.

Mr	
Card number	XXXX XXXX XXXX
Statement date	Feb. 7, 2024
Statement period	Jan. 8, 2024 - Feb. 7, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

Get convenient access to your credit card account statements online with eStatements

Securely view your credit card account statements online. eStatements have the same information and look as your paper statements, plus they are stored for seven years so you can easily access them. For details on how to sign-up, visit com/estatements-signup

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-866-991-4769
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$1,057.23 \$10.00 Feb. 28, 2024





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

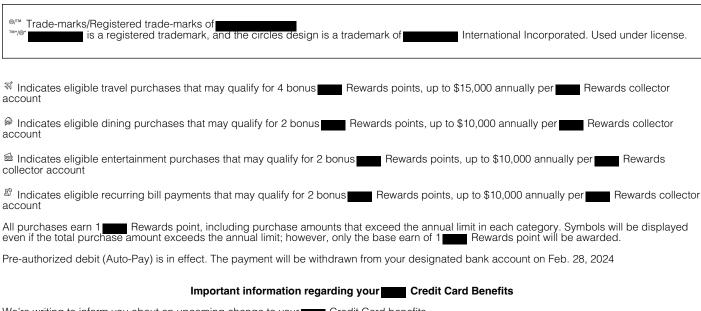
You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX X	XXX	XXXXX MR MR	
Jan. 4	Jan. 8		BLUNT NORTH VANCOUVBC	31.35
Jan. 6	Jan. 8		COMPASS ACCOUNT BURNABY BC	0.10
Jan. 6	Jan. 8		COMPASS ACCOUNT BURNABY BC	6.20
Jan. 7	Jan. 8	€	TELUS PRE-AUTH PAYMENT EDMONTON AB	231.21
Jan. 6	Jan. 8		BROWNS CRAFTHOUSE SEYM VANCOUVER BC	41.11
Jan. 7	Jan. 9		COMPASS ACCOUNT BURNABY BC	3.15
Jan. 8	Jan. 10		BROWNS SOCIALHOUSE VIC VICTORIA BC	99.90
Jan. 9	Jan. 10	₹	BKG*HOTEL AT BOOKING.C (888)850-3958NH	514.81
Jan. 10	Jan. 11		Subway 12605 Victoria BC	20.49
Jan. 9	Jan. 11		STRATH ALE WINE & SPIR VICTORIA BC	20.00
Jan. 9	Jan. 12		MACCHIATO@THE JULIET VICTORIA BC	13.71
Jan. 12	Jan. 15	E)3	TELUS MOBILITY PREAUTH CALGARY AB	118.72
Jan. 13	Jan. 15	E)	APPLE.COM/BILL 866-712-7753 ON	1.44
Jan. 14	Jan. 15		AMZN Mktp CA*RT6Q58H12 WWW.AMAZON.CAON	54.91
Jan. 15	Jan. 15		AMZN Mktp CA*RT41X2MJ1 WWW.AMAZON.CAON	59.33
Jan. 13	Jan. 15		TRSF FROM/DE ACCT/CPT	1,000.00 CR
Jan. 17	Jan. 18		THE ORIGINAL FARM DOWN VICTORIA BC	44.79
Jan. 17	' Jan. 18		TRSF FROM/DE ACCT/CPT	800.00 CR
Jan. 19	Jan. 22		Subway 12962 Victoria BC	18.56
Jan. 20	Jan. 22		COSTCO WHOLESALE W256 VICTORIA BC	139.02
Jan. 19	Jan. 22		PEACOCK BILLIARD VICTORIA BC	27.52
Jan. 19	Jan. 22		PEACOCK BILLIARD VICTORIA BC	29.85
Jan. 22	Jan. 23		Subway 12605 Victoria BC	18.10
Jan. 24	Jan. 25		TST-Tacofino - Victori Victoria BC	18.80
Jan. 25	Jan. 26		TIM HORTONS #3258 VICTORIA BC	8.17
Jan. 28	Jan. 29		SQ *EVENTIUM FOOD SERV Victoria BC	10.25
Jan. 26	Jan. 29		STAGE WINE BAR VICTORIA BC	266.10
Jan. 28	Jan. 30		EDO JAPAN BAY CENTER VICTORIA BC	22.99
Jan. 28	Jan. 30		UBER CANADA/UBEREATS TORONTO ON	71.54
Jan. 31	Jan. 31		TRSF FROM/DE ACCT/CPT	1,000.00 CR
Jan. 31	Feb. 1		Subway 12962 Victoria BC	19.17
Jan. 30	Feb. 1		NUBO KITCHEN VICTORIA BC	27.72
Jan. 30	Feb. 2	쇬	AIR CAN* 00142189362137 AIRCANADA.COMMB	1,105.61
Jan. 30	Feb. 2	₹	AIR CAN* 00144260210266 AIRCANADA.COMMB	50.40
Jan. 30	Feb. 2	Ą	AIR CAN* 00144260210267 AIRCANADA.COMMB	50.40
Feb. 1	Feb. 2		TST-Tacofino - Victori Victoria BC	19.82
Feb. 2	Feb. 5		Subway 12962 Victoria BC	18.56

TRANS DATE	POSTING DATE		DESCRIPTION			AMOUNT (\$)
Feb. 3	Feb. 5	E)	Spotify P2998E3480	Stockho	lm SWE	12.31
Feb. 5	Feb. 6		TST-Tacofino - Victori	Victoria	BC	19.82
Subtota	al for MR					3,215.93
Total for card number XXXX XXXX XXXX \$\infty\$ \$1.057.23			\$1.057.23			



We're writing to inform you about an upcoming change to your Credit Card benefits.

- The 24-hour access to Concierge service benefit will no longer be available from **May 01, 2024.**

Important Information about changes to your Credit Card

We're writing to inform you of changes being made to your Credit Card Account.

We are changing how the default interest rates are applied to your account, in the event that you miss making your Minimum Payment by the payment due date 2 times in any 12-month period. Currently, this increased interest rate will take effect on the 3rd statement period following the 2nd missed payment and be in effect for at least 12 months.

Effective May 3rd, 2024:

This increased interest rate will take effect on the 1st day of the next statement period following the 2nd missed payment and be in effect for at least 12 months.

For more information on your current interest rates and fees, please visit com/rates-fees

Important Information about your Credit Card rates and fees

The minimum payment definitions were amended as follows (new language is underlined):

If you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount. If you reside within Quebec: Your minimum payment will be the greater of the following: (i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments), plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount the full amount.

The inactive fee definition was amended as follows:

Inactive Account Fee: charged on your statement date if you have a credit balance and there has been no account activity (meaning no debits, credits, interest, and fees) for 12 consecutive billing periods. The lesser of \$10 or the credit balance amount.

(continued on next page)

- The Promotional Balance Transfers rate was amended as follows: Fee for each balance transfer: the exact fee will be disclosed when the promotional offer is made to you and will be charged when the transaction is posted to your account. Up to 5.00%
- The interest-free grace period was amended as follows (new language is underlined): Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-bearing installment plans and fees appearing on your account statement for the first time will have an interest-bearing installment plans) or fee until retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.
- The installment plan fee was amended as follows (new language is underlined): Installment Plan Fee: Fee for each installment plan (if applicable): 1 charged monthly on your account statement. The exact fee will be a percentage of your principal amount and will be disclosed when the installment plan is set up. Not applicable to interest-bearing installment plans. 2 Up to 2.00%

- Important Information about your Cardholder Agreement · Section 14 "(d) Returns and chargebacks" will be amended as follows (new language is underlined): In case of returns and chargebacks, credits will be allocated according to the payment allocation described above. Credits may be applied to the installment plan if there are no other charges on your account. If you have an active installment plan, please refer to the PaySma terms and conditions at com/paysmart for more information.
- Section 15 "Interest on cash advances, installment plans, purchases and fees" will be amended as follows (new language is underlined): We don't charge interest on purchases, installment plans and fees appearing on your account statement for the first time if you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) within the grace period set out in your card carrier or in any notice we provide to you. Otherwise, interest charges on those purchases, installment plans and fees will appear on your next monthly statement. We will charge interest retroactively from the date of the purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full.

¹ Not applicable for Quebec residents.

² If you convert a transaction into an interest-bearing installment plan, interest will be charged in accordance with the installment plan terms and conditions.

Summary of your account Previous total balance, Dec. 7, 2023 \$674.58 Payments and credits -2,000.00 Purchases and other charges +1,966.72New installments 0.00 0.00 Cash advances¹ 0.00 Total interest charges 0.00 Fees Total balance \$641.30 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Jan. 29, 2024 \$641.30 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$18,000.00 Your credit limit Your available credit \$17,358.70 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 5 years and 08

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Mr	
Card number	XXXX XXXX XXXX
Statement date	Jan. 7, 2024
Statement period	Dec. 8, 2023 - Jan. 7, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!

Simply log in to your Rewards account at com.

Security Tip

Data Privacy Day is January 28. Never post your birthday or personal information on social media sites. This information can be used to target you. For more security tips, visit com/security.

com/onlinebanking Foll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com,

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number **Balance due**

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$641.30 \$10.00

Jan. 29, 2024





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

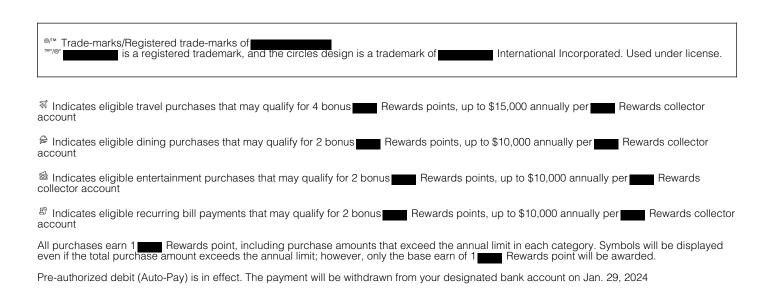
You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE		DESCRIPTION	AMOUNT (\$)
Card number: XXXX)	(XXX	XXXX MR MR	
Dec. 7 Dec. 8	€ E	VICEXPRESS TERIYAKI & VICTORIA BC	18.11
Dec. 7 Dec. 8		UBER* EATS TORONTO ON	95.66
Dec. 6 Dec. 11		MACCHIATO@THE JULIET VICTORIA BC	18.18
Dec. 8 Dec. 11		ROMEO'S HILLSIDE VICTORIA BC	44.99
Dec. 7 Dec. 11		MACCHIATO@THE JULIET VICTORIA BC	3.47
Dec. 9 Dec. 11		UBER* EATS TORONTO ON	49.21
Dec. 10 Dec. 11	E ^C	TELUS PRE-AUTH PAYMENT EDMONTON AB	231.21
Dec. 9 Dec. 11		THE ORIGINAL FARM DOWN VICTORIA BC	26.87
Dec. 12 Dec. 12		Gold Hair Lounge Victoria BC	69.30
Dec. 11 Dec. 12	€ E	BK # 18215 VICTORIA BC	15.96
Dec. 12 Dec. 13	€ E	VICEXPRESS TERIYAKI & VICTORIA BC	18.11
Dec. 13 Dec. 13	E)	APPLE.COM/BILL 866-712-7753 ON	1.44
Dec. 13 Dec. 14	€ E	Subway 12962 Victoria BC	16.63
Dec. 12 Dec. 14	E)	TELUS MOBILITY PREAUTH CALGARY AB	103.04
Dec. 14 Dec. 15		Subway 12962 Victoria BC	16.16
Dec. 15 Dec. 18	31	FAIRMONT EMPRESS VICTORIA BC	12.50
Dec. 15 Dec. 18	\mathbb{A}	FAIRMONT EMPRESS VICTORIA BC	12.50
Dec. 18 Dec. 19		Subway 12605 Victoria BC	19.29
Dec. 17 Dec. 19		LOCAL PIZZA VICTORIA BC	15.71
Dec. 19 Dec. 20		BK # 18215 VICTORIA BC	16.49
Dec. 19 Dec. 22	€ E	MACCHIATO@THE JULIET VICTORIA BC	13.11
Dec. 20 Dec. 25	€ E	MACCHIATO@THE JULIET VICTORIA BC	18.40
Dec. 22 Dec. 25		WINNERS 306 N-VANCOUVER BC	38.05
Dec. 23 Dec. 25	€ E	SQ *TAP & BARREL SHIPY North VancouvBC	36.77
Dec. 22 Dec. 25		NOOK RESTAURANT NORTH VANCOUVBC	93.28
Dec. 24 Dec. 25		FISHWORKS NORTH VANCOUVBC	100.00
Dec. 24 Dec. 25		LONDON DRUGS 44 WEST VANCOUVEBC	36.46
Dec. 24 Dec. 26		STARBUCKS COFFEE #4571 W-VANCOUVER BC	51.78
Dec. 25 Dec. 26		GREENSTAR CANNABIS NOR NORTH VANCOUVBC	29.39
Dec. 24 Dec. 26		ANATOLI SOUVLAKI N-VANCOUVER BC	50.00
Dec. 27 Dec. 28		RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC	111.00
Dec. 27 Dec. 28		TRSF FROM/DE ACCT/CPT	2,000.00 CR
Dec. 29 Dec. 29		SQ *LOCAL GASTOWN Vancouver BC	29.18
Dec. 28 Jan. 1		COMPASS ACCOUNT BURNABY BC	3.15
Dec. 29 Jan. 1		NOOK RESTAURANT NORTH VANCOUVBC	100.00
Dec. 31 Jan. 1		BEST BUY #13 WEST VANCOUVEBC	110.34
Jan. 1 Jan. 2		UBER CANADA/UBEREATS TORONTO ON	46.79

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Jan. 2	Jan. 3		SQ *JAMJAR CANTEEN NOR North VancouvBC	34.45
Jan. 3	Jan. 4	E)	Spotify P28773428E Stockholm SWE	12.31
Jan. 4	Jan. 4		SQ *JOEY SHIPYARDS North VancouvBC	247.43
Subtota	al for MR			1,966.72
Total f	or card n	umb	er XXXX XXXX XXXX	\$641.30



Summary of your account plan section for more info) Payment due date: Jul. 28, 2023 0.00 Total installments not yet due \$1,213.41 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. Your credit limit \$18,000.00 Your available credit \$16,786.59 Amount over credit limit \$0.00 **Estimated time to repay** – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 10 years and 08 months.

Callinary of your account		Card number	XXXX XXXX XXXX	
Previous balance, Jun. 7, 2023	\$11.88	Statement date	Jul. 7, 2023	
Payments and credits	-2,200.00	Statement period	Jun. 8, 2023 - Jul. 7, 2023	
Purchases and other charges	+3,401.53			
New installments	0.00			
Cash advances ¹	0.00			
Total interest charges	0.00	You can view your curren	Rewards point balance igible purchases at any time!	
Fees	0.00	Simply log in to your	Rewards account at	
Total balance	\$1,213.41		com.	
Minimum payment due Includes any installment plan payments due this mor	\$10.00 nth (see installment			

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

Total interest charges \$0.00

SECURITY TIPS

Learn how to best protect yourself when using Wi-Fi networks; private and public. For useful security tips, visit com/security

com/onlinebanking foll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number **Balance due**

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$1,213.41 \$10.00 Jul. 28, 2023





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at

Interest-free grace period: If you pay your balance due in full (or your total balance for installment plan customers residing in Quebec) by the payment due date, any purchases, installment plans (for customers residing in Quebec) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers residing in Quebec) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date

Your minimum payment if you reside outside Quebec:

Your minimum payment if you reside outside queses.

Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 3.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

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Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

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Page 2 of 4

How to make payments to your credit card account

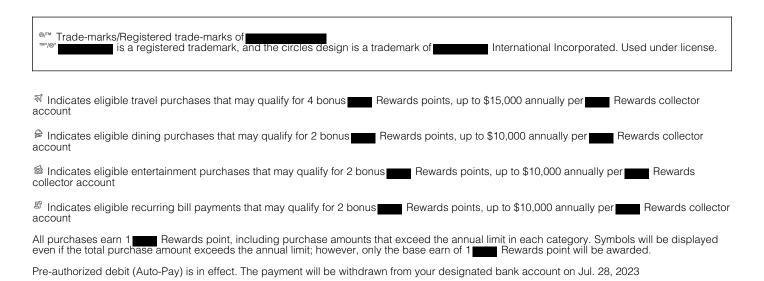
You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card num	ber: XXXX XXX	XX)	(XXX MR MR	
Jun. 6	Jun. 8		BC LIQUOR # 196 NORTH VANCOUVBC	51.37
Jun. 6	Jun. 8		KPMG LLP VAUGHAN ON	842.63
Jun. 7	Jun. 9	<u> </u>	UBER CANADA/UBEREATS TORONTO O	N 37.04
Jun. 9	Jun. 12	A R	Store North VancouvBC	20.05
Jun. 9	Jun. 12		COMPASS ACCOUNT BURNABY BC	6.05
Jun. 9	Jun. 12		COMPASS ACCOUNT BURNABY BC	1.50
Jun. 10	Jun. 12		MONARCA COCINA MEXICAN VANCOUVER BC	70.40
Jun. 9	Jun. 12		YALETOWN BREWING COMPA VANCOUVER BC	69.21
Jun. 10	Jun. 12		BC LIQUOR #210 VANCOUVER BC	14.96
Jun. 10	Jun. 12	20	TELUS MOBILITY PREAUTH CALGARY AB	181.44
Jun. 11	Jun. 12		LONSDALE TASTING ROOM NORTH VANCOUVBC	65.73
Jun. 13	Jun. 13	ig.	APPLE.COM/BILL 866-712-7753 ON	1.44
Jun. 12	Jun. 14		BCF - ONLINE SALES & B VICTORIA BC	100.55
Jun. 14	Jun. 15		HIGHLAND PACIFIC GOLF VICTORIA BC	127.26
Jun. 15	Jun. 15		SQ *LOCAL PIZZA - DOUG Victoria BC	7.30
Jun. 15	Jun. 15		PARKVICTORIA 250-361-0260 BC	9.62
Jun. 16	Jun. 16		PARKVICTORIA 250-361-0260 BC	15.25
Jun. 14	Jun. 19	<u></u>	HIGHLAND PACIFIC GOLF VICTORIA BC	29.03
Jun. 16	Jun. 19	(A)	TACOFINO VICTORIA VICTORIA BC	18.11
Jun. 18	Jun. 19	<u></u>	JAKES AT THE LAKE LAKE COWICHANBO	100.00
-	Jun. 19		TRSF FROM/DE ACCT/CPT	1,500.00 CF
Jun. 18	Jun. 20		COUNTRY GROCER LAKE CO LAKE COWICHANBC	18.22
Jun. 18	Jun. 20		BC LIQUOR #067 LAKE COWICHANBC	71.23
Jun. 19	Jun. 21	,	SHELL C80125 DUNCAN BC	114.91
Jun. 19	Jun. 21	R R	ORIGINAL JOE'S DUNCAN DUNCAN BC	54.21
Jun. 21	Jun. 21		PARKVICTORIA 250-361-0260 BC	13.25
	Jun. 22		THE ORIGINAL FARM VICTORIA BC	26.87
	Jun. 23		BCF-SWARTZ BAY VICTORIA BC	85.60
			FOO ASIAN STREET FOOD VICTORIA BC	20.90
			CHIPOTLE 4040 NORTH VANCOUVBC	16.33
	00 20		Kokomo Foods Inc. North VancouvBC	4.32
Jun. 25	Jun. 26		WHOLE FOODS MARKET NORTH VANCOUVBC	13.09
Jun. 24	Jun. 26		TRSF FROM/DE ACCT/CPT	700.00 CR
Jun. 26	Jun. 27		SHOPPERS DRUG MART #22 NORTH VANCOUVBC	15.03
Jun. 25	Jun. 27	<u></u>	UBER CANADA/UBEREATS TORONTO O	N 54.63
Jun. 25	Jun. 27	,	SEYMOUR CREEK GOLF CTR NORTH VANCOUVBC	14.50
Jun. 26	Jun. 27	<u></u>	TAKE FIVE CAFE NORTH VANCOUVBC	3.32
Jun. 26	Jun. 27	<u></u>	CHIPOTLE 4040 NORTH VANCOUVBC	16.33

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Jun. 27	Jun. 28		BCF - NEWWESTMSTER, QU VICTORIA BC	2.61
Jun. 27	Jun. 28		BCF - TSAWWASSEN VICTORIA BC	85.60
Jun. 28	Jun. 28		SQ *LOCAL PIZZA - DOUG Victoria BC	4.15
Jun. 28	Jun. 29		IAN STONE GOLF SHOP VICTORIA BC	94.50
Jun. 29	Jun. 30		SQ *SUPERBABA VICTORIA Victoria BC	16.31
Jun. 29	Jun. 30		SHERWOOD CAFE & BAR VICTORIA BC	7.80
Jun. 29	Jun. 30		COSTCO WHOLESALE W256 VICTORIA BC	267.93
Jun. 29	Jun. 30		NOODLEBOX - LANGFORD VICTORIA BC	16.17
Jun. 28	Jun. 30		PENNY FARTHING PUB VICTORIA BC	56.84
Jun. 29	Jul. 3		GOLF TOWN #529 VICTORIA BC	24.62
Jun. 30	Jul. 3		MR. MIKES STEAK HOUSE DUNCAN BC	59.05
Jun. 30	Jul. 3		DUNCAN MEADOWS GOLF DUNCAN BC	71.40
Jun. 30	Jul. 3		DUNCAN MEADOWS GOLF DUNCAN BC	13.00
Jul. 1	Jul. 3		CHEMAINUS MIDISLAND CO CHEMAINUS BC	105.56
Jul. 1	Jul. 3		MAPLE LANE CAFE NANAIMO BC	6.56
Jul. 1	Jul. 3		BC LIQUOR #067 LAKE COWICHANBC	157.51
Jul. 3	Jul. 4	E)	Spotify P241B2A3EC Stockholm SWE	11.19
Jun. 29	Jul. 4		Annex Fitness VICTORIA BC	26.25
Jul. 3	Jul. 5		SAVE ON FOODS VICTORIA BC	44.69
Jul. 5	Jul. 6		TACOFINO VICTORIA VICTORIA BC	18.11
Subtota	I for MR			3,401.53
T-4-14-		I-	VVVV VVVV VVVV	04 040 44



Summary of your account Previous total balance, Jun. 7, 2024 \$1.518.60 -8,305.54 Payments and credits Purchases and other charges +9,971.93 New installments 0.00 0.00 Cash advances¹ 0.00 Total interest charges 0.00 Fees Total balance \$3,184.99 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Jul. 29, 2024 0.00 Total installments not yet due **Balance due** \$3,184.99 Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. Your credit limit \$18,000.00 Your available credit \$14,815.01 Amount over credit limit \$0.00 **Estimated time to repay** – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 28 years and 00

Card number Statement date	Jul. 7, 2024
Statement period	Jun. 8, 2024 - Jul. 7, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!

Simply log in to your Rewards account at com.

Security Tip

Mr

Learn how to best protect yourself when using Wi-Fi networks; private and public. For useful security tips, visit com/security

CHARGES (\$)	RATE (%)	INTEREST RATE (%)
0.00	20.99000	0.05734
0.00	23.99000	0.06554
	0.00	0.00 20.99000

Refer to the Installment Plan section for installment plan related interest charges.

Contact us

DAILV

com/onlinebanking
Toll Free Calls Canada & US: 1-866-991-4769
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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\$3,184.99

\$10.00

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

Jul. 29, 2024

XXXX XXXX XXXX



Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 5

How to make payments to your credit card account

You have many convenient ways to pay

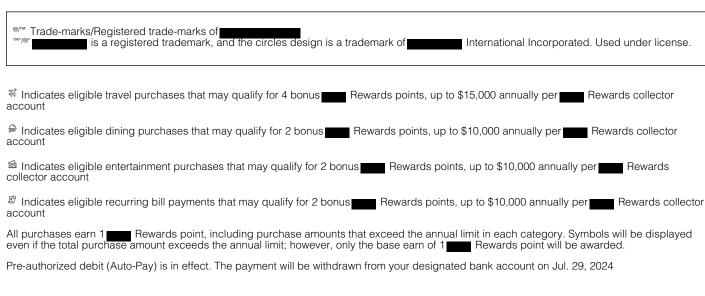
- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX X	XXX	XXXX MR MR	
Jun. 7	Jun. 10	6	TELUS PRE-AUTH PAYMENT EDMONTON AB	236.81
Jun. 7	Jun. 10		QUESADA BURRITOS AND T NORTH VANCOUVBC	13.95
Jun. 6	Jun. 10		FOO ASIAN STREET FOOD VICTORIA BC	20.90
Jun. 7	Jun. 10		TRSF FROM/DE ACCT/CPT	1,500.00 CR
Jun. 10	Jun. 11		Subway 12962 Victoria BC	17.75
Jun. 12	Jun. 13	E.	APPLE.COM/BILL 866-712-7753 ON	1.44
Jun. 12	Jun. 13		SQ *SUPERBABA VICTORIA Victoria BC	16.31
Jun. 12	Jun. 13	E.	TELUS MOBILITY PREAUTH CALGARY AB	108.64
Jun. 11	Jun. 14		ITALIAN FOOD IMPORTS VICTORIA BC	16.63
Jun. 13	Jun. 14		Subway 12962 Victoria BC	17.75
Jun. 13	Jun. 14		BCF-SWARTZ BAY VICTORIA BC	86.50
Jun. 13	Jun. 17		FRESHSLICE PIZZA NORTH VANCOUVBC	15.10
Jun. 14	Jun. 17		QUESADA BURRITOS AND T NORTH VANCOUVBC	17.63
Jun. 14	Jun. 17		KPMG LLP VAUGHAN ON	1,202.15
Jun. 15	Jun. 17		TST-Jam Cafe - Lonsdal North VancouvBC	42.63
Jun. 15	Jun. 17		GREENSTAR CANNABIS NOR NORTH VANCOUVBC	30.79
Jun. 15	Jun. 17		SPIRIT OF MT SEYMOUR L NORTH VANCOUVBC	19.58
Jun. 17	Jun. 19		DR. SAMSON NG VANCOUVER BC	360.00
Jun. 18	Jun. 19		OPA #039 - BAY CENTRE VICTORIA BC	16.01
Jun. 19	Jun. 20		Subway 12962 Victoria BC	17.75
	Jun. 21		BLENKINSOP VALLEY GOLF VICTORIA BC	8.50
	Jun. 21		BLENKINSOP VALLEY GOLF VICTORIA BC	15.00
	Jun. 21		TRSF FROM/DE ACCT/CPT	2,300.00 CR
	Jun. 24	E.	APPLE.COM/BILL 866-712-7753 ON	14.55
	Jun. 24		EDO JAPAN BAY CENTER VICTORIA BC	14.28
Jun. 20	Jun. 24		REXALL PHARMACY #7121 VICTORIA BC	4.45
	Jun. 24		VICEXPRESS TERIYAKI & VICTORIA BC	18.11
	Jun. 24		UBER CANADA/UBEREATS TORONTO ON	42.10
	Jun. 24		FRONTGATE TICKETS/SUNF TORONTO ON	645.40
Jun. 24	Jun. 24	\mathbb{A}	flightnetwrk1018787997 Toronto ON	399.86
Jun. 22	Jun. 24	¥	HOTEL (888)850-3958NH	497.71
Jun. 23	Jun. 25	\mathbb{A}	WESTJET 883821880110205 CALGARY AB	2,201.24
	Jun. 26	æ	Subway 12962 Victoria BC	17.75
	Jun. 26		TRSF FROM/DE ACCT/CPT	1,600.00 CR
	Jun. 27		VICEXPRESS TERIYAKI & VICTORIA BC	18.11
	Jun. 27		OXFORD HOUSE OF HAIR D VICTORIA BC	60.00
Jun. 28				17.75
Jun. 27	Jul. 1		THE ORIGINAL FARM DOWN VICTORIA BC	30.22

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Jun. 28			SHOPPERS DRUG MART #02 VICTORIA BC	17.90
Jun. 29	Jul. 1		SQ *CHACHI'S TSAWWASSE TSAWWASSEN BC	16.90
Jun. 29	Jul. 2	쇬	AIR CAN* 00142199599017 AIRCANADA.COMMB	1,323.67
Jun. 29	Jul. 2	Ą	AIR CAN* 00142199599018 AIRCANADA.COMMB	1,323.67
Jun. 29	Jul. 2	Ą	AIR CAN* 00144269315844 AIRCANADA.COMMB	47.10
Jun. 29	Jul. 2	Ą	AIR CAN* 00144269315845 AIRCANADA.COMMB	47.10
Jun. 29	Jul. 2	₹	AIR CAN* 00144269315846 AIRCANADA.COMMB	82.00
Jun. 29	Jul. 2	Ą	AIR CAN* 00144269315847 AIRCANADA.COMMB	82.00
Jun. 30	Jul. 2		COMPASS ACCOUNT BURNABY BC	3.15
Jun. 30	Jul. 2		YYZ BAHN SHOP MISSISSAUGA ON	14.68
Jun. 30	Jul. 2		YYZ ROCK SQUEEZE INTL MISSISSAUGA ON	55.82
Jul. 1	Jul. 2		EUR 7.95@1.504402515 KFC AEROPORTO DE LISBOA PRT	11.96
Jun. 29	Jul. 3	Ą	AIR CAN* 00142199599017 AIRCANADA.COMMB	1,323.67 CR
Jun. 29	Jul. 3	Ą	AIR CAN* 00142199599018 AIRCANADA.COMMB	1,323.67 CR
Jun. 29	Jul. 3	₹	AIR CAN* 00144269315844 AIRCANADA.COMMB	47.10 CR
Jun. 29	Jul. 3	₹	AIR CAN* 00144269315845 AIRCANADA.COMMB	47.10 CR
Jun. 29	Jul. 3	Ą	AIR CAN* 00144269315846 AIRCANADA.COMMB	82.00 CR
Jun. 29	Jul. 3	쇐	AIR CAN* 00144269315847 AIRCANADA.COMMB	82.00 CR
Jul. 1	Jul. 3	Ą	EUR 116@1.505 WWW.MPTOUR.IT ROMA	174.58
Jul. 2	Jul. 3		EUR 72.8@1.513461538 COME NA VORTA ROMA ITA	110.18
Jul. 1	Jul. 3		EUR 5.95@1.510924369 MACDONALDS AEROPORTO LISBOA PRT	8.99
Jul. 2	Jul. 3		EUR 10.9@1.511926605 SUPER MARKET ROMA	16.48
Jul. 3	Jul. 4	E)	Spotify P2D7491B14 Stockholm SWE	12.31
Jul. 3	Jul. 4		EUR 51.5@1.510485436 TRATTORIA ZAZA FIRENZE ITA	77.79
Jul. 3	Jul. 4		BCAA-INSURANCE BURNABY BC	43.33
Jul. 3	Jul. 4		EUR 54.9@1.513479052 ATAC MPOS ROMA	83.09
Jul. 3	Jul. 4		EUR 99.8@1.513426853 NTV TERMINI 2 ROMA	151.04

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jul. 3	Jul. 4	EUR 3.2@1.5125 FIRENZE RIFREDI SELF S FIRENZE	4.84
Subtot	al for MR		7,066.39
Total f	or card num	nber XXXX XXXX XXXX	\$3.184.99



Important information regarding your Credit Card Benefits

The free access to Boingo Wi-Fi benefit will no longer be available from October 01, 2024.

Summary of your account Previous balance, May. 7, 2023 \$0.00 Payments and credits -4,000.00 Purchases and other charges +4,011.88 New installments 0.00 0.00 Cash advances¹ 0.00 Total interest charges 0.00 Fees Total balance \$11.88 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Jun. 28, 2023 0.00 Total installments not yet due \$11.88 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. Your credit limit \$18,000.00 Your available credit \$17,988.12 Amount over credit limit \$0.00 **Estimated time to repay** – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 0 years and 02

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

\$0.00

Mr	
Card number	XXXX XXXX XXXX
Statement date	Jun. 7, 2023
Statement period	May. 8, 2023 - Jun. 7, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

Security Tip

Cryptocurrency scams are popping up more and more. Learn how you can protect yourself and your finances. Visit the Learning Centre on

com/security

Contact us

com/onlinebanking Toll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



Total interest charges

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$11.88 \$10.00 Jun. 28, 2023

\$



Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for installment plan customers residing in Quebec) by the payment due date, any purchases, installment plans (for customers residing in Quebec) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers residing in Quebec) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date

Your minimum payment if you reside outside Quebec:

Your minimum payment if you reside outside queses.

Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 3.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

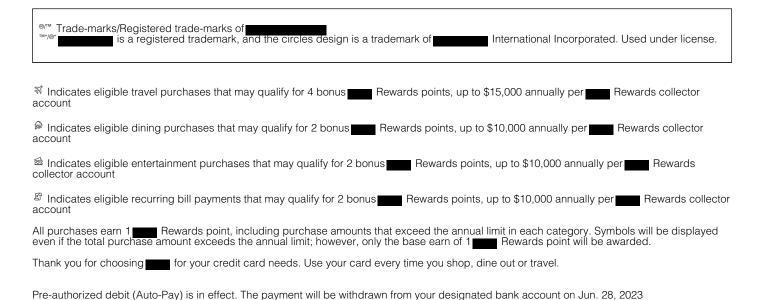
You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING	i	DESCRIPTION	AMOUNT (\$)
Card number: XXX	x xxx	(XXXX	
May. 17 May. 1	8	USD 5.99@1.387312186 LAUNCH IT! BOOK SAN FRANCISCOCA	8.31
May. 18 May. 1	8	SQ *LOCAL PIZZA - DOUG Victoria BC	7.30
May. 18 May. 1	9 🙈	BK # 20587 DUNCAN BC	12.79
May. 19 May. 2	22	LS MARCH MEADOWS GOLF HONEYMOON BAYBC	35.00
May. 18 May. 2	22	SAVE ON FOODS #933 DUNCAN BC	29.14
May. 19 May. 2	22	COUNTRY GROCER LAKE CO LAKE COWICHANBC	101.43
May. 18 May. 2	22 ଛ	MACCHIATO@THE JULIET VICTORIA BC	13.40
May. 20 May. 2	22	MOUNT BRENTON GOLF COU CHEMAINUS BC	1,019.91
May. 20 May. 2	22	MOUNT BRENTON GOLF COU CHEMAINUS BC	21.99
May. 20 May. 2	22	COUNTRY GROCER LAKE CO LAKE COWICHANBC	10.35
May. 20 May. 2	22	BC LIQUOR #067 LAKE COWICHANBC	163.79
May. 23 May. 2	24	USD 394@1.389035532 CFA Institute 4349515499 VA	547.28
May. 23 May. 2	25 ଛ	TACOFINO VICTORIA VICTORIA BC	15.75
May. 24 May. 2	25	RED BARN OAK BAY VICTORIA BC	11.01
May. 23 May. 2	26 ଛ	MACCHIATO@THE JULIET VICTORIA BC	12.29
May. 24 May. 2	26	KPMG LLP VAUGHAN ON	1,123.50
May. 25 May. 2	26	BCF-SWB SELF SERVE TIC SIDNEY BC	19.20
May. 24 May. 2	26	SHELL C47057 VICTORIA BC	121.50
May. 26 May. 2	26	TRSF FROM/DE ACCT/CPT	1,000.00 C
May. 24 May. 2		ITALIAN FOOD IMPORTS VICTORIA BC	16.24
May. 25 May. 2	9 ଛ	FOO ASIAN STREET FOOD VICTORIA BC	20.90
May. 27 May. 2	29	SQ *MITCH'S CATCH DIST West VancouveBC	28.74
May. 28 May. 2	9 ଛ	SQ *BATCH VANCOUVER BC	10.77
May. 28 May. 2	9 ଛ	SQ *BATCH VANCOUVER BC	22.48
May. 28 May. 2		SQ *BATCH VANCOUVER BC	11.77
May. 27 May. 2		COMPASS ACCOUNT BURNABY BC	3.10
May. 27 May. 2		STEAMWORKS VANCOUVER BC	79.40
May. 28 May. 3		COMPASS ACCOUNT BURNABY BC	3.10
May. 30 May. 3		BCF-TSA SELF SERVE TIC DELTA BC	19.20
May. 31 Jun. 1		MUCHO BURRITO VICTORIA BC	14.04
May. 31 Jun. 2		OLYMPIC VIEW GOLF CLUB VICTORIA BC	15.00
Jun. 1 Jun. 2		BCF-SWARTZ BAY VICTORIA BC	85.60
Jun. 1 Jun. 2	æ	TACOFINO VICTORIA VICTORIA BC	17.33
May. 31 Jun. 5		MACCHIATO@THE JULIET VICTORIA BC	12.29
Jun. 3 Jun. 5		Spotify P237CF425A Stockholm SWE	11.19
Jun. 2 Jun. 5		BC LIQUOR # 196 NORTH VANCOUVBC	64.12
Jun. 4 Jun. 5		SQ *NORTH POINT BREWIN North VancouvBC	24.15

-			- /
TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jun. 3	Jun. 5		30.06
Jun. 3	Jun. 5		20.88
Jun. 3	Jun. 5		62.47
Jun. 3	Jun. 5		11.21
Jun. 4	Jun. 5	MARKETPLACE IGA # 038 N.VANCOUVER BC	17.06
Jun. 3	Jun. 5	NORTHLANDS GOLF COURSE NORTH VANCOUVBC	99.00
Jun. 5	Jun. 5	TRSF FROM/DE ACCT/CPT	1,500.00 CF
Jun. 5	Jun. 6	QUESADA BURRITOS AND T NORTH VANCOUVBC	13.85
Jun. 5	Jun. 7	COMPASS ACCOUNT BURNABY BC	1.50
Jun. 5	Jun. 7	COMPASS ACCOUNT BURNABY BC	6.05
Jun. 6	Jun. 7	SQ *JAMJAR CANTEEN NOR North VancouvBC	16.44
Jun. 6	Jun. 7	TRSF FROM/DE ACCT/CPT	1,500.00 CR
Subtota	al for MR		4,011.88
Total fo	or card nu	umber XXXX XXXX XXXX	\$11.88



Summary of your account Previous total balance, May. 7, 2024 \$6.535.92 -7,970.00 Payments and credits Purchases and other charges +2,952.68 New installments 0.00 0.00 Cash advances¹ 0.00 Total interest charges 0.00 Fees Total balance \$1,518.60 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Jun. 28, 2024 \$1,518.60 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$18,000.00 Your credit limit Your available credit \$16,481.40 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 13 years and 05

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Mr	
Card number	XXXX XXXX XXXX
Statement date	Jun. 7, 2024
Statement period	May. 8, 2024 - Jun. 7, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!

Simply log in to your Rewards account at com.

Security Tip

Bank impersonation scams are popping up more and more. Learn how you can protect yourself and your finances. Visit the Learning Centre on com/security

Contact us

com/onlinebanking Toll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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\$1,518.60

\$10.00

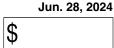
Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number XXXX XXXX XXXX Balance due \$1,5
Minimum payment due \$
Payment due date Jun. 28,

Amount you're paying





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX X	XXX	XXXXX MR MR	
May. 8	May. 9		PENCO LIQUOR YATES VICTORIA BC	67.32
May. 9	May. 9		TRSF FROM/DE ACCT/CPT	2,000.00 CR
May. 9	May. 10		RUDI RESTAURANT VICTORIA BC	4.96
May. 9	May. 10		UBER CANADA/UBEREATS TORONTO ON	63.51
May. 10	0 May. 10		TRSF FROM/DE ACCT/CPT	2,000.00 CR
May. 9	May. 13	E)	TELUS PRE-AUTH PAYMENT EDMONTON AB	236.81
May. 10	May. 13		BC LIQUOR #067 LAKE COWICHANBC	37.17
May. 12	2 May. 13	Ē	APPLE.COM/BILL 866-712-7753 ON	1.44
May. 12	2 May. 13		LK COWICHAN MIDISLAND LAKE COWICHANBC	3.66
May. 13	3 May. 14		ISLAND KIDS CA MONTREAL QC	200.00
May. 13	3 May. 14		TST-Tacofino - Victori Victoria BC	19.82
May. 14	4 May. 15		PENCO LIQUOR YATES VICTORIA BC	20.14
May. 15	5 May. 16		Subway 12962 Victoria BC	16.24
May. 14	4 May. 16	Ē	TELUS MOBILITY PREAUTH CALGARY AB	314.72
May. 15	5 May. 16		UBER CANADA/UBEREATS TORONTO ON	37.00
May. 15	5 May. 17		FRESHSLICE PIZZA NORTH VANCOUVBC	16.31
May. 16	6 May. 17		QUESADA BURRITOS AND T NORTH VANCOUVBC	15.68
May. 17	7 May. 20		BEST BUY #13 WEST VANCOUVEBC	140.69
May. 18	3 May. 20		SQ *STREETCAR BREWING North VancouvBC	13.88
May. 18	3 May. 20		JACK LONSDALE'S PUBLIC NORTH VANCOUVBC	90.68
May. 20) May. 21	E,	APPLE.COM/BILL 866-712-7753 ON	14.55
May. 19	9 May. 21		BEERE BREWING COMPANY NORTH VANCOUVBC	8.23
May. 2	1 May. 22		Subway 12962 Victoria BC	17.75
May. 20) May. 22		MCDONALD'S #29093 NORTH VANCOUVBC	14.77
May. 20) May. 22		SEYMOUR CREEK GOLF CTR NORTH VANCOUVBC	16.00
May. 22	2 May. 22		TRSF FROM/DE ACCT/CPT	3,860.00 CR
May. 23	3 May. 24		Subway 12962 Victoria BC	16.61
May. 23	3 May. 24		BCF-SWARTZ BAY VICTORIA BC	109.75
May. 24	4 May. 27		QUESADA BURRITOS AND T NORTH VANCOUVBC	13.95
May. 24	4 May. 27	ଛ	HACHI HANA JAPANESE RE NORTH VANCOUVBC	100.04
May. 26	6 May. 27		GREENSTAR CANNABIS NOR NORTH VANCOUVBC	33.08
May. 27	7 May. 28		TST-Tacofino - Victori Victoria BC	18.80
May. 28	3 May. 29		TIM HORTONS #3258 VICTORIA BC	2.30
May. 29	9 May. 31	₹	EUR 244.52@1.520898086 SAS 117251172521377673 Findel LUX	371.89

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
May. 29	May. 31	শ্ব	EUR 17@1.520588235 SAS 117421174206564589 Findel LUX	25.85
May. 30	May. 31		VICEXPRESS TERIYAKI & VICTORIA BC	18.59
May. 30	Jun. 3		POPEYE'S SUPPLEMENTS V VICTORIA BC	157.47
May. 29	Jun. 3		MACCHIATO@THE JULIET VICTORIA BC	10.34
May. 30	Jun. 3		SLEEP COUNTRY - VICTOR VICTORIA BC	246.39
May. 31	Jun. 3		PENCO LIQUOR YATES VICTORIA BC	86.33
May. 31	Jun. 3		TBC PHOTOGRAPHY STUDIO VICTORIA BC	31.00
May. 31	Jun. 3		OPA #039 - BAY CENTRE VICTORIA BC	16.01
Jun. 1	Jun. 3		BODEGA VICTORIA BC	75.14
Jun. 1	Jun. 3		STICKY WICKET VICTORIA BC	25.08
Jun. 3	Jun. 4	E,	Spotify P2CB624A1F Stockholm SWE	12.31
Jun. 3	Jun. 4		Subway 12962 Victoria BC	15.46
Jun. 4	Jun. 5		SERVICE CANADA VICTORI VICTORIA BC	180.00
Jun. 4	Jun. 5		OPA #039 - BAY CENTRE VICTORIA BC	14.96
Jun. 5	Jun. 7		ICBC REFUND N VANCOUVER BC	110.00 CR
Subtotal	I for MR			2,842.68
Total fo	r card nu	mb	er XXXX XXXX XXXX	\$1,518,60

Total for card number XXXX XXXX XXXX \$1,518.60



🔻 Indicates eligible travel purchases that may qualify for 4 bonus 🚃 Rewards points, up to \$15,000 annually per 🚃 Rewards collector account

Indicates eligible dining purchases that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector

🖻 Indicates eligible entertainment purchases that may qualify for 2 bonus 📰 Rewards points, up to \$10,000 annually per 📰 Rewards collector account

Indicates eligible recurring bill payments that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector

All purchases earn 1 Rewards point, including purchase amounts that exceed the annual limit in each category. Symbols will be displayed even if the total purchase amount exceeds the annual limit; however, only the base earn of 1 Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jun. 28, 2024

Summary of your account Previous total balance, Feb. 7, 2024 \$1.057.23 Payments and credits -2,000.00 Purchases and other charges +4,324.41 New installments 0.00 Cash advances¹ 0.00 0.00 Total interest charges 0.00 Fees Total balance \$3,381.64 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Mar. 28, 2024 \$3,381.64 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$18,000.00 Your credit limit Your available credit \$14,618.36 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 29 years and 09

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Mr	
Card number	XXXX XXXX XXXX
Statement date	Mar. 7, 2024
Statement period	Feb. 8, 2024 - Mar. 7, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

Security Tip

March is Fraud Prevention Month. Are you up to date on the latest scams? Check out our Security Alerts page on com/security for a listing of the latest scams and ways to stay protected.

Contact us

com/onlinebanking Toll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page 1 of 5

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$3,381.64 \$10.00 Mar. 28, 2024

\$



Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

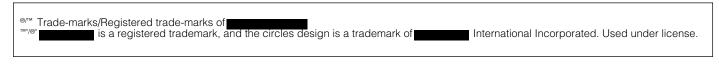
You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card num	ber: XXXX X	XXX	XXXX MR MR	
Feb. 6	Feb. 8		135-MAYCOCK OPTICAL VICTORIA BC	120.00
Feb. 6	Feb. 8	[6]	APPLE.COM/BILL TORONTO ON	212.79
Feb. 7	Feb. 8		TIM HORTONS #3258 VICTORIA BC	10.07
Feb. 7	Feb. 8		OPA039-BAY CENTRE VICTORIA BC	15.49
Feb. 6	Feb. 9		MACCHIATO@THE JULIET VICTORIA BC	14.31
Feb. 11	Feb. 12	E)	TELUS PRE-AUTH PAYMENT EDMONTON AB	231.21
Feb. 10	Feb. 12		SAVE ON FOODS VICTORIA BC	134.24
Feb. 12	Feb. 13		ISLAND POKE VICTORIA BC	18.76
Feb. 13	Feb. 13	E.	APPLE.COM/BILL 866-712-7753 ON	1.44
Feb. 13	Feb. 14	E.	TELUS MOBILITY PREAUTH CALGARY AB	103.04
Feb. 13	Feb. 14		VICEXPRESS TERIYAKI & VICTORIA BC	18.11
Feb. 14	Feb. 15		Subway 12962 Victoria BC	16.16
Feb. 13	Feb. 15		THE ORIGINAL FARM DOWN VICTORIA BC	26.87
Feb. 13	Feb. 15	€ C	SHIKI SUSHI VICTORIA BC	41.18
Feb. 20	Feb. 20		TRSF FROM/DE ACCT/CPT	2,000.00 CR
Feb. 20	Feb. 21		Subway 12962 Victoria BC	18.56
Feb. 21	Feb. 22		TIM HORTONS #3258 VICTORIA BC	9.44
Feb. 22	Feb. 23		TIM HORTONS #3258 VICTORIA BC	7.86
Feb. 22	Feb. 26		REXALL PHARMACY #7121 VICTORIA BC	10.07
Feb. 23	Feb. 26		THE PALMS RESTAURANT & VICTORIA BC	89.56
Feb. 24	Feb. 26		USD 50@1.386 USCUSTOMS TRUSTEDTRAVE INDIANAPOLIS IN	69.30
Feb. 26	Feb. 27		USD 2.9@1.38275862 MTA*NYCT PAYGO NEW YORK NY	4.01
Feb. 26	Feb. 27		USD 2.9@1.38275862 MTA*NYCT PAYGO NEW YORK NY	4.01
Feb. 26	Feb. 27		USD 47.3@1.387103594 CVS/PHARMACY #07186 NEW YORK NY	65.61
Feb. 27	Feb. 28		USD 20@1.3865 SQ *KIRIT NEWS STAND New York NY	27.73
Feb. 26	Feb. 28		USD 24.3@1.386831275 NYC TAXI 1246 12460010 LONG ISLAND CNY	33.70
Feb. 27	Feb. 28		USD 19.82@1.387991927 CHIPOTLE 0632 NEW YORK NY	27.51
Feb. 27	Feb. 29		USD 10.92@1.387362637 CURB NYC TAXI QUEENS NY	15.15
Feb. 27	Feb. 29		USD 18.12@1.387417218 CURB NYC TAXI QUEENS NY	25.14
Feb. 28	Feb. 29		USD 21.8@1.394954128 SWEETGREEN BRYANT PARK NEW YORK NY	30.41
Feb. 29	Feb. 29		USD 8.52@1.387323943 TST* GREGORY'S COFFEE NEW YORK NY	11.82
Feb. 29	Mar. 1		USD 32.65@1.394793261 PARK SOUVENIRS & GIFT NEW YORK NY	45.54
Feb. 28	Mar. 1		USD 18.45@1.387533875 Milk N Honey New York NY	25.60

			•	•
TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Feb. 29	Mar. 1	B	USD 15.57@1.394348105 CHIPOTLE 0632 NEW YORK NY	21.71
Mar. 1	Mar. 4		USD 14.1@1.393617021 SQ *CHOP&GO - LEXINGTO New York NY	19.65
Mar. 1	Mar. 4		WIFIONBOARD AIR CANADA 877-350-0038 BC	18.00
Mar. 1	Mar. 4		COMPASS ACCOUNT BURNABY BC	8.15
Mar. 1	Mar. 4		USD 69.84@1.394329896 7-ELEVEN 35516 NEW YORK NY	97.38
Mar. 1	Mar. 4	쇬	USD 1827.33@1.385896362 SOFITEL NEW YORK NEW YORK NY	2,532.49
Mar. 3	Mar. 4	Eg.	Spotify P2A504D3EE Stockholm SWE	12.31
Mar. 2	Mar. 4		COMPASS ACCOUNT BURNABY BC	0.10
Mar. 2	Mar. 4		COMPASS ACCOUNT BURNABY BC	6.20
Mar. 2	Mar. 4		CACTUS CLUB BENTALL VANCOUVER BC	97.88
Mar. 3	Mar. 4		SNB FERRY CAFE DELTA BC	4.86
Mar. 3	Mar. 4		SHOPPERS DRUG MART #02 VICTORIA BC	17.84
Mar. 3	Mar. 5		COMPASS ACCOUNT BURNABY BC	3.15
Subtotal	I for MR			4,324.41
Total fo	r card nu	ımb	er XXXX XXXX XXXX	\$3,381.64



Rewards points, up to \$15,000 annually per Rewards collector

Findicates eligible dining purchases that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

indicates eligible entertainment purchases that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

B Indicates eligible recurring bill payments that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

All purchases earn 1 Rewards point, including purchase amounts that exceed the annual limit in each category. Symbols will be displayed even if the total purchase amount exceeds the annual limit; however, only the base earn of 1 Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Mar. 28, 2024

Important information regarding your Credit Card Benefits

We're writing to inform you about upcoming changes to your Credit Card benefits.

- Enterprise Rent-A-Car will be added as a car rental partner. You will continue receiving discounts with your credit card of up to 20% on National Car Rental and Alamo Rent A Car and get up to 5% discount on Enterprise Rent-A-Car. To book rental cars with these partners, please use the NEW Car Rental Booking tool https://partners.rentalcar.com/

Booking directly with partner websites and quoting the applicable discount codes (3717122 for National Car Rental and 7014883 for Alamo

Rent a Car) will no longer be available after April 30, 2024.

- The 24-hour access to **Concierge** service benefit will no longer be available from **May 03, 2024.**

Summary of your account Previous balance, Apr. 9, 2023 \$0.00 -150.00 Payments and credits Purchases and other charges 0.00 Cash advances¹ 0.00 Total interest charges 0.00 Fees +150.00**Total balance** \$0.00 Minimum payment due \$0.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: May. 29, 2023 \$0.00 Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$18,000.00 Your credit limit Your available credit \$18,000.00 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 0 years and 00

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572
Total interest charges	\$0.00		

Mr	
Card number	XXXX XXXX XXXX
Statement date	May. 7, 2023
Statement period	Apr. 10, 2023 - May. 7, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

Get convenient access to your ® credit card account statements online with eStatements

Securely view your the content of the statements online. **eStatements** have the same information and look as your paper statements, plus they are stored for seven years so you can easily access them. For details on how to sign-up, visit **com/estatements-signup**

Contact us

com/onlinebanking Toll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page **1** of 4

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$0.00

\$0.00

May. 29, 2023

\$

000P



P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

credit card account Important information about your

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at com/cha

Interest-free grace period: If you pay your balance due in full (or your total balance for installment plan customers residing in Quebec) by the payment due date, any purchases, installment plans (for customers residing in Quebec) and fees appearing on your account sate and for the first time will be appeared to the state of the sate of the the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers residing in Quebec) **How we apply payments to your account:** When we receive a payment, or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like are processed the day we receive them. You must make sure that we transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your nextaccount statement. Your grace period will return to at least 21 days once the payment due date.

Foreign currency conversion: The exchange rate for converting foreign. you pay your balance due in full by the next payment due date

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amour past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full àmount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 3.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (iii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

Page 2 of 4

How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
 Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in
- Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
 Please call us if your request cannot be done via
 Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX X	XXX XXXX MR	
May. 5 May. 5	ANNUAL CARD FEE	150.00
May. 5 May. 5	ANNUAL CARD FEE REBATE	150.00 CF
Subtotal for MR		0.00
Total for card nu	mber XXXX XXXX XXXX	\$0.00

Trade-marks/Registered trade-marks of is a registered trademark, and the circles design is a trademark of International Incorporated. Used under license.
Indicates eligible travel purchases that may qualify for 4 bonus Rewards points, up to \$15,000 annually per Rewards collector account
Indicates eligible dining purchases that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account
Indicates eligible entertainment purchases that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account
Indicates eligible recurring bill payments that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collectoraccount
All purchases earn 1 Rewards point, including purchase amounts that exceed the annual limit in each category. Symbols will be displayed even if the total purchase amount exceeds the annual limit; however, only the base earn of 1 Rewards point will be awarded.
Changes are coming to your seed to see the see the seed to see the seed to see the see the seed to see the see
Effective July 6, 2023, we will be making some changes to the insurance included with your credit card, as well as improving the format and

are travelling after this date, any eligible claims resulting from your trip will be reviewed based on your current coverage.

The information provided below is a summary of some key changes to your coverage. In addition to these changes, we will be adding new definitions and updating some existing definitions. To review the full terms and conditions of your coverage, please visit www.com/insurancechanges and locate the updated Certificate of Insurance for your records and read it carefully before you travel. Note, no other action is required on your part and there is no need to contact. and there is no need to contact

If you have any questions regarding the changes to your travel insurance coverage, please contact Allianz Global Assistance toll-free at **1-877-704-0341.**

Out-of-Province/Country Emergency Medical Insurance¹

Coverage will increase from \$2,000,000 to \$5,000,000 per insured person, per trip.

Coverage will now be provided for a medical emergency that occurs when travelling to a destination after a travel advisory has been issued for that destination, as long as the reason for the medical emergency is not related to the reason for the advisory. Currently coverage is not available for travel to a destination after an advisory has been issued.

Trip Cancellation/Trip Interruption Insurance¹

- Coverage for Trip Cancellation will change from \$2,500 to \$1,500 per insured person for eligible expenses. The overall maximum will remain at \$5,000 per trip for all eligible travellers.
- Being diagnosed with an epidemic or pandemic disease such as COVID-19 will be added as a covered reason.
- The note advising that you are not covered for events or circumstances you were aware of at time of booking your trip, or at time of departure, will be added to the "Limitations and Exclusions" section.

Car Rental Insurance¹

- Coverage for Car Rental Collision/Loss Damage will be extended to additional drivers who are authorized by the cardholder to drive the rental car and whose names are listed on the rental car agreement.
- To be eligible for Car Rental Collision/Loss Damage benefits the full cost of the rental must be charged to the credit card.
- Car Rental Accidental Death & Dismemberment and Personal Effects coverage will no longer be available.

(continued on next page)

Flight Delay Insurance¹

- Eligibility to claim for flight delays will be improved by reducing the delay time from 6 hours to 4 hours.
- To be eligible for coverage the full cost of the airline ticket must be charged to the credit card.

Baggage Delay, Loss, Theft or Damage Insurance¹

- Coverage for baggage delays will change from \$200 per insured to \$500 per insured (maximum \$1,000 per trip).
- Eligibility to claim for baggage delays will be improved by reducing the delay time from 12 hours to 6 hours.
- Coverage for baggage loss, theft or damage will change from \$750 per insured (maximum \$2,000 per trip) to \$500 per insured (maximum \$1,000 per trip).
- To be eligible for coverage the full cost of your common carrier ticket must be charged to the credit card.

- Hotel Burglary Insurance¹ (New)
 New coverage will be added that provides up to \$1,000 for the repair or replacement of personal property that is lost, stolen or damaged due to burglary of a travel accommodation when the full cost of the accommodation is charged to the credit card.
- 1. Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the Certificate of Insurance. Insurance benefits are provided by CUMIS General Insurance Company, a member of The Co-operators group of companies and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. For questions contact Allianz Global Assistance Canada at 1-877-704-0341 or visit www.allianz-assistance.ca.

CUMIS General Insurance Company P.O. Box 5065, 151 North Service Road Burlington, Ontario L7R 4C2 Canada 1-800-263-9120 www.cumis.com

Summary of your account Previous total balance, Apr. 7, 2024 \$214.04 Payments and credits -1,000.00Purchases and other charges +7,171.88 New installments 0.00 Cash advances¹ 0.00 0.00 Total interest charges Fees +150.00Total balance \$6,535.92 Minimum payment due \$160.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: May. 28, 2024 \$6,535.92 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$18,000.00 Your credit limit Your available credit \$11,464.08 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 56 years and 02

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Mr	
Card number	XXXX XXXX XXXX
Statement date	May. 7, 2024
Statement period	Apr. 8, 2024 - May. 7, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!

Simply log in to your Rewards account at com.

Security Tip

When in doubt, don't click! Avoid clicking links found in suspicious emails. If it doesn't feel right, it probably isn't! View our phishing videos by visiting com/security

com/onlinebanking Foll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com,

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number **Balance due**

XXXX XXXX XXXX

\$6,535.92 Minimum payment due \$160.00 May. 28, 2024 Payment due date

Amount you're paying





O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

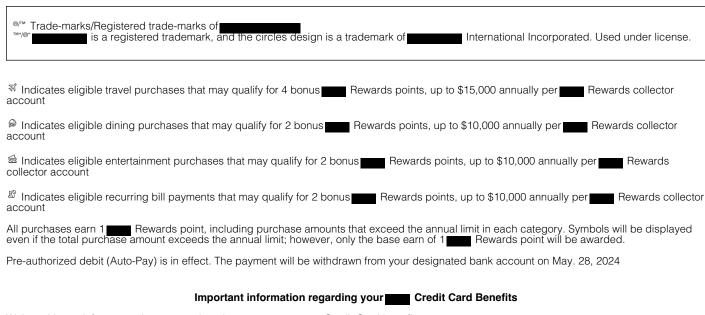
- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX)	ххх	XXXX MR	
Apr. 4	Apr. 8		USD 14.58@1.387517146 7HEATARENA 7V MIAMI FL	20.23
Apr. 4	Apr. 8		YVR SAL Y LIMON RICHMOND BC	20.86
Apr. 6	Apr. 8		USD 31.3@1.387859424 TST* CRAFT BRICKELL MIAMI FL	43.44
Apr. 5	Apr. 8		USD 27.48@1.387918486 CVS/PHARMACY #10132 MIAMI FL	38.14
Apr. 7	Apr. 8		USD 36.79@1.399021473 UBER TRIP 8005928996 CA	51.47
Apr. 6	Apr. 8		USD 40.96@1.398925781 E11EVEN MIAMI MIAMI FL	57.30
Apr. 6	Apr. 8	B	USD 19.5@1.398974358 E11EVEN MIAMI MIAMI FL	27.28
Apr. 6	Apr. 8		USD 46.8@1.399145299 E11EVEN MIAMI MIAMI FL	65.48
Apr. 6	Apr. 8		USD 19.68@1.399390243 E11EVEN MIAMI MIAMI FL	27.54
Apr. 7	Apr. 8	E.	TELUS PRE-AUTH PAYMENT EDMONTON AB	236.81
Apr. 7	Apr. 8		USD 41.53@1.398988682 MIAMI AIRP CORONA BAR MIAMI FL	58.10
Apr. 7	Apr. 8		USD 14.57@1.398764584 MIAMI AIRP EOS MIAMI FL	20.38
Apr. 9	Apr. 10		Subway 12962 Victoria BC	17.75
Apr. 12	Apr. 15		GBP 14.85@1.762289562 FLYING HORSE LONDON W1N	26.17
Apr. 12	Apr. 15	E)	TELUS MOBILITY PREAUTH CALGARY AB	202.72
Apr. 12	Apr. 15		WIFIONBOARD AIR CANADA 877-350-0038 BC	29.14
Apr. 12	Apr. 15		GBP 2.7@1.759259259 TFL TRAVEL CH TFL.GOV.UK/CP	4.75
Apr. 13	Apr. 15		GBP 58.39@1.762801849 WWW.POPINA.CO.UK WATERLOOVILLELND	102.93
Apr. 13	Apr. 15		GBP 35.7@1.762745098 COACH & HORSES MAYFAIR GBR	62.93
Apr. 13	Apr. 15		GBP 77.59@1.762856038 ISOLA BY SAN CARLO MANCHESTER M3ENG	136.78
Apr. 13	Apr. 15	E	APPLE.COM/BILL 866-712-7753 ON	1.44
Apr. 13	Apr. 15		GBP 18@1.762777777 SIGMA LND LTD LONDON	31.73
Apr. 14	Apr. 15		GBP 11.35@1.762114537 UBER* TRIP LONDON LND	20.00
Apr. 14	Apr. 15	E)	GBP 5@1.762 UBER *TRIP HELP.UBER.COMENG	8.81
Apr. 14	Apr. 15		GBP 8.3@1.762650602 TFL TRAVEL CH TFL.GOV.UK/CP	14.63
Apr. 14	Apr. 15		GBP 8.8@1.7625 1ST BASE CATERING LTD London GBR	15.51
Apr. 14	Apr. 15	ଛ	GBP 2.99@1.759197324 PRET A MANGER 80	5.26

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Apr. 15	Apr. 16	GBP 20.4@1.762745098 CMT UK LTD TAXI FARE London GBR	35.96
Apr. 15	Apr. 16	GBP 12.5@1.7624 WOK AND FIRE LONDON GBR	22.03
Apr. 15	Apr. 16	GBP 4.5@1.762222222 PRET A MANGER LONDON	7.93
Apr. 15	Apr. 16	GBP 8.5@1.762352941 TFL TRAVEL CH TFL.GOV.UK/CP	14.98
Apr. 16	Apr. 17	GBP 12.6@ TXW*London Taxi 80161 Glasgow GBR	22.18
Apr. 18	Apr. 19	GBP 39.48@ SQ *LIU XIAOMIAN - CAR London	69.52
Apr. 18	Apr. 19	GBP 22.2@1.766666666 TXW*London Taxi 65279 Glasgow GBR	39.22
Apr. 18	Apr. 19	GBP 28.8@1.766666666 TXW*London Taxi 68215 Glasgow GBR	50.88
Apr. 18	Apr. 19	GBP 12@1.765833333 TXW*London Taxi 73926 Glasgow GBR	21.19
Apr. 18	Apr. 19 €	GBP 22.5@ ST JAMES TAVERN PI LONDON	39.62
Apr. 19	Apr. 22	GBP 85.14@ TXW*London Taxi 72855 Glasgow GBR	149.93
Apr. 19	Apr. 22	GBP 32.5@ TESCO STORES MAYFAIR GBR	57.23
Apr. 19	Apr. 22	YVR PARKING RICHMOND BC	265.00
Apr. 19	Apr. 22 ₹	THE WASHINGTON MAYFAIR LONDON GBR	2,968.81
Apr. 21	Apr. 22	BCF - TSAWWASSEN VICTORIA BC	19.85
Apr. 22	Apr. 23		14.55
Apr. 22	-	COSTCO WHOLESALE W256 VICTORIA BC	158.95
Apr. 22	-	COSTCO WHOLESALE W256 VICTORIA BC	4.35
Apr. 22	-	THE ORIGINAL FARM DOWN VICTORIA BC	25.75
Apr. 22	•	OLYMPIC VIEW GOLF COUR VICTORIA BC	16.00
Apr. 23	=	PENCO LIQUOR YATES VICTORIA BC	59.84
Apr. 24	-	TIM HORTONS #3258 VICTORIA BC	8.06
Apr. 25		Subway 12962 Victoria BC	15.46
1.5	-	EL FURNITURE WAREHOUSE VICTORIA BC	172.13
Apr. 27	•		102.06
Apr. 27			31.86
Apr. 26	=		12.65
Apr. 28	•	PENCO LIQUOR YATES VICTORIA BC	20.14
Apr. 29 Apr. 30		TRSF FROM/DE ACCT/CPT CACTUS CLUB DOUGLAS VICTORIA BC	1,000.00 CR
Арг. 30 Мау. 1	=	R PARKING ? LOT 711 VICTORIA BC	43.56 2.25
•	May. 2	SHOPPERS DRUG MART #02 VICTORIA BC	2.25 26.85
May. 3	· -	Subway 12962 Victoria BC	20.65 17.75
-	=	WESTJET 883821858342666 CALGARY AB	1,282.34
May. 3	=		1,202.34
ıvıay. S	iviay. O	Sportly FZDED TALSA StockHolling SWE	12.31

TRANS DATE	POSTING DATE		DESCRIPTION			AMOUNT (\$)
May. 3	May. 6		MACCHIATO@THE JULIET	VICTORIA	ВС	13.11
May. 7	May. 7		ANNUAL CARD FEE			150.00
Subtota	al for MR					7,321.88
Total for card number XXXX XXXX XXXX *** \$6.535					\$6.535.92	



We're writing to inform you about upcoming changes to your Credit Card benefits.

- Enterprise Rent-A-Car will be added as a car rental partner. You will continue receiving discounts with your credit card of up to 20% on National Car Rental and Alamo Rent A Car and get up to 5% discount on Enterprise Rent-A-Car. To book rental cars with these partners, please use the NEW Car Rental Booking tool https://partners.rentalcar.com/

Booking directly with partner websites and quoting the applicable discount codes (3717122 for National Car Rental and 7014883 for Alamo Rent a Car) will no longer be available after **April 30, 2024.**

- The 24-hour access to Concierge service benefit will no longer be available from May 03, 2024.

Summary of your account Previous total balance, Oct. 7, 2023 \$2.954.84 Payments and credits -10,000.00 Purchases and other charges +10,113.94New installments 0.00 Cash advances¹ 0.00 0.00 Total interest charges Fees 0.00 Total balance \$3,068.78 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Nov. 28, 2023 \$3,068.78 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$18,000.00 Your credit limit Your available credit \$14,931.22 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 27 years and 00 months.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

Refer to the Installment Plan section for installment plan related interest charges.

Mr	
Card number	XXXX XXXX XXXX
Statement date	Nov. 7, 2023
Statement period	Oct. 8, 2023 - Nov. 7, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

Security Tip

With digital payments being processed in seconds, fraudsters are getting bolder and more sophisticated in their efforts to trick individuals into wiring money. Learn more about wire fraud scams at com/security

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-866-991-4769
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX

\$3,068.78 \$10.00 Nov. 28, 2023





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

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If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

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Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

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How to make payments to your credit card account

You have many convenient ways to pay

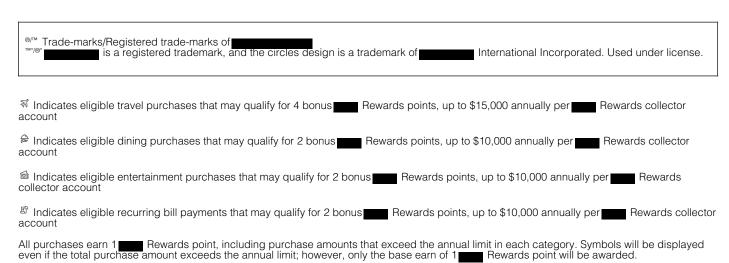
- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX)	(XXX	XXXX MR	
Oct. 6	Oct. 9		GBP 16.6@1.718072289 Zettle_*Don Jon london GBR	28.52
Oct. 6	Oct. 9		GBP 7.92@1.713383838 PYD*BrewDogSevenDial London GBR	13.57
Oct. 6	Oct. 9		GBP 14.4@1.713888888 LICENSED TAXI cabvision.com	24.68
Oct. 7	Oct. 9		GBP 19.98@1.717717717 Mountain Express London GBR	34.32
Oct. 7	Oct. 9		GBP 11.9@1.717647058 THE RACING BUG UK LIMI BUCKINGHAM GBR	20.44
Oct. 7	Oct. 9		GBP 8.1@1.71728395 TFL TRAVEL CH TFL.GOV.UK/CP	13.91
Oct. 9	Oct. 10		GBP 19.6@1.718367346 SumUp *Ronnie gouldin Carshalton GBR	33.68
Oct. 8	Oct. 10	E)	TELUS PRE-AUTH PAYMENT EDMONTON AB	231.21
Oct. 9	Oct. 10		GBP 12.26@1.717781402 FRANCO MANCA LONDON	21.06
Oct. 9	Oct. 10		GBP 4.45@1.716853932 TFL TRAVEL CH TFL.GOV.UK/CP	7.64
	Oct. 10	₹	GBP 4635.75@1.700639594 Corinthia Hotel London GBR	7,883.74
Oct. 10	Oct. 11		YVR PARKING RICHMOND BC	543.00
Oct. 10	Oct. 11		GBP 27.7@1.711191335 TFL TRAVEL CH TFL.GOV.UK/CP	47.40
Oct. 13	Oct. 16	E	APPLE.COM/BILL 866-712-7753 ON	1.44
Oct. 12	Oct. 16		ITALIAN FOOD IMPORTS VICTORIA BC	12.65
Oct. 12	Oct. 16	E.	TELUS MOBILITY PREAUTH CALGARY AB	323.44
Oct. 13	Oct. 16		TACOFINO VICTORIA VICTORIA BC	15.75
Oct. 13	Oct. 16	B	TIM HORTONS #3258 VICTORIA BC	2.40
Oct. 14	Oct. 16		SHOPJAWSHARK.COM SOUTHAMPTON LND	46.71
Oct. 13	Oct. 16		THE ORIGINAL FARM DOWN VICTORIA BC	24.63
Oct. 13	Oct. 16		7 ELEVEN STORE #33012 VICTORIA BC	5.97
Oct. 17	Oct. 18	€ B	TACOFINO VICTORIA VICTORIA BC	17.33
Oct. 24	Oct. 25		Subway 12605 Victoria BC	12.06
Oct. 25	Oct. 25		TRSF FROM/DE ACCT/CPT	10,000.00 CF
Oct. 25	Oct. 26		COSTCO WHOLESALE W256 VICTORIA BC	117.43
Oct. 25	Oct. 26		THE PALMS RESTAURANT & VICTORIA BC	21.71
Oct. 25	Oct. 26		SPIRIT HALLOWEEN C6855 VICTORIA BC	111.96
Oct. 26	Oct. 27	<u>₽</u>	BK # 18215 VICTORIA BC	15.96
Oct. 25	Oct. 30		MACCHIATO@THE JULIET VICTORIA BC	8.31
Oct. 25	Oct. 30		MACCHIATO@THE JULIET VICTORIA BC	13.23
Oct. 27	Oct. 30		VICEXPRESS TERIYAKI & VICTORIA BC	18.11
Oct. 28	Oct. 30		COSTCO WHOLESALE W256 VICTORIA BC	4.35
Oct. 30	Nov. 2		MACCHIATO@THE JULIET VICTORIA BC	10.34
Nov. 1	Nov. 2	□	VICEXPRESS TERIYAKI & VICTORIA BC	18.11

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Nov. 2	Nov. 3		AFFINITY CANNABIS STOR VANCOUVER BC	29.11
Nov. 3	Nov. 6	E 3	Spotify P26EF7A50F Stockholm SWE	12.31
Nov. 2	Nov. 6		MACCHIATO@THE JULIET VICTORIA BC	13.68
Nov. 5	Nov. 6		UBER* EATS TORONTO ON	98.39
Nov. 4	Nov. 6	€ B	UBER CANADA/UBEREATS TORONTO ON	243.20
Nov. 5	Nov. 6		UBER* TRIP TORONTO ON	12.19
Subtota	al for MR			10,113.94

Total for card number XXXX XXXX XXXX \$\ \$3,068.78



Summary of your account	
Previous total balance, Oct. 7, 2024	\$1,224.68
Payments and credits	-4,380.00
Purchases and other charges	+8,719.10
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info)	\$10.00
Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Nov. 28, 2024	
Minimum payment due Includes any installment plan payments due this in plan section for more info)	\$10.00 month (see installment
Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Nov. 28, 2024	\$10.00 month (see installment 0.00 \$5,563.78
Minimum payment due Includes any installment plan payments due this replan section for more info) Payment due date: Nov. 28, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this mon	\$10.00 month (see installment 0.00 \$5,563.78
Minimum payment due Includes any installment plan payments due this replan section for more info) Payment due date: Nov. 28, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this mon Includes any installment plan payments due this recommendation.	\$10.00 month (see installment 0.00 \$5,563.78 mth.

You can view your current Rewards point balance and points earned on eligible purchases at any time! Simply log in to your Rewards account at

com.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Mr

Card number

Statement date

Statement period

com/onlinebanking Toll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page **1** of 6

XXXX XXXX XXXX

Oct. 8, 2024 - Nov. 7, 2024

Nov. 7, 2024

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number **Balance due**

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$5,563.78 \$10.00 Nov. 28, 2024





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

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Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

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Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

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How to make payments to your credit card account

You have many convenient ways to pay

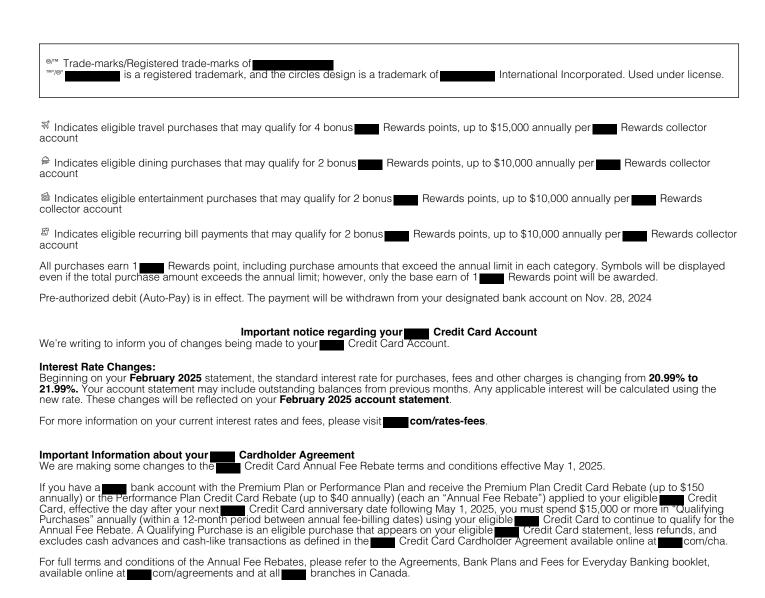
- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX X	XXX	XXXX MR MR	
Oct. 7	Oct. 8		SQ *URBAN CITY CLEANER VICTORIA BC	714.00
Oct. 9	Oct. 10	Ą	AIRBNB * HMBD8C5HNC AIRBNB.COM ENG	1,588.35
Oct. 9	Oct. 10		USD 9.82@1.403258655 WEIL COFFEE NEW YORK NY	13.78
Oct. 9	Oct. 11	<u></u>	TELUS PRE-AUTH PAYMENT EDMONTON AB	242.41
Oct. 10	Oct. 11		USD 15.83@1.411244472 967 1ST AVE FOOD NEW YORK NY	22.34
Oct. 11	Oct. 14		USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 11	Oct. 14		USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 12	Oct. 14	E	APPLE.COM/BILL 866-712-7753 ON	1.44
Oct. 12	Oct. 14		USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 12	Oct. 14		USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 12	Oct. 14	E	TELUS MOBILITY PREAUTH CALGARY AB	130.71
Oct. 13	Oct. 14		USD 94@1.412978723 DARIUS LUKAS/ ACADEMY SINGAPORE LND	132.82
Oct. 13	Oct. 14		USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 12	Oct. 15		TRSF FROM/DE ACCT/CPT	3,800.00 CR
Oct. 15	Oct. 16		USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 15	Oct. 16		USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 15	Oct. 16		USD 2.9@1.417241379 MTA*NYCT PAYGO NEW YORK NY	4.11
Oct. 15	Oct. 16		USD 2.9@1.417241379 MTA*NYCT PAYGO NEW YORK NY	4.11
Oct. 15	Oct. 17		USD 53.22@1.418827508 LEGENDS@YANKEE STDM-CO BRONX NY	75.51
Oct. 18	Oct. 21		USD 2.38@1.415966386 D AGOSTINO #27 NEW YORK NY	3.37
Oct. 19	Oct. 21		USD 2.9@1.417241379 MTA*NYCT PAYGO NEW YORK NY	4.11
Oct. 19	Oct. 21		USD 2.9@1.417241379 MTA*NYCT PAYGO NEW YORK NY	4.11
Oct. 20	Oct. 21		USD 5.36@1.414179104 TST* MAMAN-MEATPACKING NEW YORK NY	7.58
Oct. 20	Oct. 22		USD 2.9@1.417241379 MTA*NYCT PAYGO NEW YORK NY	4.11
Oct. 20	Oct. 22		USD 2.9@1.417241379 MTA*NYCT PAYGO NEW YORK NY	4.11
Oct. 21	Oct. 22	E)	APPLE.COM/BILL 866-712-7753 ON	14.55
Oct. 21	Oct. 22		USD 7.24@1.415745856 WEIL GOTSHAL CAFE NEW YORK NY	10.25

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
		USD 7.24@1.419889502 WEIL GOTSHAL CAFE NEW YORK NY	10.28
Oct. 23	Oct. 24	USD 2.9@1.420689655 MTA*NYCT PAYGO NEW YORK NY	4.12
Oct. 23	Oct. 24	USD 2.9@1.420689655 MTA*NYCT PAYGO NEW YORK NY	4.12
Oct. 23	Oct. 24	USD 8.22@1.419708029 WEIL GOTSHAL CAFE NEW YORK NY	11.67
Oct. 24	Oct. 25	USD 2.9@1.420689655 MTA*NYCT PAYGO NEW YORK NY	4.12
Oct. 24	Oct. 28	USD 22.54@1.420585625 MSG CONCESSIONS NEW YORK NY	32.02
Oct. 25	Oct. 28	USD 2.9@1.420689655 MTA*NYCT PAYGO NEW YORK NY	4.12
Oct. 25	Oct. 28	USD 2.9@1.424137931 MTA*NYCT PAYGO NEW YORK NY	4.13
Oct. 26	Oct. 28	USD 2.9@1.424137931 MTA*NYCT PAYGO NEW YORK NY	4.13
Oct. 26	Oct. 28	USD 2.9@1.424137931 MTA*NYCT PAYGO NEW YORK NY	4.13
Oct. 26	Oct. 28	USD 17.86@1.423292273 HCW TIMES SQUARE NEW YORK NY	25.42
Oct. 27	Oct. 29	USD 2.9@1.424137931 MTA*NYCT PAYGO NEW YORK NY	4.13
Oct. 27	Oct. 29	USD 2.9@1.424137931 MTA*NYCT PAYGO NEW YORK NY	4.13
Oct. 27	Oct. 29	USD 13.85@1.423104693 STAGE DOOR DELI NEW YORK NY	19.71
Oct. 30	Oct. 30	TRSF FROM/DE ACCT/CPT	580.00 CF
Oct. 30	Oct. 31	USD 8.79@1.42662116 SMILERS NEW YORK NY	12.54
Oct. 30	Oct. 31	USD 7.24@1.42679558 WEIL GOTSHAL CAFE NEW YORK NY	10.33
Oct. 31	Nov. 1	USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Oct. 31	Nov. 1	USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Oct. 31	Nov. 4	USD 5.67@1.428571428 BENS PIZZERIA NEW YORK NY	8.10
Nov. 2	Nov. 4	USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Nov. 2	Nov. 4	USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Nov. 2	Nov. 4	USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Nov. 3	Nov. 4	Spotify P313326F73 Stockholm SWE	12.31
Nov. 2	Nov. 4	WESTJET CALGARY AB	4,984.94
Nov. 3		USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Nov. 4	Nov. 5	USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14

			•	•
TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Nov. 4	Nov. 5		USD 313.38@1.429446678 TST*A PASTA BAR New York NY	447.96
Nov. 4	Nov. 6		USD 2.9@1.427586206 MTA*NYCT PAYGO NEW YORK NY	4.14
Nov. 4	Nov. 6		USD 36.49@1.429432721 BAR HUGO ROOFTOP NEW YORK NY	52.16
Nov. 6	Nov. 7		USD 7.68@1.424479166 WEIL GOTSHAL CAFE NEW YORK NY	10.94
Subtota	al for MR			8,719.10
Total fo	or card nu	ımh	er XXXX XXXX XXXX	\$5 563 78



Summary of your account Previous total balance, Sep. 7, 2023 \$6.312.49 Payments and credits -9,070.36 Purchases and other charges +5,712.71 New installments 0.00 Cash advances¹ 0.00 0.00 Total interest charges 0.00 Fees Total balance \$2,954.84 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Oct. 30, 2023 \$2,954.84 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$18,000.00 Your credit limit Your available credit \$15,045.16 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 26 years and 00

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572

Refer to the Installment Plan section for installment plan related interest charges.

Mr	
Card number	XXXX XXXX XXXX
Statement date	Oct. 7, 2023
Statement period	Sep. 8, 2023 - Oct. 7, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

Security Tip

October is Cyber Security Month! It can be distressing to learn that a cybercriminal has taken over your bank account, but a few tips from the experts can help you avoid becoming a victim of Account Takeover. Learn more at

com/security

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-866-991-4769
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number
Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$2,954.84 \$10.00 Oct. 30, 2023





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

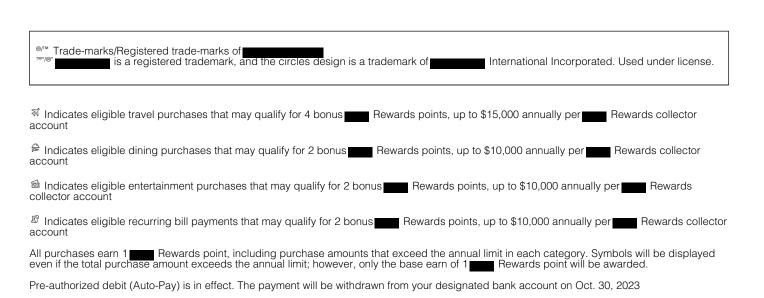
You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX X	ХХХ	XXXX MR	
Sep. 7	Sep. 8		DESIGNER DEPOT C0259 TORONTO QC	56.00
Sep. 8	Sep. 8		American Eagle 1033 Tsawwassen BC	61.54
Sep. 7	Sep. 11		SHELL C81188 VANCOUVER BC	113.49
Sep. 7	Sep. 11		MACCHIATO@THE JULIET VICTORIA BC	18.18
Sep. 9	Sep. 11	E)	TELUS PRE-AUTH PAYMENT EDMONTON AB	225.61
Sep. 10	Sep. 11		AMZN Mktp CA*TR00970H0 WWW.AMAZON.CAON	19.44
Sep. 8	Sep. 11		SHAKETOWN BREWING N-VANCOUVER BC	31.74
Sep. 8	Sep. 11		SHAKETOWN BREWING N-VANCOUVER BC	26.45
Sep. 10	Sep. 11		AMZN Mktp CA*TR0M82MH2 WWW.AMAZON.CAON	78.39
Sep. 9	Sep. 11		BC LIQUOR # 196 NORTH VANCOUVBC	89.79
Sep. 9	Sep. 11		SHOPPERS DRUG MART #22 NORTH VANCOUVBC	51.01
Sep. 10	Sep. 11		OLD NAVY CANADA 3908 VANCOUVER BC	41.99
Sep. 10	Sep. 12		SUN GLASS HUT 4059 W VANCOUVER BC	508.53
Sep. 12	Sep. 13		TELUS MOBILITY PREAUTH CALGARY AB	103.04
Sep. 13	Sep. 13		APPLE.COM/BILL 866-712-7753 ON	1.44
Sep. 14	Sep. 15		A&W RESTAURANT NORTH VANCOUVBC	15.61
Sep. 15	Sep. 18		KIWI.COM sro CZE	609.29
Sep. 15	Sep. 18		KIWI.COM sro CZE	70.36 CF
Sep. 15	Sep. 18		JACK LONSDALE'S PUBLIC NORTH VANCOUVBC	83.37
Sep. 18	3 Sep. 19		EUR 62@1.482258064 SumUp *Salimtaxi Bobigny FRA	91.90
Sep. 18	8 Sep. 19		EUR 12@1.481666666 NICOLAUDIE PARIS 14	17.78
Sep. 18	3 Sep. 19		EUR 27.4@1.47919708 CAFE DE PARIS PARIS 1	40.53
Sep. 18	8 Sep. 19	**	EUR 678.88@1.482294367 THE WESTIN PARIS PARIS FRA	1,006.30
Sep. 19	Sep. 20		EUR 18.6@1.479032258 DOLMEN PARIS FRA	27.51
Sep. 20	Sep. 21	Ŋ	EUR 678.88@1.475341739 THE WESTIN PARIS PARIS FRA	1,001.58
Sep. 20	Sep. 21		EUR 31.5@1.478730158 ROSA BONHEUR SE PARIS FRA	46.58
Sep. 21	Sep. 22		EUR 55@1.475272727 SumUp *TAXI VILLEJUIF 94	81.14
Sep. 21	Sep. 22	쇬	EUR 389.94@ EASYJET000000K64PKWV SPATA ARTEMIDGRC	575.57
Sep. 21	Sep. 22		EUR 1.1@1.463636363 SJOG NAPOLI ITA	1.61
Sep. 22	? Sep. 22	쇐	EUR 140.6@ Dohop SKYEXPRESS R589U Reykjavik ISL	207.53

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
	2 Sep. 22		EUR 61.05@ Dohop PAS-LGW R589UJA3 Reykjavik ISL	90.11
Sep. 21	Sep. 22	\$1	EUR 18@1.475 NAPOLI GREAT VIEW B E NAPOLI NA	26.55
Sep. 22	Sep. 25		EUR 2.6@1.473076923 RTVM AUGUSTEO NAPOLI	3.83
Sep. 24	Sep. 25		TRSF FROM/DE ACCT/CPT	9,000.00 CR
Sep. 29	Oct. 2		EUR 4.5@1.462222222 DENNIS NAOUSA PAROU GRC	6.58
Sep. 29	Oct. 2		EUR 17.6@1.461931818 ATOY PAROS GRC	25.73
Oct. 3	Oct. 4	E)	Spotify P263B2481B Stockholm SWE	12.31
Oct. 4	Oct. 5	E ^C	GBP 5@1.7 UBER *TRIP HELP.UBER.COMENG	8.50
Oct. 3	Oct. 5		GBP 75.1@1.700532623 UBER *TRIP HELP.UBER.COMENG	127.71
Oct. 5	Oct. 6		GBP 47.25@1.713862433 SQ *LONDON BRIDGE London	80.98
Oct. 5	Oct. 6		GBP 14.79@1.71331981 Boxpark Shoreditch London GBR	25.34
Oct. 5	Oct. 6		GBP 12@1.714166666 Zettle_*E Notarianni London GBR	20.57
Oct. 5	Oct. 6		GBP 2.7@1.711111111 TFL TRAVEL CH TFL.GOV.UK/CP	4.62
Oct. 5	Oct. 6		GBP 12.4@1.712903225 LICENSED TAXI cabvision.com	21.24
Oct. 6	Oct. 6		GBP 15@1.7133333333 SQ *JOHN BUTLER SOUVEN London	25.70
Subtota	l for MR			5,642.35
Total for card number XXXX XXXX XXXX			\$2,954.84	



Mr Card number: XXXX XXXX XXXX

Summary of your account Previous total balance, Sep. 7, 2024 \$1.655.62 -6,424.35 Payments and credits Purchases and other charges +5,993.41 New installments 0.00 0.00 Cash advances¹ 0.00 Total interest charges 0.00 Fees Total balance \$1,224.68 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Oct. 28, 2024 0.00 Total installments not yet due Balance due \$1,224.68 Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. Your credit limit \$18,000.00 Your available credit \$16,775.32 Amount over credit limit \$0.00 **Estimated time to repay** – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 10 years and 10

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Mr	
Card number	XXXX XXXX XXXX
Statement date	Oct. 7, 2024
Statement period	Sep. 8, 2024 - Oct. 7, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!

Simply log in to your Rewards account at com.

Security Tip

October is Cyber Security Month! It can be distressing to learn that a cybercriminal has taken over your bank account, but a few tips from the experts can help you avoid becoming a victim of Account Takeover. Learn more at

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-866-991-4769
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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\$1,224.68

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX

\$10.00 Oct. 28, 2024

\$



P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card nun	nber: XXXX X	XXX	XXXXX MR MR	
Sep. 4	Sep. 9		MACCHIATO@THE JULIET VICTORIA BC	14.44
Sep. 6	Sep. 9		Subway 12962 Victoria BC	17.75
Sep. 6	Sep. 9	<u></u>	TELUS PRE-AUTH PAYMENT EDMONTON AB	242.41
Sep. 7	Sep. 9		COMPASS VENDING BURNAB BURNABY BC	3.20
Sep. 8	Sep. 9		UBER CANADA/UBERTRIP TORONTO ON	18.15
	Sep. 10		UBER CANADA/UBERTRIP TORONTO ON	25.29
Sep. 10	Sep. 11		OXFORD HOUSE OF HAIR D VICTORIA BC	65.00
Sep. 12	2 Sep. 12		TST-Pinhalla Pinball P Victoria BC	5.00
Sep. 11	1 Sep. 12		VICEXPRESS TERIYAKI & VICTORIA BC	18.11
Sep. 12	2 Sep. 12		TST-Pinhalla Pinball P Victoria BC	6.03
•	2 Sep. 12		SQ *SWIFT BREWING Victoria BC	30.53
Sep. 10	Sep. 13		MACCHIATO@THE JULIET VICTORIA BC	14.44
Sep. 11	1 Sep. 13		ICBC #01580 VICTORIA BC	44.00
Sep. 12	2 Sep. 13		Subway 12962 Victoria BC	17.75
Sep. 12	2 Sep. 13	E)	APPLE.COM/BILL TORONTO ON	1.44
Sep. 13	3 Sep. 13		TRSF FROM/DE ACCT/CPT	2,101.53 CR
Sep. 12	2 Sep. 16		REVENUE SERVICES BC VICTORIA BC	80.00
Sep. 12	2 Sep. 16	E)	TELUS MOBILITY PREAUTH CALGARY AB	152.32
Sep. 15	5 Sep. 16		Lids 7802 West VancouveBC	142.32
Sep. 15	5 Sep. 16		Lids 7802 West VancouveBC	127.82
_	Sep. 16		Lids 7802 West VancouveBC	142.32 CR
Sep. 16	Sep. 17		USD 6.53@1.39509954 JFK INTERNATIONAL AIRP JAMAICA NY	9.11
Sep. 15	5 Sep. 17		BROWNS SOCIALHOUSE LON NORTH VANCOUVBC	47.26
Sep. 16	Sep. 17		USD 2485@1.394305835 CBP VANCOUVER AIR INDIANAPOLIS IN	3,464.85
Sep. 17	7 Sep. 18		USD 8@1.395 WIFIONBOARD ALASKA 877-350-0038 IL	11.16
	Sep. 18	\mathbb{A}	ALASKA A 002723826176131 RICHMOND BC	157.50
Sep. 17	7 Sep. 18		USD 37.86@1.395932382 CVS PHARMACY #11014 NEW YORK NY	52.85
=	9 Sep. 19		TRSF FROM/DE ACCT/CPT	4,180.50 CR
•	9 Sep. 20		USD 20.01@1.398800599 D AGOSTINO #27 NEW YORK NY	27.99
Sep. 19	9 Sep. 20		USD 7.24@1.393646408 WEIL GOTSHAL CAFE NEW YORK NY	10.09
Sep. 21	1 Sep. 23	E)	APPLE.COM/BILL 866-712-7753 ON	14.55
Sep. 21	1 Sep. 23		USD 3.1@1.39032258 NY GRILL AND DELI NEW YORK NY	4.31
Sep. 21	1 Sep. 23		USD 21@1.393333333 OMNY VENDING* NEW YORK NY	29.26
Sep. 23	3 Sep. 23		USD 5.75@1.393043478 TST* JOE COFFEE - BRYA NEW YORK NY	8.01

TRANS POSTIN DATE DATE	IG	DESCRIPTION	AMOUNT (\$)
Sep. 24 Sep.	25	USD 217.75@1.392422502 Yankees Clubhouse 9023 New York NY	303.20
Sep. 25 Sep.	26 ଛ	USD 9.82@1.387983706 WEIL GOTSHAL CAFE NEW YORK NY	13.63
Sep. 26 Sep.	27 ଛ	USD 7.68@1.380208333 WEIL GOTSHAL CAFE NEW YORK NY	10.60
Sep. 26 Sep.	30 ₹	AMERICAN 00010610997178 TORONTO ON	50.30
Sep. 26 Sep.	30 ₹	AMERICAN 00010610997179 TORONTO ON	46.30
Sep. 26 Sep.	30 ∛	AMERICAN 00012179487746 TORONTO ON	289.10
Sep. 26 Sep.	30 ∛	AMERICAN 00012179487747 TORONTO ON	289.10
Sep. 28 Sep.	30	USD 2.9@1.38275862 MTA*NYCT PAYGO NEW YORK NY	4.01
Sep. 28 Sep.	30 ଛ	USD 17.74@1.383878241 LEGENDS@YANKEE STDM-CO BRONX NY	24.55
Oct. 1 Oct. 2	2	USD 7.68@1.385416666 WEIL GOTSHAL CAFE NEW YORK NY	10.64
Oct. 2 Oct. 3	3	USD 6.78@1.384955752 967 1ST AVE FOOD NEW YORK NY	9.39
Oct. 2 Oct. 3	3 🙈	USD 8.22@1.386861313 WEIL GOTSHAL CAFE NEW YORK NY	11.40
Oct. 3 Oct. 4	4 E	Spotify P306889DFB Stockholm SWE	12.31
Oct. 3 Oct. 4	4	USD 10.42@1.389635316 WEIL COFFEE NEW YORK NY	14.48
Oct. 5 Oct. 7	7	USD 2.9@1.389655172 MTA*NYCT PAYGO RECOVER NEW YORK NY	4.03
Oct. 5 Oct. 7	7	USD 2.9@1.389655172 MTA*NYCT PAYGO NEW YORK NY	4.03
Oct. 5 Oct. 7	7	USD 2.9@1.389655172 MTA*NYCT PAYGO NEW YORK NY	4.03
Oct. 5 Oct. 7	7	USD 2.9@1.389655172 MTA*NYCT PAYGO NEW YORK NY	4.03
Oct. 4 Oct. 7	7 🙈	USD 13.19@1.392721758 TST*WATERMARK NEW New York NY	18.37
Oct. 5 Oct. 7	7 🙈	USD 5@1.394 SUNSTAR VENDING INC. BROOKLYN NY	6.97
Subtotal for M	R		5,851.09
Total for card	l numb	er XXXX XXXX XXXX	\$1,224.68





lndicates eligible dining purchases that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

Mr Card number: XXXX XXXX XXXX

Indicates eligible entertainment purchases that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

Indicates eligible recurring bill payments that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

All purchases earn 1 Rewards point, including purchase amounts that exceed the annual limit in each category. Symbols will be displayed even if the total purchase amount exceeds the annual limit; however, only the base earn of 1 Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Oct. 28, 2024

Summary of your account Previous balance, Aug. 7, 2023 \$894.08 Payments and credits -2,194.08Purchases and other charges +7,612.49 New installments 0.00 Cash advances¹ 0.00 0.00 Total interest charges Fees 0.00 Total balance \$6,312.49 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Sep. 28, 2023 0.00 Total installments not yet due Balance due \$6,312.49 Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. Your credit limit \$18,000.00 Your available credit \$11,687.51 Amount over credit limit \$0.00 **Estimated time to repay** – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 55 years and 06 months.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	23.99000	0.06572
Total interest charges	\$0.00		

Mr	
Card number	XXXX XXXX XXXX
Statement date	Sep. 7, 2023
Statement period	Aug. 8, 2023 - Sep. 7, 2023

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

Security Tip

Kids are growing up in a vast and ever-changing digital environment. As online learning and socializing increases, find tips by visiting com/security to

Contact us

com/onlinebanking Toll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX **\$6,312.49**

\$10.00 Sep. 28, 2023





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

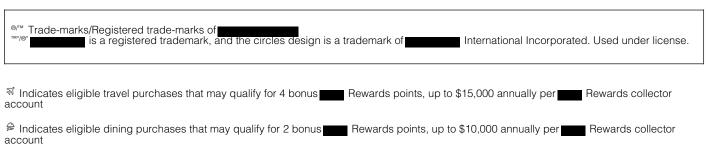
- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE		DESCRIPTION	AMOUNT (\$)
Card num	ber: XXXX X	XXX	XXXX	
Aug. 7	Aug. 8		LK COWICHAN MIDISLAND LAKE COWICHANBC	26.58
Aug. 8	Aug. 9		TRSF FROM/DE ACCT/CPT	894.08 CR
Aug. 8	Aug. 10	E)	TELUS PRE-AUTH PAYMENT EDMONTON AB	225.61
Aug. 12	Aug. 14	E)	TELUS MOBILITY PREAUTH CALGARY AB	103.04
Aug. 12	Aug. 14		STONG'S MARKET NORTH VANCOUVBC	13.63
Aug. 13	Aug. 14	E.	APPLE.COM/BILL 866-712-7753 ON	1.44
Aug. 17	Aug. 18		RW&CO #2299 TSAWWASSEN BC	201.30
Aug. 16	Aug. 18		THE ORIGINAL FARM DOWN VICTORIA BC	29.11
Aug. 17	Aug. 18		TOMMY GUNS ORIGINAL BA TSAWWASSEN BC	15.46
Aug. 17	Aug. 18		CHV43076 67TH & OAK ON VANCOUVER BC	131.41
Aug. 18	Aug. 21		PEMBERTON VALLEY AG FO PEMBERTON BC	19.74
Aug. 18	Aug. 21		FSM 075 WHISTLER BC	13.41
Aug. 18	Aug. 21		BIG SKY GOLF INC. PEMBERTON BC	205.45
Aug. 17	Aug. 21		ALDO 1419 TSAWWASSEN BC	166.87
Aug. 17	Aug. 21		MACCHIATO@THE JULIET VICTORIA BC	13.40
Aug. 18	Aug. 21		BIG SKY GOLF INC PEMBERTON BC	49.18
Aug. 20	Aug. 21		TIM HORTONS #1314 SQUAMISH BC	7.64
Aug. 21	Aug. 22		NIKE CANADA TSAWWASSEN TSAWWASSEN FIBC	78.39
Aug. 22	Aug. 22		TRSF FROM/DE ACCT/CPT	1,300.00 CR
Aug. 22	Aug. 23		TIM HORTONS #3258 VICTORIA BC	8.39
Aug. 23	Aug. 28		MACCHIATO@THE JULIET VICTORIA BC	13.40
Aug. 24	Aug. 28		PETRO CANADA39076 DUNCAN BC	118.66
Aug. 26	Aug. 28		USD 107.16@1.398282941 TST* Fogon Cocina Mexi Seattle WA	149.84
Aug. 24	Aug. 28		MACCHIATO@THE JULIET VICTORIA BC	9.35
Aug. 24	Aug. 28		MACCHIATO@THE JULIET VICTORIA BC	12.29
Aug. 26	Aug. 28		USD 15.97@1.398246712 UBER TRIP 8005928996 CA	22.33
Aug. 26	Aug. 28		USD 33.4@1.398203592 ARCO#82481BP ARCO AQPS SEATTLE WA	46.70
Aug. 27	Aug. 28		USD 59.44@1.398216689 76 - DEALIN INC SEATTLE WA	83.11
Aug. 28	Aug. 28		PARKVICTORIA 250-361-0260 BC	1.50
Aug. 26	Aug. 29		USD 40.33@1.398214728 FLATSTICK PUB LLC SEATTLE WA	56.39
Aug. 26	Aug. 29		USD 44.1@1.398185941 FLATSTICK PUB LLC SEATTLE WA	61.66
Aug. 31	Sep. 4		ICBC #01580 VICTORIA BC	1,103.00
Sep. 2	Sep. 4		COWICHAN LAKE MARINA G LAKE COWICHANBC	2.09
Sep. 3	Sep. 4	e"	Spotify P25874F057 Stockholm SWE	11.19

Transactions since your last statement (continued)

TRANS POSTING	ì	DESCRIPTION	AMOUNT (\$)
Sep. 4 Sep. 4	₹	EXPEDIA 72647724577477 EXPEDIA.CA ON	747.51
Sep. 4 Sep. 4	*	EXPEDIA 72647741131280 EXPEDIA.CA ON	1,174.86
Sep. 4 Sep. 5		THE ORIGINAL FARM DOWN VICTORIA BC	24.63
Sep. 4 Sep. 5	Ŋ	EUR 280.46@1.510375811 EASYJET000000K61F3C1 ROSSY FRA	423.60
Sep. 5 Sep. 6		TACOFINO VICTORIA VICTORIA BC	17.33
Sep. 6 Sep. 6		Subway 12962 Victoria BC	18.26
Sep. 6 Sep. 6	₹	EXPEDIA 72649459066008 EXPEDIA.CA ON	2,100.94
Sep. 4 Sep. 7		FOO ASIAN STREET FOOD VICTORIA BC	20.90
Sep. 5 Sep. 7		REXALL PHARMACY #7121 VICTORIA BC	44.43
Sep. 6 Sep. 7		TACOFINO VICTORIA VICTORIA BC	17.33
Sep. 7 Sep. 7		SQ *SUPERBABA VICTORIA Victoria BC	21.14
Subtotal for MF	R		7,612.49



all Indicates eligible entertainment purchases that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

B Indicates eligible recurring bill payments that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

All purchases earn 1 Rewards point, including purchase amounts that exceed the annual limit in each category. Symbols will be displayed even if the total purchase amount exceeds the annual limit; however, only the base earn of 1 Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Sep. 28, 2023

Summary of your account Previous total balance, Aug. 7, 2024 \$3.792.93 -3,800.00 Payments and credits Purchases and other charges +1,662.69New installments 0.00 0.00 Cash advances¹ 0.00 Total interest charges 0.00 Fees Total balance \$1,655.62 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Oct. 1, 2024 0.00 Total installments not yet due Balance due \$1,655.62 Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. Your credit limit \$18,000.00 Your available credit \$16,344.38 Amount over credit limit \$0.00 **Estimated time to repay** – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 14 years and 07

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Mr	
Card number	XXXX XXXX XXXX
Statement date	Sep. 7, 2024
Statement period	Aug. 8, 2024 - Sep. 7, 2024

You can view your current Rewards point balance and points earned on eligible purchases at any time!
Simply log in to your Rewards account at com.

Security Tip

Kids are growing up in a vast and ever-changing digital environment. As online learning and socializing increases, find tips by visiting com/security to help keep your kids safe on the Internet.

Contact us

com/onlinebanking Toll Free Calls Canada & US: 1-866-991-4769 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX **\$1,655.62**

\$10.00 Oct. 1, 2024





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec:
Your minimum payment will be \$10.00 plus any interest plus any fees
(excluding installment plan interest and fees) plus any total monthly
installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in
- interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXX		AMOUNT (4)
Aug. 6 Aug. 8		236.81
Aug. 8 Aug. 8	TRSF FROM/DE ACCT/CPT	3,800.00 CF
Aug. 10 Aug. 12	TELUS MOBILITY PREAUTH CALGARY AB	206.20
Aug. 10 Aug. 12	BC LIQUOR # 196 NORTH VANCOUVBC	40.80
Aug. 12 Aug. 13	P APPLE.COM/BILL 866-712-7753 ON	1.44
Aug. 12 Aug. 13	QUESADA BURRITOS AND T NORTH VANCOUVBC	15.33
Aug. 17 Aug. 19	10 ACRES AT THE COMMON VICTORIA BC	168.41
Aug. 20 Aug. 20	Subway 12962 Victoria BC	15.46
Aug. 20 Aug. 21	SQ *HABIT COFFEE Victoria BC	4.89
Aug. 21 Aug. 22	PAPPLE.COM/BILL TORONTO ON	14.55
Aug. 20 Aug. 23	MACCHIATO@THE JULIET VICTORIA BC	10.98
Aug. 22 Aug. 26	KPMG LLP VAUGHAN ON	842.63
Aug. 29 Sep. 2	REXALL PHARMACY #7121 VICTORIA BC	13.19
Sep. 2 Sep. 3	BCF - OAK BAY, QUEEN O VICTORIA BC	2.93
Sep. 2 Sep. 3	QUESADA DUNCAN DUNCAN BC	17.30
Sep. 3 Sep. 4	Spotify P2F2197F18 Stockholm SWE	12.31
Sep. 3 Sep. 4	Subway 12962 Victoria BC	16.24
Sep. 3 Sep. 5	THE ORIGINAL FARM DOWN VICTORIA BC	24.63
Sep. 5 Sep. 6	VICEXPRESS TERIYAKI & VICTORIA BC	18.59
Subtotal for MR		1,662.69
Total for card num	ber XXXX XXXX XXXX	\$1,655.62

Trade-marks/Registered trade-marks of is a registered trademark, and the circles design is a trademark of International Incorporated. Used under license.

Trade-marks/Registered trademark, and the circles design is a trademark of International Incorporated. Used under license.

Indicates eligible travel purchases that may qualify for 4 bonus Rewards points, up to \$15,000 annually per Rewards collector account

Indicates eligible dining purchases that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

Indicates eligible entertainment purchases that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

Indicates eligible recurring bill payments that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

Indicates eligible recurring bill payments that may qualify for 2 bonus Rewards points, up to \$10,000 annually per Rewards collector account

All purchases earn 1 Rewards point, including purchase amounts that exceed the annual limit in each category. Symbols will be displayed even if the total purchase amount exceeds the annual limit; however, only the base earn of 1 Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Oct. 1, 2024

Important information regarding your Credit Card Benefits

The free access to Boingo Wi-Fi benefit will no longer be available from October 01, 2024.

Previous balance, Mar. 27, 2023	\$1,746.84
Payments and credits	-2,500.00
Purchases and other charges	+7,095.66
Cash advances ¹	0.00
Total interest charges	0.00
_	0.00
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this monti plan section for more info)	\$6,342.50 \$10.00
Total balance Minimum payment due Includes any installment plan payments due this montiplan section for more info) Payment due date: May. 18, 2023	\$6,342.50 \$10.00 h (see installment
Total balance Minimum payment due Includes any installment plan payments due this monti plan section for more info)	\$6,342.50 \$10.00 h (see installment \$6,342.50
Total balance Minimum payment due Includes any installment plan payments due this montiplan section for more info) Payment due date: May. 18, 2023 Balance due Balance due is the sum of what you owe this month.	\$6,342.50 \$10.00 h (see installment \$6,342.50
Total balance Minimum payment due Includes any installment plan payments due this montiplan section for more info) Payment due date: May. 18, 2023 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this montiplan payments due this montiplan payments.	\$6,342.50 \$10.00 h (see installment \$6,342.50 h.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	22.99000	0.06298
Total interest charges	\$0.00		

Card number	XXXX XXXX XXXX
Statement date	Apr. 27, 2023
Statement period	Mar. 28, 2023 - Apr. 27, 2023

YOUR REWARDS



Reward Miles earned	283
Bonus Reward Miles earned	6
Reward Miles adjusted	0
Total Reward Miles earned	289

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Alerts

You will now receive Alerts to keep your account safe. If we detect a suspicious transaction on your credit card, you will be asked to respond to a text from the code The text will include the merchant's name, purchase amount, purchase date, and the last 4 digits of your credit card. For more details, please visit com/alerts.

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$10.00 May. 18, 2023

\$6,342.50

\$



P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your

l account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at com/cha

Interest-free grace period: If you pay your balance in full by the payment due date, you will benefit from an interest-free grace period of at least 21 days. If you do not pay your balance due in full by the payment due date, this grace period will be increased to at least 25 days on your next monthly statement. On paying your balance in full by the next payment due date, this grace period will return to at least 21 days on your next monthly statement. No interest is charged on purchases and fees appearing on your statement for the 1st time if you pay your balance due in full by the payment due date. There is no interest free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.

Your minimum payment if you reside outside Quebec:

Your minimum payment will be \$10.00 plus any interest plus any fees plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the be the greater of the following: (i) 5.00% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:

(i) 3.50% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency transactions: Canadian dollar card: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by International ("MCI") plus 2.50%. The exchange rate for converting retunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account. **U.S. dollar card:** The exchange rate for converting non-U.S. dollar transactions to U.S. dollars is the rate charged to us by International ("MCI plus 2.50%. The exchange rate for converting refunds of non-U.S. dollar transactions to U.S. dollars is the rate charged to us by MCI International ("MCI") minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at Mobile Banking. com/onlinebanking or via

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at com/cha

1 Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

®/I™Trade-marks/ Registered trade-marks of the circles design is a trademark of the

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Mar. 29 Mar. 30 Mar. 29 Mar. 30 TRSF FROM/DE ACCT/CPT Mar. 30 Mar. 31 WHOLE FOODS MARKET NORTH VANCOUVBC Mar. 30 Mar. 31 CHIPOTLE 4040 NORTH VANCOUVBC Mar. 30 Apr. 3 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC Apr. 2 Apr. 4 REAL CDN. SUPERSTORE # N.VANCOUVER BC Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 2 Apr. 4 BC Apr. 3 SQ *NORTH POINT BREWIN NORTH VANCOUVBC Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	47.07 11.73 00.00 CR 11.98
Mar. 29 Mar. 30 Mar. 29 Mar. 30 TRSF FROM/DE ACCT/CPT Mar. 30 Mar. 31 WHOLE FOODS MARKET NORTH VANCOUVBC Mar. 30 Mar. 31 CHIPOTLE 4040 NORTH VANCOUVBC Mar. 30 Apr. 3 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC Apr. 2 Apr. 4 REAL CDN. SUPERSTORE # N.VANCOUVER BC Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	11.73 00.00 CR
Mar. 29 Mar. 30 Mar. 30 Mar. 31 WHOLE FOODS MARKET NORTH VANCOUVBC Mar. 30 Mar. 31 CHIPOTLE 4040 NORTH VANCOUVBC Mar. 30 Apr. 3 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC Apr. 2 Apr. 4 REAL CDN. SUPERSTORE # N.VANCOUVER BC Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	00.00 CR
Mar. 30 Mar. 31 WHOLE FOODS MARKET NORTH VANCOUVBC Mar. 30 Mar. 31 CHIPOTLE 4040 NORTH VANCOUVBC Mar. 30 Apr. 3 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC Apr. 2 Apr. 4 REAL CDN. SUPERSTORE # N.VANCOUVER BC Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	
VANCOUVBC Mar. 30 Mar. 31 CHIPOTLE 4040 NORTH VANCOUVBC Mar. 30 Apr. 3 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC Apr. 2 Apr. 4 REAL CDN. SUPERSTORE # N.VANCOUVER BC Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	11.98
Mar. 30 Apr. 3 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC Apr. 2 Apr. 4 REAL CDN. SUPERSTORE # N.VANCOUVER BC Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	
Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC Apr. 2 Apr. 4 REAL CDN. SUPERSTORE # N.VANCOUVER BC Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	16.33
Apr. 1 Apr. 3 SQ *NORTH POINT BREWIN North VancouvBC Apr. 1 Apr. 3 RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC Apr. 2 Apr. 4 REAL CDN. SUPERSTORE # N.VANCOUVER BC Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	22.50
Apr. 1 Apr. 3 RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC Apr. 2 Apr. 4 REAL CDN. SUPERSTORE # N.VANCOUVER BC Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	23.85
Apr. 2 Apr. 4 REAL CDN. SUPERSTORE # N.VANCOUVER BC Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	12.57
Apr. 2 Apr. 4 SEYMOUR CREEK GOLF CTR N-VANCOUVER BC Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	20.13
Apr. 4 Apr. 5 BCF-TSA SELF SERVE TIC DELTA BC	25.02
·	14.50
Apr. 5 Apr. 5 Subway 12962 Victoria BC	18.70
	15.67
Apr. 4 Apr. 6 THE ORIGINAL FARM VICTORIA BC	24.63
	14.49
Apr. 4 Apr. 7 MACCHIATO@THE JULIET VICTORIA BC	12.80
Apr. 6 Apr. 7 Subway 12962 Victoria BC	11.58
	18.70
Apr. 6 Apr. 7 RW&CO #2299 TSAWWASSEN BC 3	71.77
	34.65
Apr. 6 Apr. 10 BOURBON ST. GRILL TSAWWASSEN BC	15.99
Apr. 7 Apr. 10 UNIVERSITY GOLF CLUB VANCOUVER BC	21.85
Apr. 6 Apr. 10 CALVIN KLEIN #420 TSAWWASSEN BC	55.98
Apr. 7 Apr. 10 STARBUCKS 00141 N VANCOUVER BC	8.61
Apr. 8 Apr. 10 TELUS PRE-AUTH PAYMENT EDMONTON 1 AB	57.82
Apr. 7 Apr. 10 UNIVERSITY GOLF CLUB VANCOUVER BC	5.00
Apr. 7 Apr. 10 UNIVERSITY GOLF CLUB - VANCOUVER BC	9.94
Apr. 7 Apr. 10 BEERE BREWING COMPANY NORTH VANCOUVBC	18.75
Apr. 7 Apr. 10 JORDAN SUSHI N-VANCOUVER BC	50.42
·	36.97
Apr. 10 Apr. 11 AMZN Mktp CA*HS8JJ79J2 WWW.AMAZON.CAON	12.02
Apr. 11 Apr. 12 BCF-TSA SELF SERVE TIC DELTA BC	18.70
Apr. 12 Apr. 12 SQ *LOCAL PIZZA - DOUG Victoria BC	10.45
Apr. 11 Apr. 12 TRSF FROM/DE ACCT/CPT 1,0	00.00 CR
Apr. 12 Apr. 13 TACOFINO VICTORIA VICTORIA BC	
	17.33
Apr. 13 Apr. 14 BCF - VANIS, SPIRIT OF VICTORIA BC	17.33 20.90 19.50

Transactions since your last statement (continued)

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Apr. 13 Apr. 14	BCF-SWB SELF SERVE TIC SIDNEY BC	19.20
Apr. 12 Apr. 14	NUBO KITCHEN VICTORIA BC	26.02
Apr. 14 Apr. 17	Store North VancouvBC	9.44
Apr. 15 Apr. 17	SQ *BREWHALLA FESTIVAL North VancouvBC	10.00
Apr. 13 Apr. 17	MACCHIATO@THE JULIET VICTORIA BC	13.40
Apr. 14 Apr. 17	BROWNS SOCIALHOUSE LOW NORTH VANCOUVBC	130.08
Apr. 16 Apr. 17	WILDEYE BREWING NORTH VANCOUVBC	58.53
Apr. 14 Apr. 17	TRSF FROM/DE ACCT/CPT	500.00 CR
Apr. 18 Apr. 19	BCF-TSA SELF SERVE TIC DELTA BC	19.20
Apr. 16 Apr. 19	PETROCAN N VANCOUVER BC	126.64
Apr. 18 Apr. 19	IMPARK00011650U DELTA BC	38.00
Apr. 19 Apr. 20	BCF-SWB SELF SERVE TIC SIDNEY BC	19.20
Apr. 18 Apr. 20	TACOFINO VICTORIA VICTORIA BC	15.75
Apr. 19 Apr. 20	GOLD HAIR LOUNGE VICTORIA BC	88.73
Apr. 20 Apr. 20	SQ *LOCAL PIZZA - DOUG Victoria BC	7.30
Apr. 20 Apr. 20	SQ *URBAN CITY CLEANER VICTORIA BC	504.00
Apr. 19 Apr. 20	SHOPPERS DRUG MART #02 VICTORIA BC	42.53
Apr. 18 Apr. 21	MACCHIATO@THE JULIET VICTORIA BC	12.20
Apr. 20 Apr. 21	USD 90.8@1.379515418 SC* THE GODDAMN COMEDY WEXFORD PA	125.26
Apr. 20 Apr. 21	ROOT98 RICHMOND BC	10.26
Apr. 20 Apr. 21	USD 26.43@1.382898221 76 - MARINA DEL REY 76 MARINA DEL RECA	36.55
Apr. 20 Apr. 21	USD 130.08@1.382918204 HOTEL ERWIN FB VENICE CA	179.89
Apr. 20 Apr. 24	USD 85.38@1.382993675 PAVILIONS #2105 MARINA DEL RECA	118.08
Apr. 20 Apr. 24	USD 51.45@1.382896015 BURGER LOUNGE MARINA D MARINA DEL RECA	71.15
Apr. 21 Apr. 24	USD 10@1.39 BIRD* RIDE SANTA MONICA CA	13.90
Apr. 21 Apr. 24	USD 20.84@1.390115163 SQ *PERRY'S 2400 Santa Monica CA	28.97
Apr. 21 Apr. 24	USD 24@1.390416666 PACIFIC PARK TICKETING SANTA MONICA CA	33.37
Apr. 21 Apr. 24	USD 5@1.388 BIRD* GUEST RIDE SANTA MONICA CA	6.94
Apr. 21 Apr. 24	USD 5@1.388 BIRD* RIDE SANTA MONICA CA	6.94
Apr. 22 Apr. 24	USD 84.16@1.390446768 TST* BAJA CANTINA VENICE CA	117.02
Apr. 21 Apr. 24	USD 5.28@1.380681818 CVS/PHARMACY #08871 MARINA DEL RECA	7.29
Apr. 22 Apr. 24	USD 5@1.388 BIRD* GUEST RIDE SANTA MONICA CA	6.94
Apr. 22 Apr. 24	USD 10@1.39 BIRD* RIDE SANTA MONICA CA	13.90

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Apr. 21	Apr. 24	USD 6.5@1.381538461 STARBUCKS STORE 00616 MARINA DEL RECA	8.98
Apr. 22	Apr. 24	USD 14.55@1.390378006 BEVERAGES & MORE #174 MARINA DEL RECA	20.23
Apr. 22	Apr. 24	USD 36.99@1.382806163 TST* VENICE WHALER BAR MARINA DEL RECA	51.15
Apr. 23	Apr. 24	USD 61.2@1.390359477 TST* VENICE WHALER BAR MARINA DEL RECA	85.09
Apr. 22	Apr. 24	USD 66@1.39030303 BRENNANS MARINA DEL RECA	91.76
Apr. 21	Apr. 24	USD 10.99@1.390354868 NICK'S MARKET VENICE CA	15.28
Apr. 22	Apr. 24	USD 32.74@1.390348197 EGGSLUT VENICE VENICE CA	45.52
Apr. 23	Apr. 24	USD 6.02@1.390365448 BUTTERBEER CART 2 UNIVERSAL CITCA	8.37
Apr. 23	Apr. 24	USD 13.14@1.390410958 JURASSIC COVE UNIVERSAL CITCA	18.27
Apr. 23	Apr. 24	USD 31.73@1.390167034 JURASSIC COVE UNIVERSAL CITCA	44.11
Apr. 23	Apr. 25	USD 2.2@1.386363636 PINK DOT WEST HOLLYWOOCA	3.05
Apr. 24	Apr. 25	INSURANC RICHMOND BC	2,470.00
Apr. 23	Apr. 25	USD 116@1.390431034 THE COMEDY STORE W HOLLYWOOD CA	161.29
Apr. 24	Apr. 26	USD 43.91@1.390571623 CHEESECAKE BEVERLY HIL BEVERLY HILLSCA	61.06
Apr. 26	Apr. 27	USD 624.17@1.390454523 HILTON BEVERLY HILLS BEVERLY HILLSCA	867.88
Apr. 27	Apr. 27	CC BAL INS	18.04
Subtota	l for		7,095.66
Tatalifa		A WYYY YYYY YYYY	ФС 040 F0

Summary of your account	
Previous total balance, Mar. 27, 2024	\$3,009.94
Payments and credits	-3,009.94
Purchases and other charges	+477.91
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$477.91
Minimum payment due Includes any installment plan payments due this montl plan section for more info)	\$10.00
Minimum payment due Includes any installment plan payments due this monti	\$10.00
Minimum payment due Includes any installment plan payments due this monti plan section for more info)	\$10.00
Minimum payment due Includes any installment plan payments due this monti plan section for more info) Payment due date: May. 21, 2024	\$10.00 h (see installment \$477.91
Minimum payment due Includes any installment plan payments due this montl plan section for more info) Payment due date: May. 21, 2024 Balance due Balance due is the sum of what you owe this month.	\$10.00 h (see installment \$477.91
Minimum payment due Includes any installment plan payments due this montiplan section for more info) Payment due date: May. 21, 2024 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this monti	\$10.00 h (see installment \$477.91 h.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	22.99000	0.06281

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Apr. 27, 2024
Statement period	Mar. 28, 2024 - Apr. 27, 2024

YOUR REWARDS



Reward Miles earned	19
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	19

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

March is Fraud Prevention Month. Are you up to date on the latest scams? Check out our Security Alerts page on com/security for a listing of the latest scams and ways to stay protected.

Contact us

Com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX

\$477.91 \$10.00 May. 21, 2024





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card nun	nber: XXXX XX	XX XXXX	
Mar. 28	3 Apr. 1	TRSF FROM/DE ACCT/CPT	3,009.94 CR
Apr. 20) Apr. 22	SQ *URBAN CITY CLEANER VICTORIA BC	168.00
Apr. 22	2 Apr. 23	COSTCO WHOLESALE W256 VICTORIA BC	275.38
Apr. 25	5 Apr. 26	AMZN Mktp CA*3R3WI05G3 WWW.AMAZON.CAON	33.59
Apr. 26	3 Apr. 26	CC BAL INS	0.94
Subtota	al for		477.91
Total f	or card num	ber XXXX XXXX XXXX	\$477.91

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on May. 21, 2024

Important information regarding your Credit Card Benefits

We're adding something exciting on your Credit card car rental benefit!

- Enterprise Rent-A-Car will be added as a car rental partner. You will continue receiving discounts with your credit card of up to 20% on National Car Rental and Alamo Rent A Car and get up to 5% discount on Enterprise Rent-A-Car. To book rental cars with these partners, please use the NEW Car Rental Booking tool https://partners.rentalcar.com/ You will no longer be required to enter a discount code when booking your reservation using the new booking tool.

Booking directly with partner websites and quoting the applicable discount codes (3717122 for National Car Rental and 7014883 for Alamo Rent a Car) will no longer be available after **April 30**, **2024**.

Your Credit Card Balance Protection Insurance

In the event you are faced with a significant life challenge, rest assured your optional credit card balance protection insurance¹ can help make payments on your credit card for covered losses such as job loss, total disability and/or life.

Insurance coverage and premium rate vary by product. Please refer to your Certificate of Insurance for complete details.

To submit a claim, please visit assurant.com or, if you have any questions, call Assurant toll-free at 1-800-268-5962.

¹This insurance is underwritten by American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida, who carry on business in Canada as Assurant®, and can be reached at 1-800-268-5962 or www.assurant.ca.

Summary of your account	
Previous balance, Jul. 27, 2023	\$2.99
Payments and credits	-738.97
Purchases and other charges	+1,242.43
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
1 662	
Total balance Minimum payment due Includes any installment plan payments due this mon plan section for more info)	\$10.00
Total balance Minimum payment due Includes any installment plan payments due this mon	\$506.45 \$10.00 onth (see installment
Total balance Minimum payment due Includes any installment plan payments due this mon plan section for more info) Payment due date: Sep. 18, 2023	\$10.00 hth (see installment 0.00 \$506.45
Total balance Minimum payment due Includes any installment plan payments due this mon plan section for more info) Payment due date: Sep. 18, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this month.	\$10.00 sth (see installment 0.00 \$506.45 sth.
Total balance Minimum payment due Includes any installment plan payments due this morplan section for more info) Payment due date: Sep. 18, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this more	\$10.00 hth (see installment 0.00 \$506.45

INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
0.00	20.99000	0.05750
0.00	22.99000	0.06298
	0.00	INTEREST CHARGES (\$) INTEREST RATE (%) 0.00 20.99000

\$0.00

Card number	XXXX XXXX XXXX
Statement date	Aug. 27, 2023
Statement period	Jul. 28, 2023 - Aug. 27, 2023

YOUR REWARDS



Reward Miles earned	49
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	49

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

Vacation pictures ready for posting on social media? Maybe reconsider. Sharing too much information on social media may provide clues to cybercriminals to access your accounts. Visit

com/security - Security Tips section

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page 1 of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

Total interest charges

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX

\$506.45 \$10.00 Sep. 18, 2023





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XX	XX XXXX	
Jul. 31 Jul. 31	Amazon.ca*TH9U13150 AMAZON.CA ON	50.38
Jul. 31 Jul. 31	AMZN Mktp CA*TH5ZK7MN2 WWW.AMAZON.CAON	67.19
Aug. 1 Aug. 1	AMZN Mktp CA*TH47R80H1 WWW.AMAZON.CAON	52.63
Aug. 1 Aug. 3	THE HOME DEPOT #7055 VICTORIA BC	321.06
Aug. 2 Aug. 3	Amazon.ca*TH3IY9WH2 AMAZON.CA ON	244.72
Aug. 8 Aug. 9	TRSF FROM/DE ACCT/CPT	738.97
Aug. 22 Aug. 23	SQ *URBAN CITY CLEANER VICTORIA BC	504.00
Aug. 25 Aug. 25	CC BAL INS	2.45
Subtotal for		1,242.43
Total for card nun	nher YYYY YYYY YYYY	\$506.45

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is a registered trademark, and the circles design is a trademark of International Incorporated. Used under license. ®t/™ Trademarks of AM Royalties Limited Partnership used under license by AIR MILES Loyalty Inc. and

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Sep. 18, 2023

AIR MILES

Previous total balance, Jul. 27, 2024	\$674.19
Payments and credits	-882.01
Purchases and other charges	+211.43
New installments	0.00
Cash advances ¹	0.00
Total interest charges	+0.40
Fees	0.00
rees	0.00
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info)	\$4.01 \$4.01
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Sep. 17, 2024	\$4.01 \$4.01 month (see installment
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Sep. 17, 2024 Total installments not yet due	\$4.01 \$4.01 month (see installment
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Sep. 17, 2024	\$4.01 \$4.01 month (see installment 0.00 \$4.01 nth.
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Sep. 17, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this more	\$4.01 \$4.01 month (see installment 0.00 \$4.01 nth.
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Sep. 17, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this mor Includes any installment plan payments due this	\$4.01 \$4.01 month (see installment 0.00 \$4.01 nth. month.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.40	20.99000	0.05734
Cash Advances ²	0.00	22.99000	0.06281

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Aug. 27, 2024
Statement period	Jul. 28, 2024 - Aug. 27, 2024

YOUR REWARDS



Reward Miles earned	8
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	8

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

Learn how to best protect yourself when using Wi-Fi networks; private and public. For useful security tips, visit com/security

Contact us

Com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page 1 of 4

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$4.01 \$4.01 Sep. 17, 2024





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec:
Your minimum payment will be \$10.00 plus any interest plus any fees
(excluding installment plan interest and fees) plus any total monthly
installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 4

How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XX	XX XXXX	_
Jul. 30 Jul. 31	SQ *URBAN CITY CLEANER VICTORIA BC	178.50
Jul. 31 Aug. 1	SHOPPERS DRUG MART #02 VICTORIA BC	29.32
Aug. 11 Aug. 12	TRSF FROM/DE ACCT/CPT	882.01 CR
Aug. 27 Aug. 27	INTEREST PURCHASES	0.40
Aug. 27 Aug. 27	CC BAL INS	3.61
Subtotal for		211.83
Total for card num	nber XXXX XXXX XXXX	\$4.01

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®t/™t Trademarks of AM Royalties Limited Partnership used under license by AIR MILES Loyalty	Inc. and	

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Sep. 17, 2024

Important Information about changes to your AIR MILES

We're writing to inform you of changes being made to your AIR MILES account.

We have made some exciting enhancements to your credit card.

You will now earn 2x the Miles at eligible wholesale clubs and alcohol retailers.

Receive an instant discount of \$0.07 per litre on premium fuel (Shell V-Power NiTRO+ or Shell V-Power NiTRO+ 93) or \$0.02 per litre on regular fuel (Shell Bronze and Shell Silver) when you input your valid AIR MILES collector number at the pump. You have the flexibility to move your Miles between Cash and Dream Miles with the new AIR MILES Transfer Miles feature. Visit https://www.airmiles.ca/en/transfer-balance.html. Gold collectors can transfer up to 1,000 miles per year and Onyx collectors can make unlimited transfers.

You can continue to earn more Miles from brands you love through airmiles.ca/cardlinkedoffers and on select grocery products by scanning your receipt within the AIR MILES app.

Continue to earn 2x the Miles at eligible grocery stores, and 3x the Miles at participating AIR MILES partners. For a list of current participating partners, please visit airmiles.ca/3xmiles.

To view all your updated credit card benefits and the Terms and Conditions please visit com/MoreMiles

Important Information about your AIR MILES Terms and Conditions

- Section 8 "Bonus AIR MILES Reward Miles" will be amended as follows (new language is underlined): From time to time, we <u>or our partners</u> may offer bonus AIR MILES Reward Miles for purchases at designated merchants or merchant types. Additional terms and conditions may apply to these programs.
- Section 15 "Providing Information to LoyaltyOne, Co." will be amended as follows (new language is underlined): Providing Information to <u>AIR MILES Loyalty Inc.</u>

 The primary cardholder authorizes us to provide any personal information to <u>AIR MILES Loyalty Inc.</u> or third parties that may be reasonably required for the program or to provide information or marketing about third parties that may be of interest to you. We will share this information in accordance with the choices you have made about how we share this information.

Credit Card Balance Protection Insurance

In the event you are faced with a significant life challenge, rest assured your optional credit card balance protection insurance¹ can help make payments on your credit card for covered losses such as job loss, total disability and/or life.

Insurance coverage and premium rate vary by product. Please refer to your Certificate of Insurance for complete details.

(continued on next page)

To submit a claim, please visit assurant.com or, if you have any questions, call Assurant toll-free at 1-800-268-5962.

'This insurance is underwritten by American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida, who carry on business in Canada as Assurant®, and can be reached at 1-800-268-5962 or www.assurant.ca.

Previous total balance, Nov. 27, 2023	\$1,328.12
Payments and credits	-1,944.00
Purchases and other charges	+2,051.17
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
1 003	0.00
Total balance Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$1,435.29 \$10.00
Total balance Minimum payment due Includes any installment plan payments due this month	\$1,435.29 \$10.00
Total balance Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$1,435.29 \$10.00 (see installment \$1,435.29
Total balance Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Jan. 17, 2024 Balance due Balance due is the sum of what you owe this month.	\$1,435.29 \$10.00 (see installment \$1,435.29
Total balance Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Jan. 17, 2024 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$1,435.29 \$10.00 (see installment \$1,435.29

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	22.99000	0.06298

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Dec. 27, 2023
Statement period	Nov. 28, 2023 - Dec. 27, 2023

YOUR REWARDS



Reward Miles earned	81
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	81

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

Learn what you can do to stay safe this holiday season by visiting com/security. Get the best gift of all; peace of mind.

Contact us

Toll Free Calls Canada & US: 1-800-263-2263 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

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Page 1 of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number
Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$1,435.29 \$10.00 Jan. 17, 2024

Jan. 17, 2024





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

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Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	ber: XXXX XXXX	XXXX	
Nov. 28	Nov. 29	SOFA SO GOOD VANCOUVER BC	616.00
Dec. 1	Dec. 1	TRSF FROM/DE ACCT/CPT	1,944.00 CR
Dec. 8	Dec. 11	THE HOME DEPOT #7055 VICTORIA BC	296.84
Dec. 8	Dec. 11	THE HOME DEPOT #7055 VICTORIA BC	79.48
Dec. 9	Dec. 11	SHERWIN WILLIAMS 76879 VICTORIA BC	840.58
Dec. 16	Dec. 18	SHERWIN WILLIAMS 76879 VICTORIA BC	114.09
Dec. 18	B Dec. 19	COOK STREET CASTLE VICTORIA BC	10.28
Dec. 18	B Dec. 19	RUFFELL AND BROWN INTE VICTORIA BC	25.00
Dec. 19	Dec. 20	RUFFELL AND BROWN INTE VICTORIA BC	59.00
Dec. 27	Dec. 27	CC BAL INS	9.90
Subtota	l for		2,051.17
Total fo	or card numb	er XXXX XXXX XXXX	\$1,435.29

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jan. 17, 2024

Credit Card Balance Protection Insurance

In the event you are faced with a significant life challenge, rest assured your optional credit card balance protection insurance¹ can help make payments on your credit card for covered losses such as job loss, total disability and/or life.

Insurance coverage and premium rate vary by product. Please refer to your Certificate of Insurance for complete details.

To submit a claim, please visit assurant.com or, if you have any questions, call Assurant toll-free at 1-800-268-5962.

¹This insurance is underwritten by American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida, who carry on business in Canada as Assurant®, and can be reached at 1-800-268-5962 or www.assurant.ca.

Summary of your account	
Previous balance, Jan. 27, 2023	\$181.19
Payments and credits	-2,430.00
Purchases and other charges	+2,826.19
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
	AF77.00
Total balance Minimum payment due Includes any installment plan payments due this month	\$577.38 \$10.00 In (see installment
Minimum payment due	\$10.00
Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$10.00 n (see installment \$577.38
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Mar. 20, 2023 Balance due Balance due is the sum of what you owe this month.	\$10.00 n (see installment \$577.38
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Mar. 20, 2023 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month	\$10.00 n (see installment \$577.38

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	22.99000	0.06298

\$0.00

Card number	XXXX XXXX XXXX
Statement date	Feb. 27, 2023
Statement period	Jan. 28, 2023 - Feb. 27, 2023

YOUR REWARDS



Reward Miles earned	112
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	112

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Notice regarding changes to your statement

New terms called balance due and total balance have been introduced to reflect the new PaySmart credit card installment plan feature Balance due is the amount you must pay this month to avoid purchase interest charges and maintain installment plans.Learn more at

com/paysmart

com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



Total interest charges

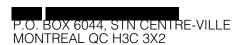
P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number Balance due Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$577.38 \$10.00 Mar. 20, 2023

\$





Important information about your

l account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at com/cha

Interest-free grace period: If you pay your balance in full by the payment due date, you will benefit from an interest-free grace period of at least 21 days. If you do not pay your balance due in full by the payment due date, this grace period will be increased to at least 25 days on your next monthly statement. On paying your balance in full by the next payment due date, this grace period will return to at least 21 days on your next monthly statement. No interest is charged on purchases and fees appearing on your statement for the 1st time if you pay your balance due in full by the payment due date. There is no interest free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.

Your minimum payment if you reside outside Quebec:

Your minimum payment will be \$10.00 plus any interest plus any fees plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the be the greater of the following: (i) 5.00% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:

(i) 3.50% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency transactions: Canadian dollar card: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by International ("MCI") plus 2.50%. The exchange rate for converting retunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account. **U.S. dollar card:** The exchange rate for converting non-U.S. dollar transactions to U.S. dollars is the rate charged to us by International ("MCI plus 2.50%. The exchange rate for converting refunds of non-U.S. dollar transactions to U.S. dollars is the rate charged to us by MCI International ("MCI") minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at Mobile Banking. com/onlinebanking or via

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at com/cha

1 Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX XXXX	(XXXX	
Jan. 25	Jan. 30	MACCHIATO@THE JULIET VICTORIA BC	10.98
Jan. 28	Jan. 30	CITY OF VICTORIA 250-361-0243 BC	1,500.00
Jan. 31	Jan. 31	TRSF FROM/DE ACCT/CPT	1,700.00 CR
Jan. 31	Feb. 1	BCF-TSA SELF SERVE TIC DELTA BC	18.70
Feb. 1	Feb. 2	NOODLEBOX VICTORIA BC	17.79
Feb. 1	Feb. 3	DRIVER SERVICES CENTRE VICTORIA BC	75.00
Feb. 2	Feb. 3	BCF-SWB SELF SERVE TIC SIDNEY BC	18.70
Feb. 2	Feb. 3	COSTCO WHOLESALE W548 BURNABY BC	241.26
Feb. 2	Feb. 3	COSTCO WHOLESALE W548 BURNABY BC	12.78
Feb. 7	Feb. 8	TELUS PRE-AUTH PAYMENT EDMONTON AB	157.82
Feb. 8	Feb. 8	TRSF FROM/DE ACCT/CPT	530.00 CR
Feb. 11	Feb. 13	JORDAN SUSHI N-VANCOUVER BC	44.38
Feb. 11	Feb. 13	BLUNT NORTH VANCOUVBC	30.79
Feb. 11	Feb. 14	JACK LONSDALE'S LIQUOR NORTH VANCOUVBC	24.07
Feb. 14	Feb. 15	BCF-TSA SELF SERVE TIC DELTA BC	18.70
Jan. 28	Feb. 16	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	12.16
Feb. 15	Feb. 16	Subway 12962 Victoria BC	13.15
Feb. 15	Feb. 16	ISLAND POKE VICTORIA BC	17.27
Feb. 17	' Feb. 17	TRSF FROM/DE ACCT/CPT	200.00 CR
Feb. 16	Feb. 20	MACCHIATO@THE JULIET VICTORIA BC	3.53
Feb. 16	Feb. 20	MACCHIATO@THE JULIET VICTORIA BC	11.18
Feb. 17	Feb. 20	MACCHIATO@THE JULIET VICTORIA BC	22.34
Feb. 19	Feb. 20	SHOPPERS DRUG MART #02 VICTORIA BC	53.89
Feb. 21	Feb. 22	SQ *EARLS VICTORIA BAY Victoria BC	65.01
Feb. 21	Feb. 22	CLOUD NINE COLLECTIVE VICTORIA BC	28.02
Feb. 23	Feb. 23	Subway 12962 Victoria BC	12.99
Feb. 22	? Feb. 23	QUIZLET.COM 510-495-6550 CA	27.49
Feb. 23	Feb. 24	BCF - COASTAL RENAISSA VICTORIA BC	18.54
Feb. 23	Feb. 24	BCF - ONLINE SALES & B VICTORIA BC	100.05
Feb. 23	Feb. 24	COSTCO WHOLESALE W548 BURNABY BC	185.80
Feb. 22	? Feb. 27	MACCHIATO@THE JULIET VICTORIA BC	18.77
Feb. 24	Feb. 27	BROWNS SOCIALHOUSE LOW NORTH VANCOUVBC	61.42
Feb. 27	Feb. 27	CC BAL INS	3.61
Subtota	l for		2,826.19
Total fo	or card numb	er XXXX XXXX XXXX	\$577.38

Changes to your Credit Card Insurance

The insurer for all insurance benefits on Credit card products will change effective April 1, 2023.

There is no change to the insurance benefits / coverage that you currently enjoy on your Credit Card.

No action is required on your part. There is no need to contact

Please refer to the Notification of Change below.

NOTIFICATION OF CHANGE - AMENDMENT TO CERTIFICATE / POLICIES OF INSURANCE

Effective April 1, 2023, your Credit Card insurance benefits will be underwritten by CUMIS General Insurance Company, a member of The Co-operators group of companies. All references to the current underwriter of the insurance benefits, Allianz Global Risks US Insurance Company (Canadian Branch), will be replaced with the information provided below.

CUMIS General Insurance Company

P.O. Box 5065 151 North Service Road Burlington, Ontario, L7R 4C2 www.cumis.com

Allianz Global Assistance (Allianz) will continue to be the administrator of your insurance benefits and provide customer service, claims processing, and 24/7 worldwide emergency assistance through their contact centre at **1-877-704-0341**.

All other terms and conditions of your insurance coverage will remain unchanged. Please keep this Notice of Change in insurer with your existing certificates/policies.

Summary of your account	
Previous total balance, Jan. 27, 2024	\$197.79
Payments and credits	-360.00
Purchases and other charges	+164.64
New installments	0.00
Cash advances ¹	0.00
Total interest charges	+12.22
Fees	0.00
Total balance	\$14.65
Includes any installment plan payments due this month plan section for more info)	(see installment
Payment due date: Mar. 25, 2024	(see installment
Payment due date: Mar. 25, 2024 Balance due	
Payment due date: Mar. 25, 2024	\$14.65
Payment due date: Mar. 25, 2024 Balance due Balance due is the sum of what you owe this month.	\$14.65
Payment due date: Mar. 25, 2024 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$14.65

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	12.22	20.99000	0.05734
Cash Advances ²	0.00	22.99000	0.06281

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Feb. 27, 2024
Statement period	Jan. 28, 2024 - Feb. 27, 2024

YOUR REWARDS



Reward Miles earned	6
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	6

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Get convenient access to your expense credit card account statements online with estatements

Securely view your statements account statements online. eStatements have the same information and look as your paper statements, plus they are stored for seven years so you can easily access them. For details on how to sign-up, visit

com/estatements-signup

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number
Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$14.65 \$14.65

Mar. 25, 2024





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card nun	nber: XXXX XXX	X XXXX	
Feb. 7	Feb. 9	#290 SPORT CHEK OTTAWA ON	22.40
Feb. 10) Feb. 12	THE HOME DEPOT #7055 VICTORIA BC	102.66
Feb. 10) Feb. 12	SAVE ON FOODS VICTORIA BC	24.39
Feb. 12	2 Feb. 13	Amazon.ca*RB63R7511 AMAZON.CA ON	12.88
Feb. 20	Feb. 20	AUTOMATIC PYMT RECEIVED	10.00 CR
Feb. 24	1 Feb. 26	TRSF FROM/DE ACCT/CPT	350.00 CR
Feb. 27	⁷ Feb. 27	INTEREST PURCHASES	12.22
Feb. 27	7 Feb. 27	CC BAL INS	2.31
Subtota	al for		176.86
Total fo	or card numb	per XXXX XXXX XXXX	\$14.65

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Mar. 25, 2024

Important Information about changes to your Credit Card

We're writing to inform you of changes being made to your Credit Card Account.

We are changing how the default interest rates are applied to your account, in the event that you miss making your Minimum Payment by the payment due date **2** times in any 12-month period. Currently, this increased interest rate will take effect on the **3rd** statement period following the **2nd** missed payment and be in effect for at least **12** months.

- This increased interest rate will take effect on the 1st day of the next statement period following the 2nd missed payment and be in effect for at least 12 months.

Interest Rate Changes:

Beginning on your May 3rd 2024 statement, the default interest rate for purchases, fees and other charges is changing from 24.99% to 25.99%. The default interest rate on cash advances and balance transfers, standard interest rates, as well as any promotional rates will not change.2

For more information on your current interest rates and fees, please visit com/rates-fees

Important Information about your Credit Card rates and fees

• The minimum payment definitions were amended as follows (new language is underlined):

If you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount. If you reside within Quebec: Your minimum payment will be the greater of the following: (i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments), plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

The inactive fee definition was amended as follows:

Inactive Account Fee: charged on your statement date if you have a credit balance and there has been no account activity (meaning no debits, credits, interest, and fees) for 12 consecutive billing periods. The lesser of \$10 or the credit balance amount.

- The Promotional Balance Transfers rate was amended as follows: Fee for each balance transfer: the exact fee will be disclosed when the promotional offer is made to you and will be charged when the transaction is posted to your account. Up to 5.00%
- The interest-free grace period was amended as follows (new language is underlined): Interest-Free Grace Period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment

(continued on next page)

plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.

The installment plan fee was amended as follows (new language is underlined): Installment Plan Fee: Fee for each installment plan (if applicable).3 charged monthly on your account statement. The exact fee will be a percentage of your principal amount and will be disclosed when the installment plan is set up. Not applicable to interest-bearing installment plans. 4 Up to 2.00%

- Important Information about your Cardholder Agreement
 Section 14 "(d) Returns and chargebacks" will be amended as follows (new language is underlined):
 In case of returns and chargebacks, credits will be allocated according to the payment allocation described above. Credits may be applied to the installment plan if there are no other charges on your account. If you have an active installment plan, please refer to the PaySmart terms and conditions at com/paysmart for more information.
- Section 15 "Interest on cash advances, installment plans, purchases and fees" will be amended as follows (new language is underlined): We don't charge interest on purchases, installment plans and fees appearing on your account statement for the first time if you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) within the grace period set out in your card carrier or in any notice we provide to you. Otherwise, interest charges on those purchases, installment plans and fees will appear on your next monthly statement. We will charge interest retroactively from the date of the purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full.
- 1 Your account statement may include outstanding balances from previous months. Any applicable interest will be calculated using the new rate. These changes will be reflected on your May 2024 account statement.
- ² Default rates only come into effect if you do not make your minimum payment by the payment due date and have not paid it by the date we prepare your next statement 2 times in any 12 - month period.

³ Not applicable for Quebec residents.

4 If you convert a transaction into an interest-bearing installment plan, interest will be charged in accordance with the installment plan terms and conditions.

AIR MILES

Card Number Customer Name

YOUR REWARDS



Total Reward Miles earned	103
Reward Miles adjusted	0
Bonus Reward Miles earned	2
Reward Miles earned	101

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Statement Date	Jan. 27, 2023
Previous Balance, Dec. 27, 2022	\$1,899.79
Purchases and other charges	+2,717.58
Cash Advances ¹	0.00
Total Interest Charges	0.00
Fees	0.00
Payments and Credits	-4,436.18
New Balance, Jan. 27, 2023	\$181.19
Minimum Payment Due	\$10.00
Payment Due Date	Feb. 17, 2023
Your Credit Limit	\$29,000.00
Your Available Credit	\$28,818.81
Amount Over Credit Limit	\$0.00

PERIOD COVERED BY THIS STATEMENT

Dec. 28, 2022 - Jan. 27, 2023

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Nu	ımber:			
Dec. 23	Dec. 28	USD18.76@1.401385927 RIVERVIEW GOLF COURSE SUN CITY AZ	900012358260	26.29
Dec. 26	Dec. 28	USD17.08@1.395784543 IN N OUT BURGER 332 SURPRISE AZ	002163094020	23.84
Dec. 27	Dec. 28	USD19.43@1.393721049 TRADER JOE'S #092 QPS SURPRISE AZ	191000608113	27.08
Dec. 27	Dec. 28	TRSF FROM/DE ACCT/CPT	S717553 MOBP	1,707.68 CR
Dec. 27	Dec. 28	INTEREST ADJUSTMENT		0.98 CR
Dec. 27	Dec. 29	USD83.01@1.393567040 QT 410 SURPRISE AZ	204383862328	115.68
Dec. 28	Dec. 29	USD43.38@1.326187183 TARGET 00013359 SURPRISE AZ	091012317243	57.53 CR

Continued on page 3

Security Alerts

You will now receive Security Alerts via text messages to keep your account safe. If we detect a suspicious transaction on your credit card, you will be asked to respond to a text from the code The text will include the merchant's name, purchase amount, purchase date, and the last 4 digits of your credit card.

For more details, please visit com/alerts.

	INTEREST	ANNUAL INTEREST	DAILY INTEREST
	CHARGES (\$)	RATE (%)	RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	22.99000	0.06298

Page **1** of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card Number
New Balance
Minimum Payment Due
Payment Due Date
Amount you're paying

\$181.19 \$10.00 Feb. 17, 2023

\$



P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your

account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at com/cha

Interest-free grace period: If you pay your balance in full by the payment due date, you will benefit from an interest-free grace period of at least 21 days. If you do not pay your balance due in full by the payment due date, this grace period will be increased to at least 25 days on your next monthly statement. On paying your balance in full by the next payment due date, this grace period will return to at least 21 days on your next monthly statement. No interest is charged on purchases and fees appearing on your statement for the 1st time if you pay your balance due in full by the payment due date. There is no interest free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.

Your minimum payment if you reside outside Quebec:

Your minimum payment will be \$10.00 plus any interest plus any fees plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following: (i) 5.00% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following: (i) 3.50% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency transactions: Canadian dollar card: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by International ("MCI") plus 2.50%. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account. U.S. dollar card: The exchange rate for converting non-U.S. dollar transactions to U.S. dollars is the rate charged to us by International ("MCI") plus 2.50%. The exchange rate for converting refunds of non-U.S. dollar transactions to U.S. dollars is the rate charged to us by MCI minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at com/cha

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Enquiries

com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

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TM'® is a registered trademark, and the circles design is a trademark of International Incorporated. Used under license. ®+/TM+ Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and

How to make payments to your credit card account

You have many convenient ways to pay

- At www.accom/onlinebanking or via Mobile
 Banking app from a Cdn \$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit "
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn \$ deposit accounts in Canada
- Online or mobile banking at another Cdn bank
- · At an ATM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn \$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- · We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers



Card Number Customer Name



Statement Date: Jan. 27, 2023

PERIOD COVERED BY THIS STATEMENT

Dec. 28, 2022 - Jan. 27, 2023

	2022 - Jan.	21, 2023			
TRANS DATE	POSTING DATE	DESCRIPTION		REFERENCE NO.	AMOUNT (\$)
Dec. 26	Dec. 29	USD95.90@1.402815432 NORTH GOLF COURSE SUN CITY	٩Z	900014385963	134.53
Dec. 28	Dec. 29	USD53.51@1.393945056 PHX MATTS BIGBRKF N3 1 PHOENIX	ΑZ	153631636691	74.59
Dec. 28	Dec. 30	COMPASS ACCOUNT BURNABY BC		204721140142	9.45
Dec. 28	Dec. 30	JACK LONSDALE'S PUBLIC NORTH VANCOUVBC		800125663016	69.62
Dec. 29	Dec. 30	CHV43043 3 WAY ON THE NORTH VANCOUVBC		463620021097	60.46
Dec. 31	Jan. 2	SQ *CLEAN SLATE CLEANI VICTORIA BC		344583043454	126.26
Dec. 31	Jan. 3	JACK LONSDALE'S LIQUOR NORTH VANCOUVBC		920199751909	55.08
Jan. 1	Jan. 3	JACK LONSDALE'S PUBLIC NORTH VANCOUVBC		800191057031	36.00
Jan. 5	Jan. 5	Store North VancouvBC		000239458728	10.15
Jan. 5	Jan. 6	CHIPOTLE 4040 NORTH VANCOUVBC		206792892221	15.33
Jan. 6	Jan. 9	WHOLE FOODS MARKET NORTH VANCOUVBC		800199442637	11.69
Jan. 7	Jan. 9	BEST BUY #13 WEST VANCOUVEBC		013400078906	119.99 CR
Jan. 8	Jan. 9	TELUS PRE-AUTH PAYMENT EDMONTON AB		461625550168	157.82
Jan. 7	Jan. 9	TRSF FROM/DE ACCT/CPT		S203973 MOBP	900.00 CR
Jan. 9	Jan. 10	WHOLE FOODS MARKET NORTH VANCOUVBC		800191178988	2.41
Jan. 9	Jan. 10	TRSF FROM/DE ACCT/CPT		S800034 MOBP	1,400.00 CR
Jan. 10	Jan. 11	BCF - COASTAL RENAISSA VICTORIA BC		800198651778	2.82
Jan. 9	Jan. 11	BCF-RBI ONLINE BOOKING VICTORIA BC		800169222286	98.25
Jan. 9	Jan. 11	PARK SHORE MOTORS LTD N. VANCOUVER BC		800122195579	1,190.41
Jan. 9	Jan. 11	BLUNT NORTH VANCOUVBC		005011870588	31.35
Jan. 11	Jan. 12	BK # 18215 VICTORIA BC		208437977922	15.44
Jan. 10	Jan. 13	FOO ASIAN STREET FOOD VICTORIA BC		920193128904	20.90
Jan. 10	Jan. 13	MACCHIATO@THE JULIET VICTORIA BC		920145407000	9.39
Jan. 13	Jan. 13	SQ *LOCAL PIZZA - DOUG Victoria BC		344613853553	14.85
Jan. 12	Jan. 13	BCF-SWB SELF SERVE TIC SIDNEY BC		800203808791	18.70
Jan. 11	Jan. 16	MACCHIATO@THE JULIET VICTORIA BC		920157564101	11.18
Jan. 13	Jan. 16	WHOLE FOODS MARKET NORTH VANCOUVBC		800193740748	7.34
Jan. 12	Jan. 16	MACCHIATO@THE JULIET VICTORIA BC		920182258009	3.18
Jan. 12	Jan. 16	MACCHIATO@THE JULIET VICTORIA BC		920182258207	11.89
Jan. 17	Jan. 18	BCF-TSA SELF SERVE TIC DELTA BC		800199285033	18.70
Jan. 18	Jan. 19	Subway 12605 Victoria BC		547966320137	14.47
Jan. 18	Jan. 19	BK # 18215 VICTORIA BC		200344237923	15.44
Jan. 17	Jan. 20	FOO ASIAN STREET FOOD VICTORIA BC		920193584208	21.28
Jan. 19	Jan. 20	BCF-SWB SELF SERVE TIC SIDNEY BC		800205377269	18.70
Jan. 20	Jan. 23	WHOLE FOODS MARKET NORTH VANCOUVBC		800199710514	15.73
Jan. 20	Jan. 23	CHIPOTLE 4040 NORTH VANCOUVBC		200895354339	18.43
Jan. 19	Jan. 23	MACCHIATO@THE JULIET VICTORIA BC		920204659706	3.27
Jan. 19	Jan. 23	MACCHIATO@THE JULIET VICTORIA BC		920204659805	17.51
Jan. 21	Jan. 23	VANCOUVER LAWN TENNIS VANCOUVER BC		800210830043	19.00
Jan. 21	Jan. 23	TRSF FROM/DE ACCT/CPT		S997909 MOBP	250.00 CR
Jan. 22	Jan. 25	A&W #0541 NORTH VANCOUVBC		920167002206	29.30
Jan. 24	Jan. 25	BCF-TSA SELF SERVE TIC DELTA BC		800198534309	18.70
Jan. 24	Jan. 25	ISLAND POKE VICTORIA BC		800199309339	17.27
Jan. 25	Jan. 25	SQ *LOCAL PIZZA - DOUG Victoria BC		172295024748	7.30
Jan. 25	Jan. 26	BK # 18215 VICTORIA BC		202222838732	15.44
Jan. 26	Jan. 27	SQ *SUPERBABA VICTORIA Victoria BC		172297353995	21.14
Jan. 26	Jan. 27	BCF-SWB SELF SERVE TIC SIDNEY BC		800196312185	18.70
Jan. 25	Jan. 27	THE ORIGINAL FARM VICTORIA BC		800175582808	24.63
Jan. 27	Jan. 27	SQ *LOCAL PIZZA - DOUG Victoria BC		172297888551	7.30
Jan. 27	Jan. 27	CC BAL INS			3.29

Estimated Time to Repay: If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 1 years and 08 months. We assume that the current annual interest rate of purchases will apply throughout the repayment period. Please see your Credit Card Cardholder Agreement for more information.

Previous total balance, Dec. 27, 2023 Payments and credits	
Payments and credits	\$1,435.29
	-4,100.00
Purchases and other charges	+2,862.50
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$197.79
plan section for more info)	
Payment due date: Feb. 20, 2024	

Payment due date: Feb. 20, 2024 Balance due Balance due is the sum of what you owe this month.	\$197.79 n. \$37,000.00
Payment due date: Feb. 20, 2024 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	٦.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	22.99000	0.06281

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Jan. 27, 2024
Statement period	Dec. 28, 2023 - Jan. 27, 2024

YOUR REWARDS



Reward Miles earned	106
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	106

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

Data Privacy Day is January 28. Never post your birthday or personal information on social media sites. This information can be used to target you. For more security tips, visit _____com/security.

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page 1 of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum paymer

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$197.79 \$10.00 Feb. 20, 2024





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX X	XXX XXXX	
Dec. 27 Dec. 28	TRSF FROM/DE ACCT/CPT	1,400.00 CR
Dec. 31 Jan. 1	BEST BUY #13 WEST VANCOUVEBC	200.00 CR
Jan. 3 Jan. 3	SQ *URBAN CITY CLEANER VICTORIA BC	168.00
Jan. 10 Jan. 11	AIRBNB * HMDN42QHRH AIRBNB.COM ENG	2,521.62
Jan. 13 Jan. 15	TRSF FROM/DE ACCT/CPT	1,000.00 CR
Jan. 16 Jan. 17	SQ *URBAN CITY CLEANER VICTORIA BC	168.00
Jan. 17 Jan. 18	TRSF FROM/DE ACCT/CPT	1,500.00 CR
Jan. 26 Jan. 26	CC BAL INS	4.88
Subtotal for		2,662.50
Total for card nu	mber XXXX XXXX XXXX	\$197.79

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Feb. 20, 2024

Previous balance, Jun. 27, 2023	\$110.65
Payments and credits	-2,526.11
Purchases and other charges	+2,418.45
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this month plan section for more info)	\$2.99
Minimum payment due Includes any installment plan payments due this month	\$2.99 \$2.99 (see installment
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Aug. 17, 2023	\$2.99 (see installment
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Aug. 17, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this month.	\$2.99 (see installment
Minimum payment due Includes any installment plan payments due this month plan section for more info) Payment due date: Aug. 17, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this month.	\$2.99 (see installment 0.00 \$2.99

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	22.99000	0.06298

\$0.00

Card number	XXXX XXXX XXXX
Statement date	Jul. 27, 2023
Statement period	Jun. 28, 2023 - Jul. 27, 2023

YOUR REWARDS



Reward Miles earned	96
Bonus Reward Miles earned	2
Reward Miles adjusted	0
Total Reward Miles earned	98

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

SECURITY TIPS

Learn how to best protect yourself when using Wi-Fi networks; private and public. For useful security tips, visit com/security

Toll Free Calls Canada & US: 1-800-263-2263 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page **1** of 3

\$2.99

\$2.99

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

Total interest charges

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number Balance due Minimum payment due Payment due date

Aug. 17, 2023

Amount you're paying

\$

XXXX XXXX XXXX



Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for installment plan customers residing in Quebec) by the payment due date, any purchases, installment plans (for customers residing in Quebec) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers residing in Quebec) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date

Your minimum payment if you reside outside Quebec:

Your minimum payment if you reside outside queses.

Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 3.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

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Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

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Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX XX	XX XXXX	
Jul. 4	Jul. 5	COOK STREET CASTLE VICTORIA BC	7.15
Jul. 5	Jul. 6	COOK STREET CASTLE VICTORIA BC	4.02 CR
Jul. 6	Jul. 7	SQ *URBAN CITY CLEANER VICTORIA BC	336.00
Jul. 6	Jul. 7	BCF-ONLINE ASSURED LOA VICTORIA BC	1,790.00
Jul. 6	Jul. 7	BCF-SWARTZ BAY VICTORIA BC	19.20
Jul. 5	Jul. 7	SAVE ON FOODS VICTORIA BC	71.05
Jul. 6	Jul. 7	1ST CANNABIS NORTH VANCOUVBC	26.06
Jul. 9	Jul. 10	TRSF FROM/DE ACCT/CPT	2,356.09 CF
Jul. 12	Jul. 14	SLEEP COUNTRY - DUNCAN DUNCAN BC	166.00
Jul. 21	Jul. 24	TRSF FROM/DE ACCT/CPT	166.00 CF
Jul. 27	Jul. 27	CC BAL INS	2.99
Subtota	al for		2,414.43
Total fo	or card num	ber XXXX XXXX XXXX	\$2.99

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Aug. 17, 2023

Your Credit Card Balance Protection Insurance

In the event you are faced with a significant life challenge, rest assured your optional credit card balance protection insurance¹ can help make payments on your credit card for covered losses such as job loss, total disability and/or life.

Insurance coverage and premium rate vary by product. Please refer to your Certificate of Insurance for complete details.

To submit a claim, please visit assurant.com or, if you have any questions, call Assurant toll-free at 1-800-268-5962.

¹This insurance is underwritten by American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida, who carry on business in Canada as Assurant®, and can be reached at 1-800-268-5962 or www.assurant.ca.

Previous total balance, Jun. 27, 2024	\$57.68
Payments and credits	-10.00
Purchases and other charges	+625.46
New installments	0.00
Cash advances ¹	0.00
Total interest charges	+1.05
Γ	0.00
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info)	\$674.19 \$11.00
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Aug. 21, 2024	\$674.19 \$11.00 month (see installment
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info)	\$674.19 \$11.00 month (see installment 0.00 \$674.19
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Aug. 21, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this more	\$674.19 \$11.00 month (see installment 0.00 \$674.19
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Aug. 21, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this mor Includes any installment plan payments due this	\$674.19 \$11.00 month (see installment 0.00 \$674.19 nth. month.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	1.05	20.99000	0.05734
Cash Advances ²	0.00	22.99000	0.06281

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Jul. 27, 2024
Statement period	Jun. 28, 2024 - Jul. 27, 2024

YOUR REWARDS



Reward Miles earned	24
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	24

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

Learn how to best protect yourself when using Wi-Fi networks; private and public. For useful security tips, visit com/security

Contact us

Toll Free Calls Canada & US: 1-800-263-2263 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Page **1** of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

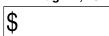
Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$674.19 \$11.00 Aug. 21, 2024





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POS DATE DA	STING TE	DESCRIPTION	AMOUNT (\$)
Card number:	XXXX XXXX	XXXX	
Jun. 27 Ju	ın. 28	SHOPPERS DRUG MART #02 VICTORIA BC	42.41
Jul. 17 Ju	ıl. 18	SQ *URBAN CITY CLEANER VICTORIA BC	580.13
Jul. 18 Ju	ıl. 18	AUTOMATIC PYMT RECEIVED	10.00 CF
Jul. 26 Ju	ıl. 26	INTEREST PURCHASES	1.05
Jul. 26 Ju	ıl. 26	CC BAL INS	2.92
Subtotal fo	r		626.51
Total for c	ard numb	er XXXX XXXX XXXX	\$674.19

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Aug. 21, 2024

Important Information about changes to your AIR MILES credit card

We're writing to inform you of changes being made to your AIR MILES account.

We have made some exciting enhancements to your credit card.

You will now earn 2x the Miles at eligible wholesale clubs and alcohol retailers.

Receive an instant discount of \$0.07 per litre on premium fuel (Shell V-Power NiTRO+ or Shell V-Power NiTRO+ 93) or \$0.02 per litre on regular fuel (Shell Bronze and Shell Silver) when you input your valid AIR MILES collector number at the pump. You have the flexibility to move your Miles between Cash and Dream Miles with the new AIR MILES Transfer Miles feature. Visit https://www.airmiles.ca/en/transfer-balance.html. Gold collectors can transfer up to 1,000 miles per year and Onyx collectors can make unlimited transfers.

You can continue to earn more Miles from brands you love through airmiles.ca/cardlinkedoffers and on select grocery products by scanning your receipt within the AIR MILES app.

Continue to earn 2x the Miles at eligible grocery stores, and 3x the Miles at participating AIR MILES partners. For a list of current participating partners, please visit airmiles.ca/3xmiles.

To view all your updated credit card benefits and the Terms and Conditions please visit com/MoreMiles

Important Information about your AIR MILES Terms and Conditions

- Section 8 "Bonus AIR MILES Reward Miles" will be amended as follows (new language is underlined): From time to time, we <u>or our partners</u> may offer bonus AIR MILES Reward Miles for purchases at designated merchants or merchant types. Additional terms and conditions may apply to these programs.
- Section 15 "Providing Information to LoyaltyOne, Co." will be amended as follows (new language is underlined): Providing Information to <u>AIR MILES Loyalty Inc.</u>

 The primary cardholder authorizes us to provide any personal information to <u>AIR MILES Loyalty Inc.</u> or third parties that may be reasonably required for the program or to provide information or marketing about third parties that may be of interest to you. We will share this information in accordance with the choices you have made about how we share this information.

Summary of your account	
Previous balance, May. 27, 2023	\$573.96
Payments and credits	-2,073.96
Purchases and other charges	+1,610.65
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$110.65
Minimum payment due Includes any installment plan payments due this mor plan section for more info)	
Includes any installment plan payments due this mor plan section for more info) Payment due date: Jul. 18, 2023	
Includes any installment plan payments due this mor plan section for more info) Payment due date: Jul. 18, 2023 Total installments not yet due	onth (see installment 0.00
Includes any installment plan payments due this mor plan section for more info) Payment due date: Jul. 18, 2023	0.00 \$110.65
Includes any installment plan payments due this mor plan section for more info) Payment due date: Jul. 18, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this month.	0.00 \$110.65
Includes any installment plan payments due this mor plan section for more info) Payment due date: Jul. 18, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this more	0.00 \$110.65

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	22.99000	0.06298
Total interest charges	\$0.00		

Card number	XXXX XXXX XXXX
Statement date	Jun. 27, 2023
Statement period	May. 28, 2023 - Jun. 27, 2023

YOUR REWARDS



Reward Miles earned	64
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	64

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

Cryptocurrency scams are popping up more and more. Learn how you can protect yourself and your finances. Visit the Learning Centre on

com/security

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at

Page **1** of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum paymer

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$110.65 \$10.00

Jul. 18, 2023





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for installment plan customers residing in Quebec) by the payment due date, any purchases, installment plans (for customers residing in Quebec) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers residing in Quebec) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date

Your minimum payment if you reside outside Quebec:

Your minimum payment if you reside outside queses.

Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 3.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

ncludes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POS DATE DAT	TING E	DESCRIPTION	AMOUNT (\$)
Card number:	XXXX XXXX	XXXX	
Jun. 6 Jui	n. 7	TRSF FROM/DE ACCT/CPT	573.96 CR
Jun. 7 Jur	า. 9	TELUS PRE-AUTH PAYMENT EDMONTON AB	206.73
Jun. 11 Jur	n. 13	THE HOME DEPOT #7035 WEST VANCOUVEBC	606.21
Jun. 20 Jur	n. 21	SQ *URBAN CITY CLEANER VICTORIA BC	672.00
Jun. 26 Jur	n. 26	AMZN Mktp CA*DJ9KP8S93 WWW.AMAZON.CAON	89.59
Jun. 24 Jui	n. 26	TRSF FROM/DE ACCT/CPT	1,500.00 CR
Jun. 26 Jur	n. 27	AMZN Mktp CA*CI1C713P3 WWW.AMAZON.CAON	30.23
Jun. 27 Jur	ո. 27	CC BAL INS	5.89
Subtotal for			1,610.65
Total for ca	ard numb	er XXXX XXXX XXXX	\$110.65

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jul. 18, 2023

Your Credit Card Balance Protection Insurance

In the event you are faced with a significant life challenge, rest assured your optional credit card balance protection insurance¹ can help make payments on your credit card for covered losses such as job loss, total disability and/or life.

Insurance coverage and premium rate vary by product. Please refer to your Certificate of Insurance for complete details.

To submit a claim, please visit assurant.com or, if you have any questions, call Assurant toll-free at 1-800-268-5962.

¹This insurance is underwritten by American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida, who carry on business in Canada as Assurant®, and can be reached at 1-800-268-5962 or www.assurant.ca.

AIR MILES

Summary of your account	
Previous total balance, May. 27, 2024	\$146.84
Payments and credits	-175.00
Purchases and other charges	+85.72
New installments	0.00
Cash advances ¹	0.00
Total interest charges	+0.12
Fees	0.00
	фг 7 со
Total balance Minimum payment due Includes any installment plan payments due this mor plan section for more info)	\$10.00
Minimum payment due Includes any installment plan payments due this mor plan section for more info) Payment due date: Jul. 18, 2024	\$57.68 \$10.00 nth (see installment
Minimum payment due Includes any installment plan payments due this mor plan section for more info)	\$10.00 nth (see installment
Minimum payment due Includes any installment plan payments due this mor plan section for more info) Payment due date: Jul. 18, 2024 Total installments not yet due	\$10.00 nth (see installment 0.00 \$57.68
Minimum payment due Includes any installment plan payments due this mor plan section for more info) Payment due date: Jul. 18, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month.	\$10.00 nth (see installment 0.00 \$57.68 nth.
Minimum payment due Includes any installment plan payments due this mor plan section for more info) Payment due date: Jul. 18, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this more	\$10.00 nth (see installment 0.00 \$57.68

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.12	20.99000	0.05734
Cash Advances ²	0.00	22.99000	0.06281

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Jun. 27, 2024
Statement period	May. 28, 2024 - Jun. 27, 2024

YOUR REWARDS



Reward Miles earned	3
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	3

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

Bank impersonation scams are popping up more and more. Learn how you can protect yourself and your finances. Visit the Learning Centre on com/security

Contact us

Toll Free Calls Canada & US: 1-800-263-2263 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page 1 of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$57.68 \$10.00 Jul. 18, 2024





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

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Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POS DATE DAT		AMOUNT (\$)
Card number: 2	XXXX XXXX XXXX	
Jun. 18 Jur	i. 19 AMZN Mktp CA*W394X3II3 WWW.AMAZON.CAON	28.60
Jun. 21 Jui	n. 21 TRSF FROM/DE ACCT/CPT	175.00 C
Jun. 26 Jur	i. 27 AMZN Mktp CA*RC2WU1ZO2 WWW.AMAZON.CAON	55.99
Jun. 27 Jur	. 27 INTEREST PURCHASES	0.12
Jun. 27 Jur	. 27 CC BAL INS	1.13
Subtotal for		85.84
Total for ca	rd number XXXX XXXX XXXX	\$57.68

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is a registered trademark, and the circles design is a trademark of International Incorporated. Used under license. ©t/**Irademarks of AM Royalties Limited Partnership used under license by AIR MILES Loyalty Inc. and

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jul. 18, 2024

Previous balance, Feb. 27, 2023	
	\$577.38
Payments and credits	-1,855.99
Purchases and other charges	+3,025.45
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$1,746.84
plan section for more info)	nth (see installment
Payment due date: Apr. 17, 2023	
Payment due date: Apr. 17, 2023 Balance due Balance due is the sum of what you owe this month.	\$1,746.84
Payment due date: Apr. 17, 2023 Balance due	\$1,746.84
Payment due date: Apr. 17, 2023 Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this mor	\$1,746.84 nth.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	22.99000	0.06298
Total interest charges	\$0.00		

Card number	XXXX XXXX XXXX
Statement date	Mar. 27, 2023
Statement period	Feb. 28, 2023 - Mar. 27, 2023

YOUR REWARDS



Reward Miles earned	118
Bonus Reward Miles earned	10
Reward Miles adjusted	0
Total Reward Miles earned	128

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Notice regarding changes to your statement

New terms called **balance due** and **total balance** have been introduced to reflect the new PaySmart credit card installment plan feature. **Balance due** is the amount you must pay this month to avoid purchase interest charges and maintain installment plans.Learn more at

com/paysmart

Contact us

Com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

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Page **1** of 5

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P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$1,746.84 \$10.00

Apr. 17, 2023





Important information about your

l account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at com/cha

Interest-free grace period: If you pay your balance in full by the payment due date, you will benefit from an interest-free grace period of at least 21 days. If you do not pay your balance due in full by the payment due date, this grace period will be increased to at least 25 days on your next monthly statement. On paying your balance in full by the next payment due date, this grace period will return to at least 21 days on your next monthly statement. No interest is charged on purchases and fees appearing on your statement for the 1st time if you pay your balance due in full by the payment due date. There is no interest free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.

Your minimum payment if you reside outside Quebec:

Your minimum payment will be \$10.00 plus any interest plus any fees plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the be the greater of the following: (i) 5.00% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:

(i) 3.50% of your balance due plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency transactions: Canadian dollar card: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by International ("MCI") plus 2.50%. The exchange rate for converting retunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account. **U.S. dollar card:** The exchange rate for converting non-U.S. dollar transactions to U.S. dollars is the rate charged to us by International ("MCI plus 2.50%. The exchange rate for converting refunds of non-U.S. dollar transactions to U.S. dollars is the rate charged to us by MCI International ("MCI") minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at Mobile Banking. com/onlinebanking or via

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at com/cha

1 Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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Page 2 of 5

How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
 Please call us if your request cannot be done via
 Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card nun	nber: XXXX XXXX	(XXXX	
Feb. 27	' Feb. 28	BCF - ONLINE SALES & B VICTORIA BC	17.00
Feb. 27	' Feb. 28	BCF - ONLINE SALES & B VICTORIA BC	17.00
Feb. 27	' Feb. 28	BCF - ONLINE SALES & B VICTORIA BC	17.00
Feb. 27	' Feb. 28	BCF - ONLINE SALES & B VICTORIA BC	17.00
Feb. 27	' Feb. 28	BCF - ONLINE SALES & B VICTORIA BC	34.00
Feb. 27	7 Feb. 28	BCF - ONLINE SALES & B VICTORIA BC	17.00
Feb. 26	Feb. 28	JORDAN SUSHI N-VANCOUVER BC	55.51
Feb. 28	3 Mar. 1	BCF - ONLINE SALES & B VICTORIA BC	17.00
Feb. 28	3 Mar. 1	BCF - ONLINE SALES & B VICTORIA BC	17.00
Mar. 3	Mar. 3	TRSF FROM/DE ACCT/CPT	800.00 CR
Mar. 3	Mar. 6	WHOLE FOODS MARKET NORTH VANCOUVBC	14.61
Mar. 4	Mar. 6	SP BRDYZ LANGLEY BC	45.15
Mar. 4	Mar. 6	SP BRDYZ LANGLEY BC	21.42
Mar. 5	Mar. 6	Amazon.ca* AMAZON.CA ON	49.35
Mar. 6	Mar. 7	BCF - ONLINE SALES & B VICTORIA BC	100.05
Mar. 5	Mar. 7	SEYMOUR CREEK GOLF CTR N-VANCOUVER BC	14.50
Mar. 7	Mar. 8	TIM HORTONS #3258 VICTORIA BC	7.54
Mar. 7	Mar. 8	CLOUD NINE COLLECTIVE VICTORIA BC	47.74
Mar. 7	Mar. 9	REXALL PHARMACY #7121 VICTORIA BC	22.08
Mar. 9	Mar. 9	SQ *LOCAL PIZZA - DOUG Victoria BC	14.49
Mar. 8	Mar. 13	FOO ASIAN STREET FOOD VICTORIA BC	20.90
Mar. 10) Mar. 13	BK # 18215 VICTORIA BC	15.44
) Mar. 13	TACOFINO VICTORIA VICTORIA BC	17.33
	Mar. 13	YATES STREET TAPHOUSE VICTORIA BC	43.37
Mar. 12	2 Mar. 13	TELUS PRE-AUTH PAYMENT EDMONTON AB	158.42
Mar. 11	Mar. 13	SAVE ON FOODS #933 DUNCAN BC	43.26
Mar. 11	Mar. 13	SAVE ON FOODS VICTORIA BC	44.07
	Mar. 13	PETROCAN VICTORIA BC	104.63
	2 Mar. 13	STAPLES STORE #210 DUNCAN BC	526.41
	Mar. 14	#336 SPORT CHEK VICTORIA BC	78.39
Mar. 12	2 Mar. 14	SLEEP COUNTRY - DUNCAN DUNCAN BC	503.99
	2 Mar. 14	SLEEP COUNTRY - DUNCAN DUNCAN BC	150.36
Mar. 14	l Mar. 15	TRSF FROM/DE ACCT/CPT	1,000.00 CR
Mar. 15	5 Mar. 17	COUNTRY GROCER LAKE CO LAKE COWICHANBC	28.06
	6 Mar. 17	STAPLES STORE #210 DUNCAN BC	55.99 CR
Mar. 16	6 Mar. 20	AZUMA SUSHI VICTORIA BC	48.22
	' Mar. 20	YATES LIQUOR EXPRESS VICTORIA BC	37.40
	' Mar. 20	MACCHIATO@THE JULIET VICTORIA BC	23.73
	3 Mar. 20	DELTA VICTORIA F&B VICTORIA BC	57.57
Mar. 18	3 Mar. 20	STARBUCKS 04326 VICTORIA BC	5.36

Transactions since your last statement (continued)

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Mar. 18 Mar. 20	STARBUCKS 04326 VICTORIA BC	6.04
Mar. 18 Mar. 20	YATES LIQUOR EXPRESS VICTORIA BC	35.10
Mar. 19 Mar. 20	COOK STREET CASTLE VICTORIA BC	32.01
Mar. 19 Mar. 21	PEACOCK BILLIARD VICTORIA BC	110.32
Mar. 19 Mar. 21	SAVE ON FOODS VICTORIA BC	137.10
Mar. 22 Mar. 24	REXALL PHARMACY #7121 VICTORIA BC	93.37
Mar. 23 Mar. 24	BCF - VANIS, SPIRIT OF VICTORIA BC	33.34
Mar. 24 Mar. 27	AMZN Mktp CA*H72O87W10 WWW.AMAZON.CAON	38.07
Mar. 25 Mar. 27	RICHMOND ICE CENTRE RICHMOND BC	9.08
Mar. 25 Mar. 27	SQ *NORTH POINT BREWIN North VancouvBC	25.13
Mar. 26 Mar. 27	SQ *NORTH POINT BREWIN North VancouvBC	37.69
Mar. 26 Mar. 27	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	6.08
Mar. 27 Mar. 27	CC BAL INS	9.77
Subtotal for		2,969.46
Total for card nun	her YYYY YYYY YYYY	\$1 746 84

Total for card number XXXX XXXX XXXX ■

\$1,746.84

Credit Card Balance Protection Insurance

In the event you are faced with a significant life challenge, rest assured your optional credit card balance protection insurance¹ can help make payments on your credit card for covered losses such as job loss, total disability and/or life.

Insurance coverage and premium rate vary by product. Please refer to your Certificate of Insurance for complete details.

To submit a claim, please visit assurant.com or, if you have any questions, call Assurant toll-free at 1-800-268-5962.

'This insurance is underwritten by American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida, who carry on business in Canada as Assurant®, and can be reached at 1-800-268-5962 or www.assurant.ca.

Important information about your balance protection insurance¹

Further to the Cardholder Agreement changes that launched in June, the optional balance protection insurance certificates of insurance are hereby amended, as of October 3, 2022, to reflect the use of the new terms "total balance" and "total debt" beginning with your October account statement, as follows:

AMENDMENT TO THE CERTIFICATES OF INSURANCE under group master policy numbers: MM916/MM916L, GBICI001/GBICI001L, MM994/ MM994L and 1020BPE/1020BPEL Effective October 3, 2022

- (1) For Total Disability, Disability, Job Loss, Strike and/or Hospitalization Insurance, as applicable:
 - All references to "outstanding balance", "new balance", "account balance" are hereby deleted and replaced with "total balance".
- (2) For Life, Critical Illness, Accidental Death and/or Accidental Dismemberment Insurance, as applicable:
 - All references to "outstanding balance", "balance owing" and "new balance" are hereby deleted and replaced with "total debt".

(continued on next page)

(3) For group master policy numbers 1020BPE & 1020BPEL only, all references to "new balance" related to the premium calculation is replaced with "total balance".

All other terms of your Certificate of Insurance, including all exclusions and limitations, shall continue to apply except as modified by this Amendment.

End of Amendment to Certificate of Insurance

These changes constitute an amendment to the Certificate of Insurance. Please keep this notice with your Certificate of Insurance. If you have any questions regarding these changes or your balance protection insurance, please call Assurant at 1 800 268-5962.

	
insurers to	®* Balance Insurance, Essential Balance Insurance, Balance Insurance, Balance Insurance, Balance Insurance, Balance Insurance, Credit Card Balance Protection, Essential Credit Card Balance Protection and Credit Card Balance Protection Enhanced are y American Bankers Insurance Company of Florida (ABIC) and/or American Bankers Life Assurance Company of Florida (ABIAC). The group master policies are issued by the ABIC, ABI-AC, their subsidiaries and affiliates carry on business in Canada under the name of Assurant®. For questions related to the insurers, you may contact 300 268-5962 or visit www.assurant.ca
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®Assurant is a	registered trademark of Assurant, Inc.
TM*/®*	is a registered trademark and the circles design is a trademark of International Incorporated. Used under license.

Summary of your account Previous total balance, Feb. 27, 2024 \$14.65 Payments and credits -50.00 Purchases and other charges +3,045.14 New installments 0.00 Cash advances¹ 0.00 +0.15 Total interest charges 0.00 Fees Total balance \$3,009.94 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Apr. 17, 2024 \$3,009.94 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$37,000.00 Your credit limit Your available credit \$33,990.06 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 26 years and 06 months

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.15	20.99000	0.05734
Cash Advances ²	0.00	22.99000	0.06281

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Mar. 27, 2024
Statement period	Feb. 28, 2024 - Mar. 27, 2024

YOUR REWARDS



Reward Miles earned	121
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	121

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

March is Fraud Prevention Month. Are you up to date on the latest scams? Check out our Security Alerts page on com/security for a listing of the latest scams and ways to stay protected.

Contact us

com/onlinebanking Toll Free Calls Canada & US: 1-800-263-2263 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page 1 of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX

\$3,009.94 \$10.00 Apr. 17, 2024





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XX	XX XXXX	
Mar. 5 Mar. 6	AMZN Mktp CA*RN28L8KR0 WWW.AMAZON.CAON	15.84
Mar. 20 Mar. 20	TRSF FROM/DE ACCT/CPT	50.00 CF
Mar. 25 Mar. 26	SOFA SO GOOD VANCOUVER BC	1,794.00
Mar. 24 Mar. 26	SLEEP COUNTRY - DUNCAN DUNCAN BC	1,231.80
Mar. 27 Mar. 27	INTEREST PURCHASES	0.15
Mar. 27 Mar. 27	CC BAL INS	3.50
Subtotal for		3,045.29
Total for card nun	nber XXXX XXXX XXXX	\$3,009.94

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Apr. 17, 2024

Important information regarding your Credit Card Benefits

We're adding something exciting on your Credit card car rental benefit!

- Enterprise Rent-A-Car will be added as a car rental partner. You will continue receiving discounts with your credit card of up to 20% on National Car Rental and Alamo Rent A Car and get up to 5% discount on Enterprise Rent-A-Car. To book rental cars with these partners, please use the NEW Car Rental Booking tool https://partners.rentalcar.com/

Booking directly with partner websites and quoting the applicable discount codes (3717122 for National Car Rental and 7014883 for Alamo Rent a Car) will no longer be available after **April 30, 2024.**

Summary of your account	
Previous balance, Apr. 27, 2023	\$6,342.50
Payments and credits	-10,300.00
Purchases and other charges	+4,531.46
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
	AE70.00
Total balance Minimum payment due Includes any installment plan payments due this morplan section for more info)	\$573.96 \$10.00 onth (see installment
Minimum payment due Includes any installment plan payments due this moplan section for more info) Payment due date: Jun. 19, 2023	\$10.00 onth (see installment
Minimum payment due Includes any installment plan payments due this moplan section for more info)	\$10.00 onth (see installment \$573.96
Minimum payment due Includes any installment plan payments due this moplan section for more info) Payment due date: Jun. 19, 2023 Balance due Balance due is the sum of what you owe this month	\$10.00 onth (see installment \$573.96
Minimum payment due Includes any installment plan payments due this morplan section for more info) Payment due date: Jun. 19, 2023 Balance due Balance due is the sum of what you owe this month Includes any installment plan payments due this more	\$10.00 onth (see installment \$573.96 onth.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	22.99000	0.06298

\$0.00

Card number	XXXX XXXX XXXX
Statement date	May. 27, 2023
Statement period	Apr. 28, 2023 - May. 27, 2023

YOUR REWARDS



Reward Miles earned	179
Bonus Reward Miles earned	4
Reward Miles adjusted	0
Total Reward Miles earned	183

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Get convenient access to your ® credit card account statements online with eStatements

Securely view your ® credit card account statements online. **estatements** have the same information and look as your paper statements, plus they are stored for seven years so you can easily access them. For details on how to sign-up, visit **com/estatements-signup**

Contact us

com/onlinebanking Toll Free Calls Canada & US: 1-800-263-2263 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



Total interest charges

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

XXXX XXXX XXXX

\$573.96 \$10.00

Jun. 19, 2023





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for installment plan customers residing in Quebec) by the payment due date, any purchases, installment plans (for customers residing in Quebec) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers residing in Quebec) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date

Your minimum payment if you reside outside Quebec:

Your minimum payment if you reside outside queses.

Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 3.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2023 statement. Starting on your August 2023 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

ncludes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers. 2 Excludes: promotional balance transfers

Page 2 of 4

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXX	X XXXX	
Apr. 26 Apr. 28	USD 12.75@1.396862745 SEALEGS WINE BAR LOS ANGELES CA	17.81
Apr. 27 Apr. 28	USD 80.1@1.399500624 PRESIDIO KEBABS & GYRO SAN FRANCISCOCA	112.10
Apr. 28 Apr. 28	TRSF FROM/DE ACCT/CPT	2,000.00 CR
Apr. 27 May. 1	USD 471.41@1.399185422 HYATT LAUREL INN SAN FRANCISCOCA	659.59
Apr. 28 May. 1	USD 586.67@1.399202277 HYATT LAUREL INN SAN FRANCISCOCA	820.87
Apr. 29 May. 1	SIMONS- PARK ROYAL WEST VANCOUVEBC	269.99
Apr. 29 May. 1	ALDO #1042 W. VANCOUVER BC	99.99
Apr. 28 May. 1	JACK LONSDALE'S PUBLIC NORTH VANCOUVBC	57.28
Apr. 30 May. 1	SQ *TAP & BARREL SHIPY North VancouvBC	139.09
Apr. 29 May. 1	BC LIQUOR # 196 NORTH VANCOUVBC	31.25
Apr. 29 May. 1	BLUNT NORTH VANCOUVBC	16.30
Apr. 30 May. 2	STARBUCKS 00141 N VANCOUVER BC	10.03
Apr. 30 May. 2	UNIVERSITY GOLF CLUB VANCOUVER BC	5.00
May. 2 May. 3	BCF-TSA SELF SERVE TIC DELTA BC	19.20
May. 2 May. 3	TACOFINO VICTORIA VICTORIA BC	15.75
May. 4 May. 4	SQ *URBAN CITY CLEANER VICTORIA BC	504.00
May. 3 May. 4	Amazon.ca*YV32I7HF3 AMAZON.CA ON	23.36
May. 4 May. 4	Subway 12962 Victoria BC	13.97
May. 2 May. 5	MACCHIATO@THE JULIET VICTORIA BC	10.21
May. 4 May. 5	BCF - NEWWESTMSTER, QU VICTORIA BC	15.83
May. 4 May. 5	BCF-SWB SELF SERVE TIC SIDNEY BC	19.20
May. 4 May. 5	NOODLEBOX VICTORIA BC	17.46
May. 3 May. 8	FOO ASIAN STREET FOOD VICTORIA BC	21.28
May. 6 May. 8	1ST CANNABIS NORTH VANCOUVBC	24.69
May. 6 May. 8	BC LIQUOR # 196 NORTH VANCOUVBC	39.99
May. 6 May. 8	SHOPPERS DRUG MART #22 NORTH VANCOUVBC	55.99
May. 7 May. 8	MARKETPLACE IGA # 038 N.VANCOUVER BC	21.28
May. 8 May. 9	SQ *JAMJAR CANTEEN NOR North VancouvBC	16.44
May. 8 May. 9	TRSF FROM/DE ACCT/CPT	2,000.00 CR
May. 9 May. 11	TELUS PRE-AUTH PAYMENT EDMONTON AB	157.82
May. 11 May. 12	Store North VancouvBC	14.68
May. 10 May. 12	SEYMOUR CREEK GOLF CTR N-VANCOUVER BC	22.50
May. 12 May. 12	TRSF FROM/DE ACCT/CPT	1,500.00 CR
May. 10 May. 15	CHIPOTLE 4040 NORTH VANCOUVBC	16.33
May. 12 May. 15	CHIPOTLE 4040 NORTH VANCOUVBC	17.38

Transactions since your last statement (continued)

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
May. 12 May. 15	USD 92.76@1.383247089 BRIDGE POUCHWORKS 403-9929676 AB	128.31
May. 12 May. 15	BC LIQUOR # 196 NORTH VANCOUVBC	47.91
May. 14 May. 15	DONAIR DUDE NORTH VANCOUVBC	16.72
May. 15 May. 15	TRSF FROM/DE ACCT/CPT	1,000.00 CR
May. 15 May. 17	BCF - ONLINE SALES & B VICTORIA BC	100.55
May. 16 May. 17	BCF - ONLINE SALES & B VICTORIA BC	5.00
May. 16 May. 17	WHOLE FOODS MARKET NORTH VANCOUVBC	13.48
May. 15 May. 17	NOOK RESTAURANT NORTH VANCOUVBC	105.14
May. 15 May. 17	CHIPOTLE 4040 NORTH VANCOUVBC	13.23
May. 17 May. 18	SQ *SUPERBABA VICTORIA Victoria BC	15.68
May. 18 May. 19	COSTCO WHOLESALE W256 VICTORIA BC	181.93
May. 23 May. 23	TRSF FROM/DE ACCT/CPT	1,000.00 CR
May. 23 May. 23	TRSF FROM/DE ACCT/CPT	1,000.00 CR
May. 25 May. 26	SQ *URBAN CITY CLEANER VICTORIA BC	504.00
May. 24 May. 26	SAVE ON FOODS VICTORIA BC	68.84
May. 26 May. 26	TRSF FROM/DE ACCT/CPT	1,800.00 CR
May. 26 May. 26	CC BAL INS	44.01
Subtotal for		4,531.46
Total for card num	nber XXXX XXXX XXXX	\$573.96



Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jun. 19, 2023

As per your express consent, we have increased your credit limit to accommodate future purchasing needs. Your new credit limit is shown on this statement

Previous total balance, Apr. 27, 2024	\$477.91
Payments and credits	-3,185.95
Purchases and other charges	+2,846.52
New installments	0.00
Cash advances ¹	0.00
Total interest charges	+8.36
	0.00
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this m plan section for more info)	\$146.84 \$18.00
Total balance Minimum payment due Includes any installment plan payments due this m	\$146.84 \$18.00
Total balance Minimum payment due Includes any installment plan payments due this m plan section for more info) Payment due date: Jun. 21, 2024 Balance due Balance due is the sum of what you owe this month	\$146.84 \$18.00 onth (see installment \$146.84
Total balance Minimum payment due Includes any installment plan payments due this m plan section for more info) Payment due date: Jun. 21, 2024 Balance due Balance due is the sum of what you owe this month Includes any installment plan payments due this m	\$146.84 \$18.00 onth (see installment \$146.84 n. onth.
Total balance Minimum payment due Includes any installment plan payments due this mplan section for more info) Payment due date: Jun. 21, 2024 Balance due Balance due Balance due is the sum of what you owe this month Includes any installment plan payments due this myour credit limit	\$146.84 \$18.00 onth (see installment \$146.84 n. onth.
Total balance Minimum payment due Includes any installment plan payments due this m plan section for more info) Payment due date: Jun. 21, 2024 Balance due Balance due is the sum of what you owe this month Includes any installment plan payments due this m	\$146.84 \$18.00 onth (see installment \$146.84

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	8.36	20.99000	0.05734
Cash Advances ²	0.00	22.99000	0.06281

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	May. 27, 2024
Statement period	Apr. 28, 2024 - May. 27, 2024

YOUR REWARDS



Reward Miles earned	112
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	112

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

When in doubt, don't click! Avoid clicking links found in suspicious emails. If it doesn't feel right, it probably isn't! View our phishing videos by visiting com/security

Contact us

Toll Free Calls Canada & US: 1-800-263-2263 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page **1** of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum payment due

Payment due date

Amount you're paying

paying

XXXX XXXX XXXX

\$18.00 Jun. 21, 2024

\$146.84





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollars cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XX	XX XXXX	
Apr. 28 Apr. 29	AMZN Mktp CA*K23DY45T3 WWW.AMAZON.CAON	40.31
Apr. 28 Apr. 29	AMZN Mktp CA*QY59D4TT3 WWW.AMAZON.CAON	55.99
Apr. 29 Apr. 30	AMZN Mktp CA*QZ7MK5383 WWW.AMAZON.CAON	31.91
Apr. 30 Apr. 30	AMZN Mktp CA*ST4086JU3 WWW.AMAZON.CAON	31.57
Apr. 30 Apr. 30	AMZN Mktp CA*3V1H13GA3 WWW.AMAZON.CAON	25.26
Apr. 30 May. 1	INSURANC RICHMOND	2,523.00
May. 21 May. 21	AUTOMATIC PYMT RECEIVED	10.00 CF
May. 22 May. 22	TRSF FROM/DE ACCT/CPT	2,000.00 CF
May. 24 May. 24	TRSF FROM/DE ACCT/CPT	1,175.95 CF
May. 26 May. 27	AMZN Mktp CA*3T48H2CE3 WWW.AMAZON.CAON	25.75
May. 26 May. 27	AMZN Mktp CA*000V70K33 WWW.AMAZON.CAON	89.59
May. 27 May. 27	INTEREST PURCHASES	8.36
May. 27 May. 27	CC BAL INS	23.14
Subtotal for		2,854.88
Total for card nun	nber XXXX XXXX XXXX	\$146.84

®/™Trade-marks/ Registered trade-marks of is a registered trademark, and the circles design is a trademark of is a registered trademark, and the circles design is a trademark of is a registered trademark, and the circles design is a trademark of is a registered trademark, and the circles design is a trademark of is a registered trademark, and the circles design is a trademark of is a registered trademark, and the circles design is a trademark of is a registered trademark. Used under license.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jun. 21, 2024

Important information regarding your Credit Card Benefits

We're adding something exciting on your Credit card car rental benefit!

- Enterprise Rent-A-Car will be added as a car rental partner. You will continue receiving discounts with your credit card of up to 20% on National Car Rental and Alamo Rent A Car and get up to 5% discount on Enterprise Rent-A-Car. To book rental cars with these partners, please use the NEW Car Rental Booking tool https://partners.rentalcar.com/ You will no longer be required to enter a discount code when booking your reservation using the new booking tool.

Booking directly with partner websites and quoting the applicable discount codes (3717122 for National Car Rental and 7014883 for Alamo Rent a Car) will no longer be available after **April 30, 2024.**

Summary of your account Previous total balance, Oct. 27, 2023 \$1.919.92 -5,324.12 Payments and credits Purchases and other charges +4,732.32 New installments 0.00 0.00 Cash advances¹ 0.00 Total interest charges 0.00 Fees Total balance \$1,328.12 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Dec. 18, 2023 \$1,328.12 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$37,000.00 Your credit limit Your available credit \$35,671.88 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 11 years and 08 months.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	22.99000	0.06298

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Nov. 27, 2023
Statement period	Oct. 28, 2023 - Nov. 27, 2023

YOUR REWARDS



Reward Miles earned	187
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	187

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

With digital payments being processed in seconds, fraudsters are getting bolder and more sophisticated in their efforts to trick individuals into wiring money. Learn more about wire fraud scams at com/security

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page **1** of 4

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number
Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$1,328.12 \$10.00 Dec. 18, 2023





Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

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How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XX	XX XXXX	
Oct. 28 Oct. 30	COSTCO WHOLESALE W256 VICTORIA	BC 443.49
Oct. 29 Oct. 30	AMZN Mktp CA*GA5US0003 WWW.AMAZON.CAON	24.12
Oct. 31 Oct. 31	AMZN Mktp CA*F49C583W3 WWW.AMAZON.CAON	107.51
Oct. 31 Oct. 31	TRSF FROM/DE ACCT/CPT	2,000.00
Oct. 31 Nov. 1	Amazon.ca*M752C41H3 AMAZON.CA	ON 43.32
Oct. 31 Nov. 1	BBYMarketpla*Lanner In VANCOUVER	BC 55.99
Oct. 31 Nov. 1	RUFFELL AND BROWN INTE VICTORIA	BC 25.00
Nov. 2 Nov. 3	RUFFELL AND BROWN INTE VICTORIA	BC 84.00
Nov. 4 Nov. 6	BEST BUY #13 WEST VANCOUVER	BC 2,557.48
Nov. 12 Nov. 14	CDN TIRE STORE #00365 VICTORIA I	BC 7.86
Nov. 13 Nov. 15	HUDSON'S BAY #1139 VICTORIA B	C 73.59
Nov. 23 Nov. 24	AMZN Mktp CA WWW.AMAZON.0	CAON 24.12 (
Nov. 23 Nov. 24	TRSF FROM/DE ACCT/CPT	3,300.00
Nov. 24 Nov. 27	BEST BUY #13 WEST VANCOUVER	BC 285.97
Nov. 24 Nov. 27	SOFA SO GOOD VANCOUVER E	3C 1,000.40
Nov. 27 Nov. 27	CC BAL INS	23.59
Subtotal for		4,708.20
Total for card nun	nber XXXX XXXX XXXX	\$1,328.12

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Dec. 18, 2023

Travel Insurance - A packing list must!

Whether you are travelling across Canada or around the world, Travel Insurance has the plan to meet your travel needs. Protect yourself against travel hiccups!

Find the right coverage for your trip, including:

- **Emergency Medical**
- Trip Cancellation, Flight Delay, Baggage & Personal Effects
 Plus, all plans come with 24/7 emergency travel assistance, and with a network of medical and travel insurance professionals ready to help

Call us for a quote: 1-800-661-9060 or Visit com/travel to learn more about our travel insurance plans

For more details on benefits and restrictions please review the certificate of insurance at com/travel for a complete list of certificates, or contact Allianz at 1-800-661-9060. CUMIS General Insurance Company is the underwriter of this product, and is a member of the Co-operators group of companies. For questions related to the underwriter, you may contact CUMIS at 1-800-263-9120 or visit www.cumis.com.

(continued on next page)

Previous total balance, Oct. 27, 2024	\$2,582.35
Payments and credits	-7,680.00
Purchases and other charges	+5,107.58
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
1 003	0.00
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info)	\$9.93 \$9.93
Total balance Minimum payment due Includes any installment plan payments due this	\$9.93 \$9.93
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Dec. 18, 2024	\$9.93 \$9.93 month (see installment 0.00 \$9.93 nth.
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Dec. 18, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this more	\$9.93 \$9.93 month (see installment 0.00 \$9.93 nth.
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Dec. 18, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this mor Includes any installment plan payments due this	\$9.93 \$9.93 month (see installment 0.00 \$9.93 nth. month.

Reward Miles earned Bonus Reward Miles earned Reward Miles adjusted	200 20 (
Total Reward Miles earned	223
Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)	

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	22.99000	0.06281

Refer to the Installment Plan section for installment plan related interest charges.

Contact us

Toll Free Calls Canada & US: 1-800-263-2263 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Card number

Statement date

Statement period

YOUR REWARDS

Reward Miles earned

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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\$9.93

XXXX XXXX XXXX

Oct. 28, 2024 - Nov. 27, 2024

🗻 AIR MILES.

Nov. 27, 2024

203

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number XXXX XXXX XXXX **Balance due** Minimum payment due Payment due date

\$9.93 Dec. 18, 2024

Amount you're paying

\$



Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 6

How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card num	nber: XXXX XXXX	(XXXX	
Oct. 24	Oct. 28	USD 19.6@1.420408163 MSG CONCESSIONS NEW YORK NY	27.84
Oct. 25	Oct. 28	USD 22.6@1.42079646 STOUT NYC PENN STATION NEW YORK NY	32.11
Oct. 25	Oct. 28	USD 147.06@1.423296613 TST*BECKETTS BAR & GRI New York NY	209.31
Oct. 25	Oct. 28	USD 51.86@1.423254917 LEGENDS NEW YORK CITY NEW YORK NY	73.81
Oct. 27	Oct. 28	USD 8.95@1.423463687 STARBUCKS 48117 NEW YORK NY	12.74
Oct. 27	Oct. 28	USD 20@1.423 9/11 MEMORIAL NEW YORK NY	28.46
Oct. 27	Oct. 28	USD 4.34@1.423963133 CVS/PHARMACY #10654 NEW YORK NY	6.18
Oct. 27	Oct. 29	USD 33.7@1.423442136 KATZS DELICATESSEN NEW YORK NY	47.97
Oct. 28	Oct. 29	USD 12.68@1.425867507 TAL BAGELS INC NEW YORK NY	18.08
Oct. 29	Oct. 30	USD 71.69@1.426977263 TRADER JOE S #571 NEW YORK NY	102.30
Oct. 30	Oct. 30	TRSF FROM/DE ACCT/CPT	3,040.00 CR
Oct. 28	Oct. 31	USD 46.2@1.425757575 OVERLOOK NEW YORK NY	65.87
Oct. 30	Nov. 1	USD 122.61@1.429247206 STOUT GRAND CENTRAL NEW YORK NY	175.24
Nov. 1	Nov. 4	USD 21.74@1.429162833 TST* WICKED WILLYS NEW YORK NY	31.07
Nov. 1	Nov. 4	USD 21.74@1.429162833 TST* WICKED WILLYS NEW YORK NY	31.07
Nov. 2	Nov. 4	USD 87.34@1.429356537 PARKER QUINN RESTAURAN NEW YORK NY	124.84
Nov. 2	Nov. 4	USD 19.6@1.429081632 TRADER JOE S #571 NEW YORK NY	28.01
Nov. 3	Nov. 4	USD 14.09@1.42938254 SQ *BIRCH COFFEE UPPER New York NY	20.14
Nov. 3	Nov. 4	USD 31.34@1.429164007 TST* RADEGAST HALL AND BROOKLYN NY	44.79
Nov. 3	Nov. 4	USD 57.15@1.429396325 TST* RADEGAST HALL AND BROOKLYN NY	81.69
Nov. 2	Nov. 4	USD 15.6@1.428846153 SKY TOBACCO SHOP CORP BROOKLYN NY	22.29
Nov. 3	Nov. 4	USD 27.74@1.428983417 TST*WHISKEY TRADER New York NY	39.64
Nov. 5	Nov. 5	USD 30.93@1.429033301 TST* THE GARRETT - WES NEW YORK NY	44.20
Nov. 5	Nov. 6	USD 14.48@1.428867403 WEIL GOTSHAL CAFE NEW YORK NY	20.69
Nov. 7	Nov. 8	USD 45.22@1.429898275 D AGOSTINO #27 NEW YORK NY	64.66
Nov. 8	Nov. 11	USD 186.85@1.427401659 TM *CHICAGO ARCHITECTU 800-653-8000 CA	266.71

Transactions since your last statement (continued)

Nov. 7 Nov. 11 USD 61.17@1.429949321 LA CAVA NEW YORK NY 87 Nov. 8 Nov. 11 USD 148.41@1.427397075 GIORDANO'S PRUDENTIAL CHICAGO IL 211 Nov. 9 Nov. 11 USD 41.42@1.427329792 SQ *DEEP PURPL Chicago IL 59 Nov. 9 Nov. 11 USD 133.56@1.427448337 TST* CHERRY CIRCLE ROO CHICAGO IL 190 Nov. 9 Nov. 11 USD 27.85@1.426929982 TST*GODDESS AND THE BA Chicago IL 39 Nov. 9 Nov. 11 USD 5@1.426 VENTRA ACCOUNT CHICAGO IL 70 Nov. 9 Nov. 11 USD 81.75@1.427400611 PBS CHICAGO CHICAGO IL 116 Nov. 9 Nov. 11 USD 116.442725252686 PBS CHICAGO CHICAGO IL 103 Nov. 9 Nov. 11 USD 116.44@1.427344555 TST*HOGSALT - AU CHEVA Chicago IL 166 Nov. 10 Nov. 11 USD 63.27@1.427374743 TST* GUINNESS OPEN GAT CHICAGO IL 90 Nov. 10 Nov. 11 USD 100.1@1.427372627 TST* LEYE - RAMEN-SAN CHICAGO IL 142 Nov. 10 Nov. 11 USD 54.69@ TST* EGG TUCK - CHICAGO IL 78
PRUDENTIAL CHICAGO IL Nov. 9 Nov. 11 USD 41.42@1.427329792 SQ *DEEP PURPL Chicago IL Nov. 9 Nov. 11 USD 133.56@1.427448337 TST* CHERRY CIRCLE ROO CHICAGO IL Nov. 9 Nov. 11 USD 27.85@1.426929982 TST*GODDESS AND THE BA Chicago IL Nov. 9 Nov. 11 USD 5@1.426 VENTRA ACCOUNT CHICAGO IL Nov. 9 Nov. 11 USD 81.75@1.427400611 PBS CHICAGO CHICAGO IL Nov. 9 Nov. 11 USD 72.58@1.427252686 PBS CHICAGO CHICAGO IL Nov. 9 Nov. 11 USD 116.44@1.427344555 TST*HOGSALT - AU CHEVA Chicago IL Nov. 10 Nov. 11 USD 63.27@1.427374743 TST* GUINNESS OPEN GAT CHICAGO IL Nov. 10 Nov. 11 USD 100.1@1.427372627 TST* LEYE - RAMEN-SAN CHICAGO IL Nov. 10 Nov. 11 USD 54.69@
Chicago IL Nov. 9 Nov. 11 USD 133.56@1.427448337 TST* CHERRY CIRCLE ROO CHICAGO IL Nov. 9 Nov. 11 USD 27.85@1.426929982 TST*GODDESS AND THE BA Chicago IL Nov. 9 Nov. 11 USD 5@1.426 VENTRA ACCOUNT CHICAGO IL Nov. 9 Nov. 11 USD 81.75@1.427400611 PBS CHICAGO CHICAGO IL Nov. 9 Nov. 11 USD 72.58@1.427252686 PBS CHICAGO CHICAGO IL Nov. 9 Nov. 11 USD 116.44@1.427344555 TST*HOGSALT - AU CHEVA Chicago IL Nov. 10 Nov. 11 USD 63.27@1.427374743 TST* GUINNESS OPEN GAT CHICAGO IL Nov. 10 Nov. 11 USD 100.1@1.427372627 TST* LEYE - RAMEN-SAN CHICAGO IL Nov. 10 Nov. 11 USD 54.69@
CIRCLE ROO CHICAGO IL Nov. 9 Nov. 11 USD 27.85@1.426929982 TST*GODDESS AND THE BA Chicago IL Nov. 9 Nov. 11 USD 5@1.426 VENTRA ACCOUNT CHICAGO IL Nov. 9 Nov. 11 USD 81.75@1.427400611 PBS CHICAGO 116 CHICAGO IL Nov. 9 Nov. 11 USD 72.58@1.427252686 PBS CHICAGO 103 CHICAGO IL Nov. 9 Nov. 11 USD 116.44@1.427344555 TST*HOGSALT - AU CHEVA Chicago IL Nov. 10 Nov. 11 USD 63.27@1.427374743 TST* GUINNESS OPEN GAT CHICAGO IL Nov. 10 Nov. 11 USD 100.1@1.427372627 TST* LEYE - RAMEN-SAN CHICAGO IL Nov. 10 Nov. 11 USD 54.69@
THE BA Chicago IL Nov. 9 Nov. 11 USD 5@1.426 VENTRA ACCOUNT CHICAGO IL Nov. 9 Nov. 11 USD 81.75@1.427400611 PBS CHICAGO 116 CHICAGO IL Nov. 9 Nov. 11 USD 72.58@1.427252686 PBS CHICAGO 103 CHICAGO IL Nov. 9 Nov. 11 USD 116.44@1.427344555 TST*HOGSALT - AU 166 CHEVA Chicago IL Nov. 10 Nov. 11 USD 63.27@1.427374743 TST* GUINNESS OPEN GAT CHICAGO IL Nov. 10 Nov. 11 USD 100.1@1.427372627 TST* LEYE - RAMEN-SAN CHICAGO IL Nov. 10 Nov. 11 USD 54.69@
CHICAGO IL Nov. 9 Nov. 11 USD 81.75@1.427400611 PBS CHICAGO CHICAGO IL Nov. 9 Nov. 11 USD 72.58@1.427252686 PBS CHICAGO CHICAGO IL Nov. 9 Nov. 11 USD 116.44@1.427344555 TST*HOGSALT - AU CHEVA Chicago IL Nov. 10 Nov. 11 USD 63.27@1.427374743 TST* GUINNESS OPEN GAT CHICAGO IL Nov. 10 Nov. 11 USD 100.1@1.427372627 TST* LEYE - RAMEN-SAN CHICAGO IL Nov. 10 Nov. 11 USD 54.69@
CHICAGO IL Nov. 9 Nov. 11 USD 72.58@1.427252686 PBS CHICAGO 103 CHICAGO IL Nov. 9 Nov. 11 USD 116.44@1.427344555 TST*HOGSALT - AU 166 CHEVA Chicago IL Nov. 10 Nov. 11 USD 63.27@1.427374743 TST* GUINNESS 90 OPEN GAT CHICAGO IL Nov. 10 Nov. 11 USD 100.1@1.427372627 TST* LEYE - 142 RAMEN-SAN CHICAGO IL Nov. 10 Nov. 11 USD 54.69@
CHICAGO IL Nov. 9 Nov. 11 USD 116.44@1.427344555 TST*HOGSALT - AU CHEVA Chicago IL Nov. 10 Nov. 11 USD 63.27@1.427374743 TST* GUINNESS OPEN GAT CHICAGO IL Nov. 10 Nov. 11 USD 100.1@1.427372627 TST* LEYE - RAMEN-SAN CHICAGO IL Nov. 10 Nov. 11 USD 54.69@
CHEVA Chicago IL Nov. 10 Nov. 11 USD 63.27@1.427374743 TST* GUINNESS 90 OPEN GAT CHICAGO IL Nov. 10 Nov. 11 USD 100.1@1.427372627 TST* LEYE - 142 RAMEN-SAN CHICAGO IL Nov. 10 Nov. 11 USD 54.69@
OPEN GAT CHICAGO IL Nov. 10 Nov. 11 USD 100.1@1.427372627 TST* LEYE - 142 RAMEN-SAN CHICAGO IL Nov. 10 Nov. 11 USD 54.69@
RAMEN-SAN CHICAGO IL Nov. 10 Nov. 11 USD 54.69@ TST* EGG TUCK - 78
Nov. 9 Nov. 11 USD 33.56@1.427294398 CIRA CABRA LAZY 47 BIRD CHICAGO IL
Nov. 10 Nov. 11 USD 5@1.426 VENTRA ACCOUNT 7 CHICAGO IL
Nov. 10 Nov. 11 USD 54.47@1.427207637 PY *LOU MALNATIS - 77 WES CHICAGO IL
Nov. 11 Nov. 12 USD 99.85@1.427341011 TST* THE BARN 142 CHICAGO IL
Nov. 11 Nov. 12 USD 13.73@1.42971595 BURRITO BEACH 19 CHICAGO IL
Nov. 11 Nov. 12 USD 2.5@1.424 VENTRA ACCOUNT G CHICAGO IL
Nov. 10 Nov. 12 USD 20.54@1.426971762 THECROSSROADS 29 BAR CHICAGO IL
Nov. 11 Nov. 13 USD 68.11@1.427396858 TST*WILDBERRY 97 PANCAKES Chicago IL
Nov. 12 Nov. 13 USD 58.19@1.432032995 TRADER JOE S #571 83 NEW YORK NY
Nov. 12 Nov. 13 USD 36.98@1.431855056 CVS PHARMACY 52 #11014 NEW YORK NY
Nov. 13 Nov. 13 TRSF FROM/DE ACCT/CPT 2,500
Nov. 13 Nov. 14 USD 22.29@1.435172723 LGA E CHUKO 31 RAMEN FLUSHING NY
Nov. 14 Nov. 15 USD 33.4@1.438922155 TRADER JOE S #571 48 NEW YORK NY
Nov. 15 Nov. 18 USD 103.33@1.438788348 BUCKETLIST* 148 MARIAH CAR NEW YORK CITYNY

Transactions since your last statement (continued)

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Nov. 15 Nov. 18	USD 8.97@1.444816053 TRADER JOE S #571 NEW YORK NY	12.96
Nov. 16 Nov. 18	USD 107.37@1.446027754 MARK'S OFF MADISON NEW YORK NY	155.26
Nov. 17 Nov. 19	USD 61.66@1.445994161 AMITY HALL UPTOWN NEW YORK NY	89.16
Nov. 18 Nov. 19	USD 79.84@1.446017034 TRADER JOE S #571 NEW YORK NY	115.45
Nov. 20 Nov. 21	USD 103.14@1.436687996 TST*CHAROEN KRUNG New York NY	148.18
Nov. 21 Nov. 22	USD 73.46@1.435475088 SQ *TOTTO RAMEN MIDTOW NEW YORK NY	105.45
Nov. 22 Nov. 25	USD 114.19@1.437428846 TST*A PASTA BAR New York NY	164.14
Nov. 23 Nov. 25	USD 24.49@1.436913025 TST* OSCAR WILDE NEW YORK NY	35.19
Nov. 23 Nov. 25	USD 54@1.437407407 TST* SLATE NEW YORK NY	77.62
Nov. 23 Nov. 25	USD 61.87@1.437368676 TST*VESELKA New York NY	88.93
Nov. 23 Nov. 25	USD 23.21@1.437311503 TST*TEN DEGREES New York NY	33.36
Nov. 23 Nov. 25	USD 79.5@1.43735849 IN THURSDAY KITCHEN NEW YORK NY	114.27
Nov. 24 Nov. 25	USD 27.53@1.437341082 TST*LOS TACOS NO. 1 - New York NY	39.57
Nov. 25 Nov. 26	USD 70.88@1.437358916 STOUT GRAND CENTRAL NEW YORK NY	101.88
Nov. 25 Nov. 26	USD 67.47@1.437379576 TRADER JOE S #571 NEW YORK NY	96.98
Nov. 25 Nov. 26	USD 8.7@1.436781609 CVS PHARMACY #11014 NEW YORK NY	12.50
Nov. 27 Nov. 27	TRSF FROM/DE ACCT/CPT	2,140.00 CR
Nov. 27 Nov. 27	CC BAL INS	13.28
Subtotal for		5,107.58
Total for card num	ber XXXX XXXX XXXX	\$9.93

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Dec. 18, 2024

Important notice regarding your Credit Card Account We're writing to inform you of changes being made to your Credit Card Account.

Interest Rate Changes:

Beginning on your **February 2025** statement, the standard interest rate for purchases, fees and other charges is changing from **20.99% to 21.99%.** The standard interest rate for cash advances and balance transfers is changing from **22.99% to 23.99%.**¹ Your account statement may

(continued on next page)

include outstanding balances from previous months. Any applicable interest will be calculated using the new rate. These changes will be reflected on your **February 2025 account statement**.

For more information on your current interest rates and fees, please visit com/rates-fees.

¹ Cash advance and balance transfers interest rate change is not applicable for Quebec residents.

Summary of your account Previous total balance, Sep. 27, 2023 \$385.13 Payments and credits -385.00 Purchases and other charges +1,919.79New installments 0.00 Cash advances¹ 0.00 0.00 Total interest charges 0.00 Fees Total balance \$1,919.92 Minimum payment due \$10.00 Includes any installment plan payments due this month (see installment plan section for more info) Payment due date: Nov. 17, 2023 \$1,919.92 **Balance due** Balance due is the sum of what you owe this month. Includes any installment plan payments due this month. \$37,000.00 Your credit limit Your available credit \$35,080.08 Amount over credit limit \$0.00 Estimated time to repay - If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 16 years and 11 months

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05750
Cash Advances ²	0.00	22.99000	0.06298

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Oct. 27, 2023
Statement period	Sep. 28, 2023 - Oct. 27, 2023

YOUR REWARDS



Reward Miles earned	76
Bonus Reward Miles earned	0
Reward Miles adjusted	0
Total Reward Miles earned	76

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

October is Cyber Security Month! It can be distressing to learn that a cybercriminal has taken over your bank account, but a few tips from the experts can help you avoid becoming a victim of Account Takeover. Learn more at

com/security

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page 1 of 3

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

XXXX XXXX XXXX **\$1,9**

\$1,919.92 \$10.00

Payment due date

Nov. 17, 2023

Amount you're paying

Minimum payment due





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers 2 Excludes: promotional balance transfers

Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.com/onlinebanking or via Mobile Banking app from a Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

If you are paying by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XX	XXX XXXX	
Sep. 28 Sep. 28	SQ *URBAN CITY CLEANER VICTORIA BC	840.00
Sep. 28 Sep. 29	TRSF FROM/DE ACCT/CPT	385.00 CR
Oct. 12 Oct. 13	AMZN Mktp CA*TP22M1LL2 WWW.AMAZON.CAON	313.59
Oct. 15 Oct. 16	AMZN Mktp CA*TP4G06S90 WWW.AMAZON.CAON	196.61
Oct. 17 Oct. 18	SQ *URBAN CITY CLEANER VICTORIA BC	168.00
Oct. 25 Oct. 26	COSTCO WHOLESALE W256 VICTORIA BC	390.37
Oct. 27 Oct. 27	CC BAL INS	11.22
Subtotal for		1,919.79
Total for card nun	nber XXXX XXXX XXXX	\$1.919.92

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Nov. 17, 2023

Previous total balance, Sep. 27, 2024	\$8.96
Payments and credits	-288.95
Purchases and other charges	+2,862.34
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
	\sim
Fees	0.00
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info)	\$2,582.35 \$10.00
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Nov. 18, 2024	\$2,582.35 \$10.00 month (see installment
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Nov. 18, 2024 Total installments not yet due Balance due	\$2,582.35 \$10.00 s month (see installment 0.00 \$2,582.35
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Nov. 18, 2024 Total installments not yet due	\$2,582.35 \$10.00 \$ month (see installment 0.00 \$2,582.35 onth.
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Nov. 18, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this more	\$2,582.35 \$10.00 \$ month (see installment 0.00 \$2,582.35 onth.
Total balance Minimum payment due Includes any installment plan payments due this plan section for more info) Payment due date: Nov. 18, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this mount includes any installment plan payments due this	\$2,582.35 \$10.00 \$ month (see installment 0.00 \$2,582.35 onth.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	22.99000	0.06281

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Oct. 27, 2024
Statement period	Sep. 28, 2024 - Oct. 27, 2024

YOUR REWARDS



Reward Miles earned	102
Bonus Reward Miles earned	20
Reward Miles adjusted	0
Total Reward Miles earned	122

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

October is Cyber Security Month! It can be distressing to learn that a cybercriminal has taken over your bank account, but a few tips from the experts can help you avoid becoming a victim of Account Takeover. Learn more at

Contact us

com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page **1** of 5

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

\$2,582.35

Balance due
Minimum payment due
Payment due date

\$10.00 Nov. 18, 2024

Amount you're paying

\$



P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

Important information about your credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your Cardholder Agreement (the "agreement") available at ■

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec: Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following:(i) any total monthly installment plan payments, plus 4.50% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at com/onlinebanking or via Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at

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Page 2 of 5

How to make payments to your credit card account

You have many convenient ways to pay

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 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

If you are paying by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement

	Sep. 30	USD 32.94@1.384638737 PY *SOUVLAKI GR	
Sep. 28	0 00	KOUZIN NEW YORK NY	45.61
	Sep. 30	USD 13.78@1.384615384 SQ *LA PIZZA ITALIA LL New York NY	19.08
Sep. 28	Sep. 30	USD 39.92@1.384519038 STUBHUB CANADA LTD TORONTO ON	55.27
Sep. 28	Sep. 30	USD 55.83@1.384560272 BB* THE FIX TAB SAN FRANCISCOCA	77.30
Sep. 28	Sep. 30	USD 23.06@1.384215091 LEGENDS@YANKEE STDM-CO BRONX NY	31.92
Sep. 28	Sep. 30	USD 17.77@1.384918401 TAMPICO TEQUILA BAR NEW YORK NY	24.61
Sep. 29	Sep. 30	DAZN Limited dazn.com GBR	279.99
Sep. 29	Sep. 30	USD 17.99@1.384102279 TAL BAGELS INC NEW YORK NY	24.90
Sep. 29	Sep. 30	USD 41.62@1.384430562 D AGOSTINO #27 NEW YORK NY	57.62
Sep. 29	Oct. 1	USD 37@1.384324324 POKE BOWL NEW YORK NY	51.22
Sep. 30	Oct. 1	USD 10.98@1.387067395 D AGOSTINO #27 NEW YORK NY	15.23
Sep. 30	Oct. 1	USD 43.32@1.38457987 TRADER JOE S #571 NEW YORK NY	59.98
Sep. 30	Oct. 1	USD 15.99@1.384615384 WEIL GOTSHAL CAFE NEW YORK NY	22.14
Oct. 1	Oct. 2	USD 5.69@1.388400702 D AGOSTINO #27 NEW YORK NY	7.90
Oct. 1	Oct. 2	USD 11.29@1.387953941 CVS PHARMACY #11014 NEW YORK NY	15.67
Oct. 2	Oct. 3	USD 42.58@1.387975575 TRADER JOE S #571 NEW YORK NY	59.10
Oct. 3	Oct. 4	USD 14.38@1.388734353 TRADER JOE S #571 NEW YORK NY	19.97
Oct. 4	Oct. 7	USD 35.87@1.393086144 CHIPOTLE 0950 NEW YORK NY	49.97
Oct. 5	Oct. 7	USD 61.26@1.393405158 TUCK ROOM - NEW YORK NEW YORK NY	85.36
Oct. 5	Oct. 7	USD 15.57@1.393063583 SQ *DOUGH FLATIRON New York NY	21.69
Oct. 5	Oct. 7	USD 41.24@1.393307468 TST*FREEHOLD IN THE PA New York NY	57.46
Oct. 6	Oct. 7	USD 23.2@1.393103448 TST*FREEHOLD IN THE PA 917-715-7791 NY	32.32
Oct. 4	Oct. 7	USD 40.17@1.393328354 TST*WATERMARK NEW New York NY	55.97
Oct. 5	Oct. 7	USD 5@1.394 SUNSTAR VENDING INC. BROOKLYN NY	6.97
Oct. 6	Oct. 7	USD 42.52@1.393226716 TST* EVERYTHING'S JAKE NEW YORK NY	59.24
Oct. 6	Oct. 7	USD 20@1.393 TST* SLATE NEW YORK NY	27.86

Transactions since your last statement (continued)

Transaction	ons since your last statement (continu	cuj
TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Oct. 6 Oct. 7	USD 37@1.393243243 TST* SLATE NEW YORK NY	51.55
Oct. 6 Oct. 7	USD 31.31@1.393165122 TRADER JOE S #571 NEW YORK NY	43.62
Oct. 6 Oct. 7	USD 46.28@1.393258426 TST* CLINTON HALL - 51 NEW YORK NY	64.48
Oct. 7 Oct. 8	USD 25.08@1.395933014 TARGET 00032680 NEW YORK NY	35.01
Oct. 8 Oct. 9	USD 45.83@1.401920139 TST*GY.ROSE New York NY	64.25
Oct. 9 Oct. 10	USD 14.69@1.40367597 TRADER JOE S #571 NEW YORK NY	20.62
Oct. 10 Oct. 1	USD 20.69@1.411309811 TST*MARINARA PIZZA - 9 New York NY	29.20
Oct. 11 Oct. 14	USD 36.48@1.412828947 TST*BOQUERIA - SOHO New York NY	51.54
Oct. 11 Oct. 14	USD 87.81@1.412937023 PAESANO RESTAURANT NEW YORK NY	124.07
Oct. 11 Oct. 14	USD 11.96@1.411371237 TRADER JOE S #571 NEW YORK NY	16.88
Oct. 12 Oct. 14	USD 25.78@1.412723041 TST* ONIEALS GRAND STR NEW YORK NY	36.42
Oct. 12 Oct. 14	USD 55.62@1.412980942 K BAP NEW YORK NY	78.59
Oct. 12 Oct. 14	USD 11.41@1.412795793 MCDONALD'S F17631 NEW YORK NY	16.12
Oct. 13 Oct. 14	USD 60.15@1.412967581 BROADWAYCOMEDYCLUB.COM NEW YORK NY	84.99
Oct. 13 Oct. 14	USD 26.43@1.413166855 PDS IRISH PUB NEW YORK NY	37.35
Oct. 12 Oct. 14	USD 71.52@1.413031319 BROADWAY COMEDY CLUB NEW YORK NY	101.06
Oct. 12 Oct. 14	USD 13.04@1.412576687 NF BOARDWALK BROOKLYN NY	18.42
Oct. 13 Oct. 14	USD 77.31@1.413012546 TST*CONMIGO - MADISON New York NY	109.24
Oct. 13 Oct. 14	USD 17.99@1.413007226 TAL BAGELS INC NEW YORK NY	25.42
Oct. 13 Oct. 14	USD 35.43@1.412926898 D AGOSTINO #27 NEW YORK NY	50.06
Oct. 14 Oct. 15	USD 31.03@1.412826297 TARGET 00033126 NEW YORK NY	43.84
Oct. 15 Oct. 16		37.69
Oct. 16 Oct. 17		114.50
Oct. 18 Oct. 18	AUTOMATIC PYMT RECEIVED	8.96 CF
Oct. 18 Oct. 2		35.42
Oct. 19 Oct. 2	USD 81.2@1.415763546 TST* PAPILLON BISTRO & NEW YORK NY	114.96

Transactions since your last statement (continued)

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Oct. 19 Oct. 21	USD 39.2@1.415816326 TST*NIKOS SOUVLAKI Astoria NY	55.50
Oct. 19 Oct. 21	USD 26.04@1.415514592 TST*BOHEMIAN HALL AND Queens NY	36.86
Oct. 19 Oct. 21	USD 109.47@1.415821686 ALL STARS SPORTS BAR & NEW YORK NY	154.99
Oct. 20 Oct. 21	USD 54.13@1.415665989 TST*DRIFT IN New York NY	76.63
Oct. 21 Oct. 22	USD 5.99@1.414023372 WHOLEFDS LNX 10838 NEW YORK NY	8.47
Oct. 21 Oct. 23	MICHAEL KORS - 587 NEW YORK NY	14.33
Oct. 22 Oct. 24	USD 68.21@1.419879783 TRADER JOE S #571 NEW YORK NY	96.85
Oct. 24 Oct. 25	USD 10.76@1.420074349 KRISPY KREME #1937 NEW YORK NY	15.28
Oct. 25 Oct. 25	CC BAL INS	13.77
Subtotal for		2,582.35
Total for card num	ber XXXX XXXX XXXX	\$2,582.35

®/**Trade-marks/ Registered trade-marks of is a registered trademark, and the circles design is a trademark of is a registered trademark, and the circles design is a trademark of International Incorporated. Used under license.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Nov. 18, 2024

Previous balance, Aug. 27, 2023	\$506.45
Payments and credits	-525.75
Purchases and other charges	+404.43
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
1 000	0.00
Total balance Minimum payment due Includes any installment plan payments due this montiplan section for more info)	\$385.13 \$10.00
Total balance Minimum payment due Includes any installment plan payments due this monti	\$385.13 \$10.00
Total balance Minimum payment due Includes any installment plan payments due this montiplan section for more info) Payment due date: Oct. 18, 2023	\$385.13 \$10.00 h (see installment
Total balance Minimum payment due Includes any installment plan payments due this montl plan section for more info) Payment due date: Oct. 18, 2023 Total installments not yet due	\$385.13 \$10.00 h (see installment 0.00 \$385.13
Total balance Minimum payment due Includes any installment plan payments due this montiplan section for more info) Payment due date: Oct. 18, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this month.	\$385.13 \$10.00 h (see installment 0.00 \$385.13
Total balance Minimum payment due Includes any installment plan payments due this montiplan section for more info) Payment due date: Oct. 18, 2023 Total installments not yet due Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this montiplan payments due this montiplan payments.	\$385.13 \$10.00 h (see installment 0.00 \$385.13 h.

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)	
Purchases	0.00	20.99000	0.05750	
Cash Advances ²	0.00	22.99000	0.06298	

\$0.00

Card number	XXXX XXXX XXXX
Statement date	Sep. 27, 2023
Statement period	Aug. 28, 2023 - Sep. 27, 2023

YOUR REWARDS



Reward Miles earned	16
Bonus Reward Miles earned	4
Reward Miles adjusted	0
Total Reward Miles earned	20

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

Kids are growing up in a vast and ever-changing digital environment. As online learning and socializing increases, find tips by visiting

the Internet. com/security to help keep your kids safe on

com/onlinebanking Toll Free Calls Canada & US: 1-800-263-2263 Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330 For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



months.

Total interest charges

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number Balance due

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$385.13 \$10.00 Oct. 18, 2023





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

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Page 2 of 3

How to make payments to your credit card account

You have many convenient ways to pay

- At www.____com/onlinebanking or via ____ Mobile Banking app from a ____ Cdn\$ deposit account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

If you are paying by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement

TRANS POSTING DATE DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XX	XX XXXX	
Aug. 27 Aug. 28	USD 5@1.398 BIRD* RIDE SANTA MONICA CA	6.99
Aug. 30 Aug. 30	AMZN Mktp CA*T34X502Z0 WWW.AMAZON.CAON	12.31
Aug. 31 Aug. 31	TRSF FROM/DE ACCT/CPT	525.75 C
Sep. 4 Sep. 5	Amazon.ca*TL3S40632 AMAZON.CA ON	50.38
Sep. 4 Sep. 6	SAVE ON FOODS VICTORIA BC	108.38
Sep. 17 Sep. 18	DAZN Limited dazn.com GBR	223.99
Sep. 27 Sep. 27	CC BAL INS	2.38
Subtotal for		404.43
Total for card nun	nber XXXX XXXX XXXX	\$385.13



Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Oct. 18, 2023

Your Credit Card Balance Protection Insurance

In the event you are faced with a significant life challenge, rest assured your optional credit card balance protection insurance¹ can help make payments on your credit card for covered losses such as job loss, total disability and/or life.

Insurance coverage and premium rate vary by product. Please refer to your Certificate of Insurance for complete details.

To submit a claim, please visit assurant.com or, if you have any questions, call Assurant toll-free at 1-800-268-5962.

¹This insurance is underwritten by American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida, who carry on business in Canada as Assurant®, and can be reached at 1-800-268-5962 or www.assurant.ca.

Summary of your account	
Previous total balance, Aug. 27, 2024	\$4.01
Payments and credits	-2,809.44
Purchases and other charges	+2,814.39
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$8.96
Minimum payment due Includes any installment plan payments due this morplan section for more info)	
Includes any installment plan payments due this morplan section for more info) Payment due date: Oct. 18, 2024	\$8.96 onth (see installment
Includes any installment plan payments due this morplan section for more info) Payment due date: Oct. 18, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month.	0.00
Includes any installment plan payments due this morplan section for more info) Payment due date: Oct. 18, 2024 Total installments not yet due Balance due	0.00
Includes any installment plan payments due this morplan section for more info) Payment due date: Oct. 18, 2024 Total installments not yet due Balance due Balance due is the sum of what you owe this month. Includes any installment plan payments due this more	0.00 \$8.96

Your interest charges	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)	
Purchases	0.00	20.99000	0.05734	
Cash Advances ²	0.00	22.99000	0.06281	

Refer to the Installment Plan section for installment plan related interest charges.

Card number	XXXX XXXX XXXX
Statement date	Sep. 27, 2024
Statement period	Aug. 28, 2024 - Sep. 27, 2024

YOUR REWARDS



Reward Miles earned	112
Bonus Reward Miles earned	8
Reward Miles adjusted	0
Total Reward Miles earned	120

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Security Tip

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Contact us

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Online via Online Banking
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For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

Page 1 of 4

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order. Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064 STATION CENTRE-VILLE MONTREAL QC H3C 5A2 Card number

Balance due

Minimum paymer

Minimum payment due Payment due date

Amount you're paying

XXXX XXXX XXXX

\$8.96 \$8.96

Oct. 18, 2024





P.O. BOX 6044, STN CENTRE-VILLE MONTREAL QC H3C 3X2

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Page 2 of 4

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 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail

If you are paying by mail

- Do not send cash through the mail. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order Currency conversion will cause delay and may result in interest and other charges
- We do not accept written requests
- Please call us if your request cannot be done via Online/Mobile Banking

Transactions since your last statement

	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card numb	oer: XXXX XXXX	XXXX	
Sep. 15	Sep. 16	BEST BUY #13 WEST VANCOUVEBC	1,950.44
Sep. 17	Sep. 17	DAZN Limited dazn.com GBR	279.99
Sep. 17	Sep. 17	AUTOMATIC PYMT RECEIVED	4.01 CR
Sep. 19	Sep. 19	TRSF FROM/DE ACCT/CPT	2,230.43 CR
Sep. 20	Sep. 23	USD 37.27@1.393077542 SQ *EA DUMPLING NY LLC New York NY	51.92
Sep. 20	Sep. 23	USD 18.8@1.392553191 D AGOSTINO #27 NEW YORK NY	26.18
Sep. 20	Sep. 23	USD 19.82@1.393037336 TST*THE NAKED PIG Manhattan NY	27.61
Sep. 21	Sep. 23	USD 5@1.394 SQ *CONCORD MARKET Brooklyn NY	6.97
Sep. 21	Sep. 23	USD 21.11@1.392704879 SQ *RALPHIES RICEBALLS New York NY	29.40
Sep. 21	Sep. 23	USD 25.85@1.39303675 SQ *STRETCH THE MOZZ New York NY	36.01
Sep. 22	Sep. 23	USD 21.26@1.393226716 Time Out Market NY Brooklyn NY	29.62
Sep. 21	Sep. 23	USD 33.24@1.39290012 D AGOSTINO #27 NEW YORK NY	46.30
Sep. 21	Sep. 23	USD 10.89@1.39302112 GROTTA AZZURRA RESTAUR NEW YORK NY	15.17
Sep. 22	Sep. 23	USD 29.64@1.393049932 TST* LORELEY NEW YORK NY	41.29
Sep. 22	Sep. 23	USD 31.37@1.393050685 MORTON WILLIAMS - GR NEW YORK NY	43.70
Sep. 22	Sep. 24	USD 19.1@1.392670157 ROMA PIZZA 6TH AVE NEW YORK NY	26.60
Sep. 23	Sep. 24	AMAZON MKTPL*9R6I66UJ3 Amzn.com/billON	62.12
Sep. 24	Sep. 25	USD 18.07@1.392363032 D AGOSTINO #27 NEW YORK NY	25.16
Sep. 24	Sep. 25	USD 31.78@1.392070484 TRADER JOE S #571 NEW YORK NY	44.24
Sep. 25	Sep. 26	USD 22.29@1.38088829 SQ *SHAKE SHACK New York NY	30.78
Sep. 25	Sep. 26	USD 5.18@1.388030888 DELITERIA DELI AND GRO NEW YORK NY	7.19
Sep. 26	Sep. 27	USD 11.59@1.383088869 D AGOSTINO #27 NEW YORK NY	16.03
Sep. 26	Sep. 27	USD 10.32@1.381782945 CVS PHARMACY #11014 NEW YORK NY	14.26
Sep. 27	Sep. 27	TRSF FROM/DE ACCT/CPT	575.00 CR
Sep. 27	Sep. 27	CC BAL INS	3.41
Subtotal	for		2,814.39
Total fo	r card numb	er XXXX XXXX XXXX	\$8.96

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Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Oct. 18, 2024

Important Information about changes to your AIR MILES credit card

We're writing to inform you of changes being made to your AIR MILES account.

We have made some exciting enhancements to your credit card.

You will now earn 2x the Miles at eligible wholesale clubs and alcohol retailers.

Receive an instant discount of \$0.07 per litre on premium fuel (Shell V-Power NiTRO+ or Shell V-Power NiTRO+ 93) or \$0.02 per litre on regular fuel (Shell Bronze and Shell Silver) when you input your valid AIR MILES collector number at the pump. You have the flexibility to move your Miles between Cash and Dream Miles with the new AIR MILES Transfer Miles

feature. Visit https://www.airmiles.ca/en/transfer-balance.html. Gold collectors can transfer up to 1,000 miles per year and Onyx collectors can make unlimited transfers.

You can continue to earn more Miles from brands you love through airmiles.ca/cardlinkedoffers and on select grocery products by scanning your receipt within the AIR MILES app.

Continue to earn 2x the Miles at eligible grocery stores, and 3x the Miles at participating AIR MILES partners. For a list of current

participating partners, please visit airmiles.ca/3xmiles.

To view all your updated credit card benefits and the Terms and Conditions please visit com/MoreMiles

Important Information about your AIR MILES TERMS Terms and Conditions

- Section 8 "Bonus AIR MILES Reward Miles" will be amended as follows (new language is underlined): From time to time, we or our partners may offer bonus AIR MILES Reward Miles for purchases at designated merchants or merchant types. Additional terms and conditions may apply to these programs.
- Section 15 "Providing Information to LoyaltyOne, Co." will be amended as follows (new language is underlined): Providing Information to <u>AIR MILES Loyalty Inc.</u> The primary cardholder authorizes us to provide any personal information to AIR MILES Loyalty Inc. or third parties that may be reasonably required for the program or to provide information or marketing about third parties that may be of interest to you. We will share this information in accordance with the choices you have made about how we share this information.

THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No. Declarations Effective 2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

PURPOSE OF THIS DOCUMENT

Renewal-In return for the agreement of the Insured to pay the premium stated, this insurance Policy is continued in force for the period of insurance indicated. It is renewed subject to the limits of insurance and declarations shown herein. Should coverage wordings, riders or endorsements be attached hereto, they will replace the corresponding previous wordings. Otherwise all terms and conditions remain the same.

THE COVERHOLDER

Insurance Services

Victoria, British Columbia

SUB-AGENT OR SUB-BROKER

Insurance Services

Victoria, British Columbia

NAMED INSURED AND POSTAL ADDRESS

Thomas James
Johnson Street

Victoria, British Columbia

LOCATION OF RISK

Johnson Street, Victoria, British Columbia

NOD OF INOURANCE

PERIOD OF INSURANCE

From June 8, 2023 to June 8, 2024

(12:01 a.m. standard time at the Postal Address of the Insured)

FORM OF BUSINESS

Individual

DESCRIPTION OF BUSINESS OPERATIONS

Condo Unit Ownership - Short Term Residential Rental

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

Agreement No.

NEW ANNUAL PREMIUM ▶

\$2,470

ER



PREMIUM PAYABLE (EXCL. APPL. TAXES) >

\$2,470 914 THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

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SUMMARY OF INSURANCE COVERAGE AND ANNUAL PREMIUMS

		MINIMUM
		RETAINED
	ANNUAL	COVERAGE
TYPE OF COVERAGE	PREMIUM	PREMIUM
Property	Incl	Nil
Equipment Breakdown	Incl	\$75
Liability	Incl	Nil
Other	Incl	Nil

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

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NEW ANNUAL PREMIUM ▶

\$2,470

PER



PREMIUM PAYABLE (EXCL. APPL. TAXES) >

\$2,470_

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No. Declarations			Effective 6-8-2023	
INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED. ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER				
LIST OF SUBSCRIBING COMPANIES (SUBJECT TO CONDITIONS IN AND LSW1550) THE INSURERS AND COVERAGES INSURED	SUM(S) INSURED OR PERCENTAGE(S)	PREMIUM	FLAT CHARGE PREMIUM	AUTHORIZED REPRESENTATIVE
Property Underwriters under Agreement No.	100.0%	\$1,420	PREMION	REPRESENTATIVE
Equipment Breakdown Aviva Insurance Company of Canada	100.0%	\$75		
Liability Underwriters under Agreement No.	100.0%	\$975		
Other Underwriters under Agreement No.	100.0%	Incl		
Total Policy Premium		\$2,470		

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COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No. Declarations Effective -2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

SUBSCRIPTION POLICY



IN CONSIDERATION OF THE INSURED having paid or agreed to pay each of the INSURERS named in the List of Subscribing Companies forming part hereof, or to INSURERS whose names are substituted therefor or added thereto by endorsement, hereinafter called "THE INSURERS", the Premium set against its name in the List of Subscribing Companies (attached hereto),

THE INSURERS SEVERALLY AND NOT JOINTLY agree, each for the Sum(s) Insured or Percentage(s) and for the Coverage(s) Insured set against its name in the List of Subscribing Companies, and subject always to the terms and conditions of this Policy, that if a loss occurs for which insurance is provided by this Policy at any time while it is in force, they will indemnify the INSURED against the loss so caused; the liability of each insurer individually for such loss being limited to that proportion of the loss payable according to the terms and conditions of this Policy which the Sum Insured or the amount corresponding to the Percentage set against its name in the List of Subscribing Companies, or such other sum or percentage as may be substituted therefor by endorsement, bears to the total of the sums insured or of the amounts corresponding to the percentages of the sums insured respectively set out against the coverage concerned on the Declarations page(s).

That as regards each item of property insured which is lost or damaged at any time while this Policy is in force by a peril for which insurance is provided by the terms and conditions of this Policy, the liability of each Insurer individually shall be limited to whichever is the least of:

- (a) that proportion of the actual cash value of the property at the time of the loss, destruction or damage which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual Insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this Policy in respect of that property against that peril, or
- (b) that proportion of the interest of THE INSURED in the property which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this policy in respect of that property against that peril, or
- (c) that proportion of the limit of insurance stipulated in respect of the property lost, destroyed or damaged which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this Policy in respect of that property against that peril,

Provided however, that where the insurance applies to the property of more than one person or interest THE INSURERS' total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the specified limit or limits of liability.

If this Policy contains a Co-Insurance Clause or a Guaranteed Amount (Stated Amount) Clause, and subject always to the limit of liability of each Insurer corresponding to the percentage of the sum insured by this Policy as set out above, no Insurer shall be liable for a greater proportion of any loss or damage to the property insured, than the sum insured by such Insurer bears to:

- (a) that percentage, stated in the Co-Insurance Clause, of the actual cash value of the said property at the time of loss, or
- (b) the Guaranteed Amount (Stated Amount) of total insurance stated in the Guaranteed Amount (Stated Amount) Clause, as the case may be.

If the insurance under this Policy is divided into two or more items, the foregoing shall apply to each item separately.

Wherever in this Policy, or in any endorsement attached hereto, reference is made to "The Company", "The Insurer", "This Company", "we", "us", or "our", reference shall be deemed to be made to each of the Insurers severally.

This policy is made and accepted subject to the foregoing provisions, and to the other provisions, stipulations and conditions contained herein, which are hereby specially referred to and made a part of this Policy, as well as such other provisions, agreements or conditions as may be endorsed hereon or added hereto.

THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No. Declarations Effective -2023

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

IN WITNESS WHEREOF THE INSURERS through their representative(s) duly authorized by them for this purpose have executed and signed this Policy.

Where UNDERWRITERS are subscribing insurers to the Policy, the following applies to them:

IDENTIFICATION OF INSURER / ACTION AGAINST INSURER

This insurance has been entered into in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to the Agreement shown in the List of Subscribing Companies (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as "Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for Underwriters, whose address for such service is Royal Bank Plaza South Tower, 200 Bay Street, Suite 2930, P.O. Box 51 Toronto, Ontario M5J 2J2.

NOTICE

Any notice to the Underwriters may be validly given to the Coverholder.

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No.	Declarations		Effectiv	e -2023
INSURAN	CE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AN ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INS	ND CONDITIONS CONTAINED IN SURER	THE FORMS INDICATI	
FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. % I	LIMIT OF NSURANCE
Property				
	Commercial Building and Contents - Broad Form	2,500	90%	
	At Loc 1 (Johnson Street, Victoria, British Columbia)	2,500	90%	
	Contents	2,500	90%	134,820
	As per attached Building & Contents Wording Water Damage Deductible Replacement Cost Endorsement	5,000		
	Earthquake Endorsement At Loc 1 (Johnson Street, Victoria, British Columbia)			164,820
	Deductible percentage As per attached Earthquake Wording	15%		
	Commercial Additional Protection Endorsement			
	Flood At Loc 1 (Johnson Street, Victoria, British Columbia)	25,000		
	Sewer Back-up At Loc 1 (Johnson Street, Victoria, British Columbia)	5,000		
	Installation Floater Crime			10,000
	Employee Dishonesty Coverage Loss Inside the Premises Coverage Loss Outside the Premises Coverage Money Orders and Counterfeit Paper Currency Coverage Depositors Forgery Coverage Credit Card Forgery Coverage Securities In Safe Deposit Boxes Condo Unit Owners Assessment			10,000 10,000 10,000 10,000 10,000 10,000
	(i) Betterments & Improvements			75,000
	(ii) Condo Contingency Coverage (iii) Special Assessments			75,000 75,000
	Tenant Theft and Vandalism Endorsement At Loc 1 (Johnson Street, Victoria, British Columbia)	5,000		
	Rent or Rental Value At Loc 1 (Johnson Street, Victoria, British Columbia) As per attached Rents Wording		100%	30,000
	nt Breakdown			
April 25, 2023				

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No.	Declarations		Effective 2023
	ICE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERM	IS AND CONDITIONS CONTAINED IN	
	ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THI	E INSURER	
FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	LIMIT OF COINS. % INSURANCE
TORM NO.		DEDOGNIBLE	33113. // INCOITATIOE
	Equipment Breakdown	4 000	404.000
	At Loc 1 (Johnson Street, Victoria, British	1,000	134,820
	Columbia)		400.000
	By-laws		100,000
	Catch All Clause		50,000
	Data Coverage		100,000
	Data Processing Equipment at a Residence		100,000
	Data Processing Equipment Off Premises		100,000
	Debris Removal		50,000
	Environmental Upgrade		100,000
	Expediting Expenses		100,000
	Extra Expenses		50,000
	Inspection and Appraisal Costs		10,000
	Newly Acquired Location - 90 Days Reporting		1,500,000
	Stock Spoilage		100,000
	Contingent Business Interruption		100,000
	Internet Service Provider Breakdown		25,000 100,000
	Utilities Service Interruption - Within 25 KM		100,000
	Ordinary Payroll - 90 Days Restricted Access - 90 Days		
	Actual Loss Sustained - Indemnity Period 12 Months		
	As per attached Equipment Breakdown Wording		
	As per attached Equipment breakdown wording		
Liability			
<u>Liabili</u> ty			
	Commercial General Liability		
	Each occurrence limit		5,000,000
	Products-completed operations included		
	Products-completed operations aggregate limit		5,000,000
	Medical payments limit		40.000
	Any one person		10,000
	Tenants' legal liability limit - Any one premises		500,000
	Advertising injury limit		5,000,000
	Combined Deductible Endorsement (Bodily Injury and		
	Property Damage)	4 000	
	Per occurrence	1,000	
	As per attached Liability Wording		
	Non Owned Automobile Liebility		2 000 000
	Non-Owned Automobile Liability		2,000,000
	As per attached Non Owned Automobile Wording		
0415.5.5			
Other			
2022	Western Program Wordings (All Subscribers)		
LMA3100	Sanctions Limitation and Exclusion Clause		
LSW1542F	Underwriters' Policyholders' Complaint Protocol		
LSW1543D	Notice Concerning Personal Information		
LSW1565C	Code of Consumer Rights and Responsibilities		
NMA2802	Electronic Date Recognition Exclusion		
LC50922	Policy Conditions		
April 25, 2023			

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No. **Effective 6-8-2023 Declarations** INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER LIMIT OF **TYPE OF COVERAGE** COINS. % INSURANCE FORM NO. **DEDUCTIBLE** LC50929 Standard Mortgage Clause 2022 **Western Program Wordings (TMK)** LMA5401 Property Cyber and Data Exclusion War and Terrorism Exclusion NMA2918 LMA5018 Microorganism Exclusion (Absolute) NMA2962 Biological or Chemical Material Exclusion NMA2951 Terrorism Exclusion Endorsement NMA1191 Radioactive Contamination Exclusion LMA5393 Communicable Disease Endorsement LMA5396 Communicable Disease Exclusion (Liability) LSW3000 Premium Payment Clause **Canada Subscription Policy Statutory Conditions (British Columbia)**

Annual Premium: \$2,470

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CANCELLATION REQUEST We, the undersigned, do hereby request cancellation certificates relating thereto) as of a from the cancellation date.	of the Policy bearing number (together with any renewal and acknowledge that the Insurers are hereby relieved from all liability as						
Signature of First Named Insured	Signature of a Witness						
Signature of Second Named Insured	Signature of a Witness						
Signature of Third Named Insured	Signature of a Witness						
Signature of Mortgagee	Signature of a Witness						

SUMMARY OF EXTENSIONS

ITEM COVERAGE AND LIMIT OF INSURANCE

	SECTION I - APPLICABLE TO BUILDING AND CONTENTS COVERAGES	
1.	Accounts Receivable	\$50,000
1. 2.	Arson Reward	\$10,000
3.	Brand & Label	\$50,000
3. 4.	Building By-Law	INCLUDED
4. 5.	5 ,	\$25,000
5. 6.	Consequential Loss Assumption	
o. 7.	Consequential Loss Assumption Exhibition Floater	INCLUDED \$25,000
7. 8.		• •
o. 9.	Extra Expense Fine Arts	\$25,000 \$25,000
		\$25,000 \$50,000
	Fire Department Service Charges	
	Fire Equipment Recharge Peak Season	\$25,000
	Professional Fees	25%
_		\$25,000
	Sewer Backup (Building & Contents)	INCLUDED
_	Flood Valuable Papers and Paperds	INCLUDED
	Valuable Papers and Records	\$50,000
	Master Key	\$25,000
18.	Computer Protection	ć50.000
	Computer Equipment	\$50,000
	Computer Media	\$25,000
	Computer Equipment Breakdown	\$25,000
	Transfer between Locations	\$25,000
	Fire Protection Devices	\$10,000
	Additionally Acquired Computer Equipment Extension	\$25,000
	Temporary Locations and Transit	\$10,000
19.	Crime Coverage	\$5,000
20.	Land and Water Clean up	\$25,000
21.	Home Office Extension	\$10,000
22.	New Construction	\$100,000
23.	Tenant's Leasehold Interest	\$25,000
24.	Catch-All Clause	\$50,000
25.	Enviro – Friendly Extension	\$50,000
26.	Cost to Prepare Proof of Loss	\$10,000
27.	Customers' Goods	\$10,000
28.	Condo Unit Owners Assessment	
	(i) Betterments & Improvements	\$25,000
	(ii) Condo Contingency Coverage	\$25,000
	(iii) Special Assessments	\$25,000
29.	Installation Floater	\$10,000
	SECTION II - APPLICABLE TO BUSINESS INTERRUPTION COVERAGES	
30.	Internet Service Provider Breakdown	\$ 2,500
	Limited Contingent Loss of Income – Neighbouring Premises	\$25,000
	Limited Contingent Loss of Income – Contributing/Recipient Property	\$25,000

WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AND ARE DEFINED BELOW OR IN THE FORM(S) TO WHICH THIS ENDORSEMENT IS ATTACHED.

Section I - PROPERTY EXTENSIONS

Extensions of coverage specified in this endorsement are subject to all the terms, definitions, limitations, provisions and other conditions of the Property form(s) to which this endorsement is attached, unless stated otherwise in this endorsement. If an extension of coverage provided under this form is more specifically insured elsewhere in the policy to which this form is attached, the extension coverage under this form does not apply.

The Co-insurance clause specified in the form to which this endorsement is attached applies to the following extensions of coverage:

- Building By-Laws
- Stock Spoilage
- Removal
- Debris Removal

1. ACCOUNTS RECEIVABLE

Subject of Insurance

- (a) All sums due to the Insured from customers, provided the Insured is unable to effect collection thereof as the direct result of or damage to records of Accounts Receivable;
- (b) Interest charges on any loan to offset impaired collections pending repayment of such sums made uncollectible by such loss or damage:
- (c) Collection expenses in excess of normal cost made necessary by such loss or damage;
- (d) Other expenses when reasonably incurred by the Insured in re-establishing records of Accounts Receivable following such loss or damage.

Protection of Records of Accounts Receivable

Insurance under this extension shall apply only while records of Accounts Receivable are contained in the premises described, it being a condition precedent to any right of recovery hereunder that such records shall be kept in receptacles at all times when the premises are not open for business, except while such records are in actual use or as stated in the paragraph below.

Removal

Such insurance as is afforded by this extension applies while the records of Accounts Receivable are being removed to and while at a place of safety because of imminent danger of loss and while being returned from such place, provided the Insured gives written notice to the Insurer of such notice within thirty (30) days thereafter.

Additional Exclusions

In addition to the exclusions contained in the Property Form(s) to which this endorsement is attached, the Insurer shall not be liable for loss or damage:

- 1) to loss due to bookkeeping, accounting or billing errors or omissions;
- 2) to loss, the proof of which as to factual existence, is dependent upon audit of records or an inventory computation; but this shall not preclude the use of such procedures in support of claim for loss which the Insured can prove, through evidence wholly apart therefrom, is due solely to a risk of loss to records of Accounts Receivable not otherwise excluded:
- 3) to loss due to alterations, falsification, manipulation, concealment, destruction or disposal of records of Accounts Receivable committed to conceal the wrongful giving, taking, obtaining or withholding of money, securities or other property but only to the extent of such wrongful giving, taking, obtaining or withholding.
- 4) to loss due to any fraudulent, dishonest or criminal act by any Insured, a partner therein, or an officer, director or trustee thereof, while working or otherwise and whether acting alone or in collusion with others;

Determination of Receivables; Deductions

When there is proof that loss covered by this form has occurred but the Insured cannot accurately establish the total amount of Accounts Receivable outstanding as of the date of such loss, such amount shall be based on the Insured's monthly statements and shall be computed as follows:

Form (03 -2016)

- determine the amount of all outstanding Accounts Receivable at the end of the same fiscal month in the year immediately preceding the year in which the loss occurs;
- calculate the percentage of increase or decrease in the average monthly total of Accounts Receivable for the twelve months immediately preceding the month in which the loss occurs, or such part thereof for which the insured has furnished monthly statements to the company, as compared with such average for the same months of the preceding year;
- 3) the amount determined under (1)above, increased or decreased by the percentage calculated under (2) above, shall be the agreed total amount of Accounts Receivable as of the last day of the fiscal month in which said loss occurs;
- 4) the amount determined under (3) above shall be increased or decreased in conformity with the normal fluctuations in the amount of Accounts Receivable during the fiscal month involved, due consideration being given to the experience of the business since the last day of the fiscal month for which statement has been rendered.

There shall be deducted from the total amount of Accounts Receivable, however established, the amount of such evidenced by records not lost or damaged, or otherwise established or collected by the Insured, and an amount to allow for probable bad debts which would normally have been uncollectible by the Insured. All unearned interest and service charges shall be deducted.

Inspection and Audit

The Insurer shall be permitted to inspect the premises and the receptacles in which the records of Accounts Receivable are kept by the Insured, and to examine and audit the Insured's books and records at any time during the Policy Period and any extension thereof and within three years after the final termination of this Policy, as far as they relate to the premium basis or the subject matter of this insurance, and to verify the statements of any outstanding record of Accounts Receivable submitted by the Insured and the amount of recoveries of Accounts Receivable on which the Insurer has made any settlement.

Recoveries

After payment of a loss all amounts recovered by the Insured on Accounts Receivable for which the Insured has been indemnified shall belong and be paid to the Insurer by the Insured up to the total amount of the loss paid by the Insurer; but all recoveries in excess of such amounts shall belong to the Insured.

Limit of Insurance

This extension of coverage shall be limited to a maximum recovery of \$25,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

2. ARSON REWARD

In the event of loss or damage by fire that results from an act of arson and for which coverage is afforded in this policy, the Insurer will indemnify the Insured for rewards paid for information leading to convictions for that act of arson. The Insurer's total liability under this extension shall not exceed \$5,000 or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

3. BRAND AND LABELS

In case of loss or damage to property bearing a brand or trademark, or the sale of which in any way carries or implies the guarantee of the responsibility of the manufacturer or Insured, the salvage value of such damaged property shall be determined after removal and re-identifying such brands or trademarks or other identifying characteristics.

The Insured shall have full right to the possession and control of all damaged "stock" after suitable tests have indicated what "stock" has been damaged.

This extension of coverage shall be limited to a maximum recovery of \$10,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is the greater.

4. BUILDING BY-LAWS

Without increasing the amount of insurance, and only as a result of a peril insured, this Policy is extended to indemnify the Insured for:

- 1) Loss occasioned by the demolition of any undamaged portion of the building or structures; or
- 2) Cost of demolishing, clearing the site of, any undamaged portion of the building or structures; or

3) Any increase in the cost of repairing, replacing, constructing or reconstructing the buildings or structures on the same site or on an adjacent site, of like height, floor area and style, and for like occupancy;

arising from the enforcement of the minimum requirements of any by-law, regulation, ordinance or law which:

- (a) regulates zoning or the demolition, repair or construction of damaged buildings or structures; and
- (b) is in force at the time of such loss or damage.

Exclusions

This extension does not insure against:

- (a) the enforcement of any by-law, regulation, ordinance or law which prohibits the Insured from rebuilding or repairing on the same site or an adjacent site or prohibits continuance of like occupancy;
- (b) direct or indirect loss, damage, cost or expense, arising out of "clean-up" resulting from any actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants";
- (c) direct or indirect loss, damage, cost or expense, for any testing, monitoring, evaluating or assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants"; or
- (d) the enforcement of any bylaw, regulation, ordinance or law which would apply in the absence of a loss.

If the Policy insures two or more buildings, the foregoing shall apply separately to each building to which this extension applies. The Insurer shall not be liable under this extension for losses occasioned by the enforcement of any by-law, regulation, ordinance, or law which prohibits the Insured from rebuilding or repairing on the same site or adjacent site or prohibits continuance of like occupancy.

5. CONSEQUENTIAL DAMAGE TO STOCK

Consequential damage means a part or parts of the Insured's product are physically lost or damaged by a peril insured causing the part or parts that are not damaged to be unmarketable as a complete product. The Insurer will pay for the consequential loss of the Insured's undamaged personal property.

This extension of coverage shall be limited to a maximum recovery of \$10,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is the greater.

6. CONSEQUENTIAL LOSS ASSUMPTION INCLUDING OFF PREMISES POWER

The insurance under this Policy is extended to include up to \$10,000 for loss, Insurance is extended to cover physical loss of or damage to "stock" on the "premises" caused by dampness or dryness of atmosphere or change of temperature. The dampness or dryness of atmosphere or change of temperature must be the direct result of (a) or (b) below.

- (a) Physical loss of or damage to "building" or "equipment", including supply or transmission lines and pipes and their connections furnishing "services", on the "premises". The physical loss or damage must directly result from an insured peril. The part of the "building" or of the "equipment" that sustains loss or damage must be used for refrigerating, cooling, humidifying, dehumidifying, heating or for generating or converting power.
- (b) Interruption to the supply of "services" to the "premises". The interruption must be caused by physical loss of or damage to apparatus that generates or supplies such "services" to the "premises". The physical loss or damage must directly result from an insured peril. The apparatus that sustains loss or damage must be located on or within 25 kilometers of the "premises".

This coverage does not cover loss or damage resulting from partial or total interruption to the supply of "services" arising from:

- (i) loss of or damage to any electrical transmission lines or distribution lines or their supporting structures, except for those located on the "premises";
- (ii) lack of sufficient capacity; or
- (iii) intentional reduction in supply.

Additional Definition

"Services" means electricity, water, gas or steam.

7. EXHIBITION FLOATER

Property Covered

This extension covers any property which is insured under Equipment, Stock or Contents against all risks of direct physical loss or damage from any external cause, from the time it leaves any premises described on the Declaration Page, while in due course of transportation to any exhibition site in Canada or the continental United States of America while at such exhibition site and thence while in due course of transportation to any premises described on the Declaration Page.

Coverage

This insurance terminates upon arrival at the Insured's premises or at the expiration of the period for which this policy is issued whichever first occurs.

Additional Exclusion

This extension does not insure loss or damage occasioned by marring, scratching, denting or breakage of glass or articles of a fragile nature, unless caused by "Named Perils", theft or attempted theft, earthquake, flood, or accident to the conveying vehicle.

Packing Condition

It is warranted by the Insured that the property insured hereunder is packed and unpacked by competent packers.

Limit of Liability

This extension of coverage shall be limited to a maximum recovery of \$25,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

8. EXTRA EXPENSE

This Form is extended to include the necessary "extra expense" incurred by the Insured in order to continue as nearly as practicable the "normal" conduct of the Insured's business following direct physical loss or direct physical damage by the insured perils to the "building" or "contents of every description" insured under this policy, commencing with the date of the loss and not limited by the date of expiration of this policy, as shall be required with the exercise of due diligence and dispatch to repair, rebuild or replace such part of the described "building" or "contents of every description" as may be destroyed or damaged.

As used in this extension:

- (a) "Extra expense" means the excess (if any) of the total cost (during the period of restoration for the purpose of continuing the Insured's business) over and above the total cost that would normally have been incurred to conduct the business during the same period had no loss occurred, including the expense of using other property or facilities of other concerns, or other similar necessary emergency expenses, as well as extra expense incurred in obtaining property for temporary use during such period of restoration and necessarily required for the conduct of the Insured's business. "Extra expense" does not include:
 - loss of income or any expense in excess of that necessary to continue, as nearly as practicable, "normal" conduct
 of the Insured's business;
 - (ii) the cost of repairing or replacing any of the damaged insured property, except cost in excess of "normal" cost of such repairs or replacements, necessarily incurred for the purpose of reducing the total amount of "extra expense".
- (b) Normal means the condition which would have existed had no loss occurred;
- (c) Month means thirty (30) consecutive days.

Resumption of Operations

As soon as practicable after any loss, the Insured shall resume complete or partial business operations of the property herein described and, in so far as practicable, reduce or dispense with such extra expenses as are being incurred.

Interruption by Civil Authority

This extension is extended to include the actual loss as covered hereunder during the period of time, not exceeding two consecutive weeks from the date when, as a direct result of damage to or destruction of property adjacent to the premises herein described by a peril(s) not otherwise excluded, access to such premises is specifically prohibited by order of civil authority.

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Additional Exclusions

The Insurer shall not be liable for:

- loss due to fines or damages for breach of contract for late or non-completion of orders, or for any penalties of whatever nature;
- loss due to the suspension, lapse or cancellation of any lease or license, contract or order;
- 3) the cost of compiling books of account, abstracts, drawings, card index systems or any other records including film, tape, disc, drum, cell or other magnetic recording or storage media for electronic data processing;
- 4) any increase of loss caused by delays or loss of time due to the presence of strikers or other persons or to labour disturbances on or about the premises interfering with the rebuilding, repairing or replacing the property damaged or destroyed or the resumption or continuation of business or free access to or control of the premises or due to the action of sympathetic strikers elsewhere.
- 5) any increase of loss directly or indirectly, proximately or remotely, resulting from, or contributed to by, the operation of any by-law, ordinance or law regulating zoning or the demolition, repair or construction of buildings or structures, unless the liability is otherwise specifically assumed by endorsement hereon;

Limit of Insurance

This extension of coverage shall be limited to a maximum recovery of \$25,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

9. FINE ARTS

Property Covered and Limit of Liability

The insurance under this policy is extended to insure against all risks of direct physical loss of or damage to Fine Arts.

Territorial Limits

While the property is within the territorial limits of Canada and the continental United States of America, excluding the premises of fairgrounds or of any national or international exposition unless endorsed hereon.

Definition

Fine arts as described in this policy includes paintings, etchings, pictures, tapestries and other bona fide works of art (such as valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelain, rare glass and bric-a-brac) of rarity, historical value or artistic merit.

Additional Exclusions

This extension does not insure:

- breakage of glassware, statuary, marbles, bric-a-brac, porcelain and other fragile articles unless caused by fire, earthquake, explosion, falling object striking the exterior of a building, flood, impact by aircraft or land vehicle, lightning, riot, smoke, vandalism or malicious acts, windstorm or hail, or by accident to land, water or air conveyances, or by theft or attempt thereat;
- loss or damage to any property while undergoing any process or while being actually worked upon and where any loss or damage is due thereof.
- loss caused by the neglect of the Insured to use all reasonable means to save and preserve the property at and after any loss insured under this Form;
- 4) "stock" of the Insured.

Packing Condition

It is warranted by the Insured that the property insured hereunder is packed and unpacked by competent packers.

Limit of Insurance

This extension of coverage shall be limited to a maximum recovery of \$25,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

10. FIRE DEPARTMENT SERVICE CHARGES

The insurance under this policy is extended to insure expenses the Insured is charged by a Municipality when the fire department is called to save or protect insured property as a result of an insured peril covered by this policy.

This extension of coverage shall be limited to a maximum recovery of \$50,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is the greater.

11. FIRE EQUIPMENT RECHARGE

The insurance under this policy is extended to insure any automatic fire suppression system recharge expense incurred by the Insured due to the leakage or discharge of the fire suppressant within any automatic fire suppression system at the "premises" where such discharge or leakage is caused by or results from an insured peril.

The Insurer's total liability under this extension shall not exceed \$25,000 or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

12. PEAK SEASON

The Insured's declared value for stock which may form a part of Contents or Property of Every Description as described on the Declaration Page, shall be automatically increased by 25% or the amount specified on the Declaration Page in respect of this extension, whichever is greater, to provide for seasonal variations. This increase shall not apply unless stock is insured for 100% or more of the Insured's average monthly value for the 12 months immediately preceding the latest effective date, inception date or renewal, or in the event the Insured has been in business for less than 12 months, such shorter period of time.

13. PROFESSIONAL FEES

In the event of a loss or damage from a peril insured against, the Insurer will pay reasonable fees to auditors, accountants, architects, lawyers, engineers or other professional consultants other than public adjusters and the Insured's own employees for producing and certifying particulars or details of the Insured's business required by the Insurer(s) in order to arrive at the amount of the loss payable under this policy in the event of a claim.

This extension applies only to fees incurred in establishing the quantum of a loss, liability for which is otherwise accepted by the Insurer(s).

This Extension may also apply to any Business Interruption loss covered under this form.

This extension of coverage shall be limited to a maximum recovery of \$25,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is the greater.

14. SEWER BACK UP (BUILDING AND CONTENTS)

This extension shall not increase the amounts of insurance and applies separately to each location for which sewer back up is specified on the Declaration Page.

Insured Peril

This insurance is extended to include "sewer back up".

Deductible Clause

The Insurer is liable for the amount by which the loss or damage caused by "sewer back-up" exceeds the amount of the deductible shown on the Declaration Page for sewer back-up in any one occurrence.

This Deductible Clause applies separately to each "premises" to which this extension applies.

Limit of Liability

The Insurer's total liability under this Form shall not exceed the Aggregate Limit for all coverages under the Property Section of this Policy applicable to each location, as shown on the Declaration Page for a single Policy Period.

Notwithstanding the above, in no event shall the Insurer's total liability under this Form exceed the amount of the Sewer Back-up Extension Policy Aggregate Limit for a single Policy Period when such aggregate is shown on the Declaration Page.

Definition

"Sewer back up" means the backing up or overflow, within the area bounded by the bearing walls and foundations of the building described on the "Coverage Summary", of water from within sewers, sumps, septic tanks or drains. For the purpose of this definition, the building does not include roadways, parking lots, other exterior paved surfaces, retaining walls or permanently installed landscape structures.

Exclusions

This extension does not insure damage caused by continuous or repeated seepage or leakage; the escape, overflow, or backing-up of water from sewers due to rising or overflowing of streams or other bodies of water.

15. FLOOD

This extension applies separately to each location for which flood is specified on the "Coverage Summary".

Insured Peril

This insurance is extended to include loss or damage caused directly by "flood".

Deductible Clause

The Insurer is liable for the amount by which the loss or damage caused by "flood" exceeds the amount of the deductible shown on the Declaration Page for flood in any one "flood occurrence".

This Deductible Clause applies separately to each "premises" to which this extension applies.

Exclusions

This Extension does not cover loss or damage caused directly or indirectly by any of the following perils whether or not caused by or attributable to "flood":

- (a) the backing up or overflow, within the area bounded by the bearing walls and foundations of the building described on the Declaration Page, of water from within sewers, sumps, septic tanks or drains;
- (b) water below the surface of the ground including that which exerts pressure on or flows, seeps or leaks through sidewalks, driveways, foundations, walls, basement or other floors, or through doors, windows or other openings in such sidewalks, driveways, foundations, walls or floors;

(c)

- (i) fire, explosion, smoke, leakage from "fire protective equipment", theft, riot, vandalism or malicious acts;
- (ii) leakage from a watermain.

Extension of Coverage

The Insurer shall be liable for loss of or damage to the insured property caused by wind, hail, rain or snow entering a building through an opening in the roof or walls directly resulting from a flood;

Definitions

- (a) "Flood" means the breaking out or overflow of any natural or artificial body of water and includes "surface water", waves, tides, tidal waves and tsunamis.
- (b) "Flood occurrence" means all flooding which occurs within any 168 consecutive hours commencing during the policy period on or after the effective date of this Extension. The expiration of this policy will not reduce the 168 hour period.
- (c) "Surface water" means water or natural precipitation temporarily diffused over the surface of the ground.

16. VALUABLE PAPERS AND RECORDS

Property Covered

This Form insures against all risks of direct physical loss of or damage to "valuable papers and records" provided the insurance applies only to the interest of the Insured in such property, including the Insured's liability to others, and does not apply to the interest of any other person or organization in any of said property unless included in the Insured's proof of loss.

Definition

The term "Valuable Papers and Records" means written, printed or otherwise inscribed documents and records, including books, maps, films, tapes, discs, drums, cells, electronic recordings (excluding programs and instructions used in your data processing operations), drawings, abstracts, deeds, mortgages and manuscripts, but does not include money or securities.

This insurance applies:

- 1) while the insured Valuable Papers and Records are contained in the Insured's premises specified on the Declaration Page, except while such valuable papers and records are in actual use or as stated in (2) and (3) below;
- 2) while the insured Valuable Papers and Records are being removed to, and while at a place of safety because of an imminent danger of loss or damage and while being returned from such place, provided the Insured notifies the Insurer in writing within 10 days of such removal;

3) while the Valuable Papers and Records are being conveyed outside the Insured's premises or while temporarily within other premises except for storage, provided the Insurer's liability for such loss or damage shall not exceed \$5,000.

Additional Exclusions

This extension does not apply

- to loss directly resulting from errors or omissions in processing or copying unless fire or explosion ensues and then only for direct loss caused by such ensuing fire or explosion;
- 2) to loss of property held as samples or for sale or for delivery after sale;
- 3) to property which cannot be replaced with other of like kind and quality.
- to loss due to electrical or magnetic injury, disturbance or erasure of electronic recordings, except by lightning.
- 5) to loss or damage resulting from loss of use of the property insured or loss of sums due to the Insured which the Insured is unable to collect because of loss of or destruction or damage to the property insured.
- 6) to loss or damage to any property while being actually worked upon and where loss or damage is due to such work, unless fire or explosion ensures and then only for direct loss or damage caused by such ensuing fire or explosion;

Basis of Settlement

The limits of the Insurer's liability for loss shall not exceed the actual cash value of the property at the time of loss, nor what it would then cost to repair or replace the property with other of like kind and quality, nor the limit of insurance stated in this Policy.

The Insurer may pay for the loss in money or may repair or replace the property and may settle any claim for loss of the property either with the Insured or the owner thereof. Any property so paid for or replaced shall become the property of the Insurer. The Insured or the Insurer, upon recovery of any such property shall give notice thereof as soon as practicable to the other and the Insured shall be entitled to the property upon reimbursing the Insurer for the amount so paid or the cost of replacement.

Application of the insurance to property of more than one person shall not operate to increase the applicable limit of insurance.

Limit of Insurance

This extension of coverage shall be limited to a maximum recovery of \$50,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is the greater.

17. MASTER KEY

A. Non Insured Premises

The Insurer will cover the cost of replacing and/or re-adjusting locks following a loss or damage due to an insured peril, to a master key for premises other than the premise(s) described on the Declaration page which, are in the possession of the Insured or his/her employee(s), subject to the following additional conditions:

- 1) All keys must be locked in a place of security when not actually on the person or their custodian;
- No keys shall be identified, except by a coded reference to indicate the suites or location of the locks to which they give access;
- 3) Such insurance as is afforded by this extension shall not apply to loss or damage caused by misappropriation, secretion, infidelity or any dishonest act on the part of any Insured or his/her employee(s) or agent(s);
- 4) The Insurer's liability for all expenses because of loss of keys shall be limited to the actual cost of keys, adjustments of locks to accept new keys or if required, new locks including cost of their installation.

B. Insured Premises

The Insurer will cover the cost of replacing and/or re-adjusting locks following a loss or damage due to an insured peril, to a master key that controls all doors at the location(s) listed on the Declaration Page(s).

Limit of Insurance of A and B

This Extension of coverage shall be limited to a maximum recovery of \$25,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

18. COMPUTER PROTECTION – ELECTRONIC DATA PROCESSING SYSTEMS AND MEDIA (INCLUDING MECHANICAL BREAKDOWN)

Coverage under this endorsement applies only to "computer equipment" including component parts owned by the Insured or leased or under the control of the Insured and "computer media".

Computer Equipment Breakdown Extension

Coverage is extended to include loss caused directly or indirectly by:

- (a) mechanical failure, faulty construction or error in design;
- (b) short circuit, blow-out or other electrical disturbance, other than lightning within electrical apparatus; or
- (c) "computer media" failure or breakdown or malfunction of "computer equipment" including component parts when said "computer media" is being run through the equipment.

The Insurer shall not be liable under this extension for more than \$25,000 or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

Deductible

Each claim for loss or damage under the Computer Equipment Breakdown Extension shall be adjusted separately and the deductible amount specified on the Declaration Page(s) shall be deducted from the amount of each such adjusted claim.

Additional Exclusion

This extension does not insure against loss or damage caused directly or indirectly by any change or interruption to electric power supply, if the change originates more than 30.5 meters (100 feet) away from the insured "premises" containing the insured property, except by lightning.

Special Basis of Settlement

If the valuation basis on the Declaration Page(s) is specified as Replacement Cost and in the event that new property of like kind and quality is not obtainable, new "computer equipment" which is the closest technological equivalent and is as similar as possible to the property damaged or destroyed and which is capable of performing the same function shall be deemed to be new property of like kind and quality for the purposes of this condition.

Transfer between Locations Extension

Coverage is extended to insure "computer equipment" and "computer media" covered under this Form which has been transferred to any location owned, leased or operated by the Insured on the condition that the Insured shall notify the Insurer within 60 days of such transfer. The Insurer shall not be liable under this extension for more than \$25,000 or the amount specified on the Declaration Page in respect of this extension, whichever is greater. This extension shall not apply to laptop or notebook computers.

This extension shall not increase the limit of insurance specified in the Declaration Page(s).

Fire Protection Devices Extension

Coverage is extended to include the expense incurred to recharge or refill any fire protection devices which are designed specifically to protect "computer equipment", as well as other fire protection devices in the same room where insured "computer equipment" is located when these devices have been discharged as the result of a fire or "explosion". The Insurer shall not be liable under this extension for more than \$10,000 or the amount specified on the Declaration Page in respect of this extension, whichever is greater

Additionally Acquired Computer Equipment Extension

Coverage is extended to include "computer equipment" and "computer media" which has been acquired subsequent to the inception date and during the term of the policy on condition that the Insured shall notify the Insurer within 60 days of acquiring such property. The Insurer shall not be liable under this extension for more than \$25,000 or the amount specified on the Declaration Page in respect of this extension, whichever is greater

Temporary Locations and Transit Extension

Coverage is extended to include "computer equipment" and "computer media" while in transit or in temporary locations anywhere within the territorial limits of Canada and the continental United States of America. The Insurer

shall not be liable under this extension for more than \$10,000 or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

Additional Definitions

- (a) "Computer equipment" means electronic equipment used for data storage and word processing.
- (b) "Computer media" means all forms of converted data and any material on which data or information are recorded, including but not limited to tapes, hard drives or discs. "Computer media" does not mean such property already sold or that is held for sale or for distribution.

19. CRIME - COMPREHENSIVE DISHONESTY DISAPPEARANCE AND DESTRUCTION RIDER Additional Declarations

Item I Unless endorsed to the contrary on this policy, it is understood and agreed that:

- (a) The Insured has no other similar coverage on the subject matter of this Rider.
- (b) The Insured has not sustained, nor received indemnity for, any loss or damage insured hereby within the last three years.
- (c) No similar coverage applied for or carried by the Insured has been declined or cancelled by any Insurer within the last three years.

Item 2 Insurance is provided only with respect to those of the following Insuring Agreements for which a Limit of Liability and a premium applicable thereto are shown on the Policy Declaration.

Insuring Agreement	Coverage
maaring Agreement	Coverage

Insuring Agreement IEmployee Dishonesty CoverageInsuring Agreement IILoss Inside the Premises CoverageInsuring Agreement IIILoss Outside the Premises Coverage

Insuring Agreement IV Money Orders and Counterfeit Paper Currency Coverage

Insuring Agreement V Depositors Forgery Coverage
Insuring Agreement VI Credit Card Forgery Coverage
Insuring Agreement VII Securities In Safe Deposit Boxes

If Added by Endorsement:

Insuring Agreement

The Insurer, in consideration of the payment of the premium, and subject to the Declaration made a part hereof, the General Agreements, Conditions and Limitations and other terms of this Rider, agrees with the Insured, in accordance with such of the Insuring Agreements hereof as are specifically designated by the insertion of an amount of insurance in the Limits of Liability, to pay the Insured for:

I. Employee Dishonesty Coverage

Loss of Money, Securities and other property which the Insured shall sustain, to \$5,000 or an amount not exceeding in the aggregate the amount of insurance specified on the Declaration Page for Employee Dishonesty, resulting directly from one or more Fraudulent or Dishonest Acts committed by an Employee acting alone or in collusion with others.

II. Loss Inside The Premises Coverage

This policy insures, under Section II, to \$5,000 or an amount not exceeding in the aggregate the amount of insurance specified on the Declaration Page for Loss Inside the Premises,

- a) Loss of Money and Securities by the actual destruction, disappearance or wrongful abstraction thereof within the Premises or within any Banking Premises or similar recognized places of safe deposit, or by theft while within a night depository safe provided by a bank or trust company for the use of its customers.
- b) Loss of (a) other property by Safe Burglary or Robbery within the Premises or attempt thereat, and (b) a locked cash drawer, cash box or cash register by felonious entry into such container within the Premises or attempt thereat or by felonious abstraction of such container from within the Premises or attempt thereat.
- c) Damage to the Premises by such Safe Burglary, Robbery or felonious abstraction, or by or following burglarious entry into the Premises or attempt thereat, provided with respect to damage to the Premises the Insured is the owner thereof or is liable for such damage.

III. Loss Outside The Premises Coverage

This policy insures, under Section III, to \$5,000 or an amount not exceeding in the aggregate the amount of insurance specified on the Declaration Page for Loss Outside the Premises,

- a) Loss of Money and Securities by the actual destruction, disappearance or wrongful abstraction thereof outside the Premises while being conveyed by a Messenger or any armored motor vehicle company or while within the living quarters in the home of any Messenger.
- b) Loss of other property by Robbery outside the Premises or attempt thereat while such property is being conveyed by a Messenger or any armored motor vehicle company or by theft while within the living quarters in the home of any Messenger.

IV. Money Orders And Counterfeit Paper Currency Coverage

This policy insures, under Section II, to \$5,000 or an amount not exceeding in the aggregate the amount of insurance specified on the Declaration Page for Money Orders and Counterfeit Paper Currency, loss due to the acceptance in good faith, in exchange for merchandise, money or services, of any post office or express money order, issued or purporting to have been issued by any post office or express company, if such money order is not paid upon presentation, or due to the acceptance in good faith in the regular course of business of counterfeit Canadian or United States paper currency.

V. Depositors Forgery Coverage

This policy insures, under Section II, to \$5,000 or an amount not exceeding in the aggregate the amount of insurance specified on the Declaration Page for Depositors Forgery, loss which the Insured or any bank which is included in the Insured's proof of loss and in which the Insured carries a chequing or savings account, as their respective interests may appear, shall sustain through forgery or alteration of, on or in any cheque, draft, promissory note, bill of exchange, or similar written promise, order or direction to pay a sum certain in money, made or drawn by or drawn upon the Insured, or made or drawn by one acting as agent of the Insured, or purporting to have been made or drawn as herein before set forth, including:

- (a) any cheque or draft made or drawn in the name of the Insured, payable to a fictitious payee and endorsed in the name of such fictitious payee;
- (b) any cheque or draft procured in a face to face transaction with the Insured, or with one acting as agent of the Insured, by anyone impersonating another and made or drawn payable to the one so impersonated and endorsed by anyone other than the one so impersonated; and
- (c) any payroll cheque, payroll draft or payroll order made or drawn by the Insured, payable to bearer as well as to a named payee and endorsed by anyone other than the named payee without authority from such payee; whether or not any endorsement mentioned in (a), (b) or (c) be a forgery within the law of the place controlling the construction thereof. Mechanically reproduced facsimile signatures are treated the same as handwritten signatures.

The Insured shall be entitled to priority of payment over loss sustained by any bank aforesaid. Loss under this Insuring Agreement, whether sustained by the Insured or such bank, shall be paid directly to the Insured in its own name, except in cases where such bank shall have already fully reimbursed the Insured for such loss. The liability of the Insurer to such bank for such loss shall be a part of and not in addition to the amount of insurance applicable to the Insured's office to which such loss would have been allocated had such loss been sustained by the Insured.

If the Insured or such bank shall refuse to pay any of the foregoing instruments made or drawn as herein before set forth, alleging that such instruments are forged or altered, and such refusal shall result in suit being brought against the Insured or such bank to enforce such payment and the

Insurer shall give its written consent to the defense of such suit, then any reasonable attorneys' fees, court costs, or similar legal expenses incurred and paid by the Insured or such bank in such defense shall be construed to be a loss under this Insuring Agreement and the liability of the Insurer for such loss shall be in addition to any other liability under this Insuring Agreement.

VI. Credit Card Forgery Coverage

This policy insures, under Section VI, to \$5,000 or an amount not exceeding in the aggregate the amount of insurance specified on the Declaration Page for Credit Card Forgery:

(a) "Loss" which the Insured shall sustain through forgery or alteration of, on or in any written instrument required in conjunction with any credit card issued to the Insured or to any partner, officer or "employee" of the Insured or to the Insured's spouse or any child residing permanently in the residence of the Insured; provided, however, that the Insured shall fully comply with the provisions, conditions and other terms under which such credit card shall have been issued;

(b) Reasonable attorney's fees, court costs or similar legal expenses incurred and paid by the Insured in the defense of any suit brought against the Insured to enforce payment on any written instrument specified in the preceding paragraph, alleging that such instrument is forged or altered; provided, however, that such suit shall have resulted from the refusal of the Insured to pay such instrument, that the Insurer shall have given its written consent to the defense of such suit and that the Insured shall have fully complied with the provisions, conditions and other terms under which any credit card, as indicated, shall have been issued. The liability of the Insurer under this Insuring Agreement for such attorney's fees, court costs or similar legal expenses shall be in addition to any other liability under this Insuring Agreement.

VII. Securities In Safe Deposit Boxes

This policy insures, under Section VII, to \$5,000 or an amount not exceeding in the aggregate the amount of insurance specified on the Declaration Page for Securities In Safe Deposit Boxes,

"Loss" of "securities" by the actual destruction, disappearance or wrongful abstraction of such "money" and "securities":

- (a) from within the Insured's safe deposit box in a vault within the "banking premises"; or
- (b) while temporarily elsewhere within the "banking premises" and in the course of deposit in or removal from such safe deposit box.

GENERAL AGREEMENTS

A. Consolidation-Merger

If, through consolidation or merger with, or purchase of assets of, some other concern, any persons shall become Employees or if the Insured shall thereby acquire the use and control of any additional Premises, the insurance afforded by this Rider shall also apply as respects such Employees and Premises, provided the Insured shall give the Insurer written notice thereof within thirty days thereafter and shall pay the Insurer an additional premium computed pro rata from the date of such consolidation, merger or purchase to the end of the current premium period.

B. Joint Insured

If more than one Insured is covered under this Rider, the Insured first named shall act for itself and for every other Insured for all purposes of this Rider. Knowledge possessed or discovery made by any Insured or by any partner or officer thereof shall, for the purposes of Sections 7, 8 and 15, constitute knowledge possessed or discovery made by every Insured. Cancellation of the insurance hereunder as respects any Employee as provided in Section 15 shall apply to every Insured. If, prior to the cancellation or termination of this Rider, this Rider or any Insuring Agreement hereof is cancelled or terminated as to any Insured, there shall be no liability for any loss sustained by such Insured unless discovered within two years from the date of such cancellation or termination. Payment by the Insurer to the Insured first named of any loss under this Rider shall fully release the Insurer on account of such loss. If the Insured first named ceases for any reason to be covered under this Rider, then the Insured next named shall thereafter be considered as the Insured first named for all purposes of this Rider.

C. Loss Under Prior Bond or Policy

If the coverage of an Insuring Agreement of this Rider, other than Insuring Agreement V or VI, is substituted for any prior bond or policy of insurance carried by the Insured or by any predecessor in interest of the Insured, which prior bond or policy is terminated, cancelled or allowed to expire as of the time of such substitution, the Insurer agrees that such Insuring Agreement applies to loss which is discovered as provided in Section 1 of the Conditions and Limitations and which would have been recoverable by the Insured or such predecessor under such prior bond or policy except for the fact that the time within which to discover loss thereunder had expired, provided:

- 1. the insurance under this General Agreement C shall be a part of and not in addition to the amount of insurance afforded by the applicable Insuring Agreement of this Rider.
- 2. such loss would have been covered under such Insuring Agreement had such Insuring Agreement with its agreements, conditions and limitations as of the time of such substitution been in force when the acts or events causing such loss were committed or occurred; and
- 3. recovery under such Insuring Agreement on account of such loss shall in no event exceed the amount which would have been recoverable under such Insuring Agreement in the amount for which it is written as of the time of such substitution, had such Insuring Agreement been in force when such acts or events were committed or occurred, or the amount which would have been recoverable under such prior bond or policy had such prior bond or policy continued in force until the discovery of such loss, if the latter amount be smaller.

Insuring Agreement V shall also cover loss sustained by the Insured at any time before the termination or cancellation of Insuring Agreement V, which would have been recoverable under the coverage of some similar form of forgery insurance (exclusive of fidelity insurance) carried by the Insured or any predecessor in interest of the Insured, had such prior forgery

insurance given all of the coverage afforded under Insuring Agreement V; provided, with respect to loss covered by this paragraph:

- a) the coverage of Insuring Agreement V is substituted on or after the date hereof for such prior forgery coverage and the Insured or such predecessor, as the case may be, carried such prior forgery coverage on the office at which such loss was sustained continuously from the time such loss was sustained to the date the coverage of Insuring Agreement V was substituted therefor;
- at the time of discovery of such loss, the period for discovery of loss under all such prior forgery insurance has expired; and
- c) if the amount of insurance carried under Insuring Agreement V applicable to the office at which such loss is sustained is larger than the amount applicable to such office under such prior forgery insurance, and in force at the time such loss is sustained, then liability hereunder for such loss shall not exceed the smaller amount.

THE FOREGOING INSURING AGREEMENTS AND GENERAL AGREEMENTS ARE SUBJECT TO THE FOLLOWING CONDITIONS AND LIMITATIONS:

POLICY PERIOD, TERRITORY, DISCOVERY

SECTION 1. Loss is covered under this Rider only if discovered not later than two years from the end of the Policy Period.

Subject to General Agreement C:

- (a) this Rider, except under Insuring Agreements I, V and VI, applies only to loss which occurs during the Policy Period within Canada, any of the States of the United States of America or the District of Columbia;
- (b) Insuring Agreement I applies only to loss sustained by the Insured through Fraudulent or Dishonest Acts committed during the Policy Period by any of the Employees engaged in the regular service of the Insured within the territory designated above or while such Employees are elsewhere for a limited period;
- (c) Insuring Agreement V and VI applies only to loss sustained during the Policy Period.

EXCLUSIONS

SECTION 2. This Rider does not apply:

- (a) to loss due to any fraudulent, dishonest, or criminal act by any Insured or a partner therein, whether acting alone or in collusion with others;
- (b) under Insuring Agreement I, to loss, or to that part of any loss, as the case may be, the proof of which, either as to its factual existence or as to its amount, is dependent upon an inventory computation or a profit and loss computation;
- (c) under Insuring Agreements II, and III to loss due to any fraudulent, dishonest or criminal act by an Employee, director, trustee or authorized representative of any Insured, while working or otherwise and whether acting alone or in collusion with others; provided, this exclusion does not apply to Safe Burglary or Robbery or attempt thereat;
- (d) under Insuring Agreements II, III, and VII, to loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
 - by war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
 - (ii) any "act of terrorism".

This exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (i.) and/or (ii.) above.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

(e) under Insuring Agreements II, III, and VII, to loss or damage caused directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused. Nevertheless if fire is an insured peril and a Fire arises directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination, any loss or damage arising directly from that Fire shall (subject to the

provisions of this Policy) be covered EXCLUDING however all loss or damage caused by nuclear reaction, nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.

- (f) under Insuring Agreements II, III, and VII, to loss (1) due to the giving or surrendering of Money or Securities in any exchange or purchase; (2) due to accounting or arithmetical errors or omissions; or (3) of manuscripts, books of account or records, except for blank value;
- (g) under Insuring Agreement II, to loss of Money contained in coin operated amusement devices or vending machines, unless the amount of Money deposited within the device or machine is recorded by a continuous recording instrument therein;
- (h) under Insuring Agreement III, to loss of insured property while in the custody of any armored motor vehicle company, unless such loss is in excess of the amount recovered or received by the Insured under (1) the Insured's contract with said armored motor vehicle company, (2) insurance carried by said armored motor vehicle company for the benefit of users of its service and (3) all other insurance and indemnity in force in whatsoever form carried by or for the benefit of users of said armored motor vehicle company's service, and then this Rider shall cover only such excess;
- (i) under Insuring Agreement II, to loss, other than to Money, Securities, a safe or vault, by fire whether or not such fire is caused by, contributed to by or arises out of the occurrence of a hazard insured against;
- (j) to loss due to the surrender of Money, Securities or other property away from the Premises as a result of the threat to do:
 - (i) bodily harm to any person, or
 - (ii) damage to the Premises or property owned by the Insured or held by the Insured in any capacity; provided, however, these exclusions do not apply:
 - a. to Insuring Agreement I if coverage is afforded thereunder, or
 - under Insuring Agreement III if coverage is afforded thereunder, to loss of Money, Securities or other property
 while being conveyed by a Messenger when there was no knowledge by the Insured of any such threat at the
 time the conveyance was initiated;
- (k) to the defense of any legal proceeding brought against the Insured, or to fees, costs or expenses incurred or paid by the Insured in prosecuting or defending any legal proceeding whether or not such proceeding results or would result in a loss to the Insured covered by this Rider, except as may be specifically stated to the contrary in this Rider;
- (I) to potential income, including but not limited to interest and dividends, not realized by the Insured because of a loss covered under this Rider;
- (m) to all damages of any type for which the Insured is legally liable, except direct compensatory damages arising from a loss covered under this Rider;
- (n) to all costs, fees and other expenses incurred by the Insured in establishing the existence of, or amount of loss covered under this Rider;
- (o) under Insuring Agreement II and VII, to loss of Money, Securities and other property which has been transferred by any computer to a person or to a place outside the covered premises on the basis of unauthorized electronic instructions;
- (p) loss, damage, destruction, distortion, erasure, corruption or alteration of Electronic Data from any cause whatsoever (including but not limited to Computer Virus) or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence to the loss.

However, in the event that a peril listed below results from any of the matters described in (i) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the Policy period to property insured by this Policy directly caused by such listed peril:

- 1) Fire
- 2) Explosion

Should electronic data processing media insured by this Policy suffer physical los or damage insured by the Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the ELECTRONIC DATA from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs of recreating, gathering or assembling such ELECTRONIC DATA. If the medial is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media. However the Policy does not insure any amount pertaining to the value of such ELECTRONIC DATA to the Insured or any other party, even if such ELECTRONIC DATA cannot be recreated, gathered or assembled;

- (q) This Policy does not cover any loss, damage, cost, claim or expense whether preventative, remedial or otherwise directly or indirectly arising out of or relating to:
 - (i) calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000 or any other date change, including leap year calculations, by any computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer or non-computer equipment, whether the property of the insured or not: or

(ii) any change, alteration, or modification involving the date change to the year 2000 or any other date change, including leap year calculations, to any such computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the Insured or not;

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

- (r) This Policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to:
 - mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This Exclusion applies regardless whether there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This Exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part, for these matters.

- (s) It is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- (t) Pollution Exclusion:
 - (i) loss or damage caused directly or indirectly by any actual or alleged spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants", nor the cost or expense of any resulting "clean up", but this exclusion does not apply:
 - a. if the spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants" is the direct result of a peril not otherwise excluded under this form;
 - b. to loss or damage caused directly by a peril not otherwise excluded under this form;
 - (ii) cost or expense for any testing, monitoring, evaluating or assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants".
- (u) under Insuring Agreement VII, to "loss" of "securities" held by the Depository as collateral or held by the Depository in trust for more than 30 days;
- (v) under Insuring Agreement VII, to "loss" of "securities" owned by the Depository.

DEFINITIONS

SECTION 3. The following terms, as used in this Rider, shall have the respective meanings stated in this Section:

"MONEY" means currency, coins, bank notes and bullion; and travellers' cheques, register cheques and money orders held for sale to the public.

"SECURITIES" means all negotiable and non-negotiable instruments or contracts representing either Money or other property and includes revenue and other stamps in current use, tokens and tickets, but does not include Money.

"FRAUDULENT OR DISHONEST ACTS" shall mean only Fraudulent or Dishonest Acts committed by an Employee with the manifest intent:

- (a) to cause the Insured to sustain such loss; and
- (b) to obtain financial benefit for the Employee, or for any other person or organization intended by the Employee to receive such benefit, other than salaries, commissions, fees, bonuses, promotions, awards, profit sharing, pensions or other employee benefits earned in the normal course of employment.

This definition of "Fraudulent or Dishonest Acts" does not apply to Section 7 or Section 15 of this Policy.

"EMPLOYEE" means any natural person (except a director or trustee of the Insured, if a corporation, who is not also an officer or employee thereof in some other capacity) while in the regular service of the Insured in the ordinary course of the Insured's

business, including persons hired through an intervening employment agency or employer, during the Policy Period and whom the Insured compensates directly or indirectly by salary, wages or commissions and has the right to govern and direct in the performance of such service, but does not mean any broker, factor, commission merchant, consignee, contractor or other agent or representative of the same general character. As applied to loss under Insuring Agreement I, the above words "while in the regular service of the Insured" shall include the first 30 days thereafter; subject however, to Sections 15 and 16.

"PREMISES" means the interior of that portion of any building which is occupied by the Insured in conducting its business. As respects Robbery only, the premises shall also include the space immediately surrounding such building.

"BANKING PREMISES" means the interior of that portion of any building which is occupied by a banking institution in conducting its business.

"MESSENGER" means the Insured or a partner of the Insured or any Employee who is duly authorized by the Insured to have the care and custody of the insured property outside the Premises.

"CUSTODIAN" means the Insured or a partner of the Insured or any Employee who is duly authorized by the Insured to have the care and custody of the insured property within the Premises, excluding any person while acting as a watchman, porter or janitor.

"ROBBERY" means the taking of insured property (1) by violence inflicted upon a Messenger or a Custodian; (2) by putting him in fear of violence; (3) by any other overt felonious act committed in his presence and of which he was actually cognizant, provided such other act is not committed by a

partner or Employee of the Insured; (4) from the person or direct care and custody of a Messenger or Custodian who has been killed or rendered unconscious; (5) from within the Premises by means of compelling a Messenger or Custodian by violence or threat of violence while outside the Premises to admit a person into the Premises or to furnish him with means of ingress into the Premises; or (6) from a showcase or show window within the Premises while regularly open for business, by a person who has broken the glass thereof from outside the Premises.

"SAFE BURGLARY" means, (1) the felonious abstraction of insured property from within a vault or safe, the door of which is equipped with a combination lock, located within the "premises" by a person making felonious entry into such vault or such safe and any vault containing the safe, when all doors of the safe thereof are duly closed and locked by all combination locks thereon, provided such entry shall be made by actual force and violence, of which force and violence there are visible marks made by tools, explosives, electricity or chemicals upon the exterior of (i) all of said doors of such vault or such safe and any vault containing the safe, if entry is made through such doors, or (ii) the top, bottom or walls of such vault or such safe and any vault containing the safe through which entry is made, if not made through such doors, or (2) the felonious abstraction of such safe from within the "premises", or (3) with respect to Insuring Agreement VII, the felonious abstraction of insured property from within the Insured's safe deposit box in a vault by a person making felonious entry into such safe deposit box and also such safe and vault doors are duly closed and locked, provided such entry shall be made by actual force and violence, of which force and violence there are visible marks made by tools, explosives, electricity or chemicals, upon the exterior of the safe.

"LOSS" except under Insuring Agreements I, V, and VI, includes damage.

"POLLUTANTS" means any solid, liquid, gaseous or thermal irritant, or contaminants including odour, vapour, fumes, acids, alkalies, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

"CLEAN UP" means the removal, containment, treatment, decontamination, detoxification, stabilization, neutralization or remediation of "pollutants", including testing which is integral to any of these processes;

"ELECTRONIC DATA" means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programmes, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.

"COMPUTER VIRUS" means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horses', 'worms', and 'time or logic bombs'.

"FUNGI" includes, but is not limited to, any form or type of mold, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any "Fungi" or "Spores" or resultant mycotoxins, allergens, or pathogens.

"SPORES" includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any "fungi".

"ACT OF TERRORISM" means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

LOSS CAUSED BY UNIDENTIFIABLE EMPLOYEES

SECTION 4. If a loss is alleged to have been caused by the Fraudulent or Dishonest Acts of any one or more of the Employees and the Insured shall be unable to designate the specific Employee or Employees causing such loss, the Insured shall nevertheless have the benefit of Insuring Agreement

I, subject to the provisions of Section (2b) of this Rider, provided that the evidence submitted reasonably proves that the loss was in fact due to the Fraudulent Dishonest Acts of one or more of the said Employees, and provided, further, that the aggregate liability of the Insurer for any such loss

shall not exceed the Limit of Liability applicable to Insuring Agreement I.

OWNERSHIP OF PROPERTY: INTERESTS COVERED

SECTION 5. The insured property may be owned by the Insured, or held by the Insured in any capacity whether or not the Insured is liable for the loss thereof, or may be property as respects which the Insured is legally liable; provided, Insuring Agreements II, III, and IV apply only to the interest of the Insured in such property, including the Insured's liability to others, and do not apply to the interest of any other person or organization in any of the said property unless included in the Insured's proof of loss, in which event the third paragraph of Section 8 is applicable to them.

BOOKS AND RECORDS

SECTION 6. The Insured shall keep records of all the insured property in such manner that the Insurer can accurately determine therefrom the amount of loss.

PRIOR FRAUD, DISHONESTY OR CANCELLATION

SECTION 7. The coverage of Insuring Agreement I shall not apply to any Employee from and after the time that the Insured or any partner or officer thereof not in collusion with such Employee shall have knowledge or information that such Employee has committed any Fraudulent or Dishonest Act in the service of the Insured or otherwise, whether such act be committed before or after the date of employment by the Insured.

If, prior to the issuance of this Rider, any fidelity insurance in favor of the Insured or any predecessor in interest of the Insured and covering one or more of the Insured's Employees shall have been cancelled as to any of such Employees by reason of the giving of written notice of cancellation by the insurer issuing such fidelity insurance, whether the Insurer or not, and if such Employees shall not have been reinstated under the coverage of said fidelity insurance or superseding fidelity insurance, the Insurer shall not be liable on account of such Employees unless the Insurer shall agree in writing to include such Employees within the coverage of Insuring Agreement I.

LOSS - NOTICE - PROOF - ACTION AGAINST COMPANY

SECTION 8. Upon knowledge or discovery of loss or of an occurrence which may give rise to a claim for loss, the Insured shall: (a) give notice thereof as soon as practicable to the Insurer or any of its authorized agents and, except under Insuring Agreements I, V, and VI also to the police if the loss is due to a violation of law; (b) file detailed proof of loss, duly sworn to, with the Insurer within four months after the discovery of the loss.

Proof of loss under Insuring Agreement V and VI shall include the instrument which is the basis of claim for such loss, or if it shall be impossible to file such instrument, the affidavit of the Insured or the Insured's bank of deposit setting forth the amount and cause of loss shall be accepted in lieu thereof.

Upon the Insurer's request, the Insured shall submit to examination by the Insurer, subscribe the same, under oath if required, and produce for the Insurer's examination all pertinent records, all at such reasonable times and places as the Insurer shall designate, and shall cooperate with the Insurer in all matters pertaining to loss or claims with respect thereto.

No action shall lie against the Insurer unless, as a condition precedent thereto, there shall have been full compliance with all the terms of this Rider, nor until ninety days after the required proofs of loss have been filed with the Insurer, nor at all unless commenced within two years from the date when the Insured discovers the loss. If any limitation of time for notice of loss or any legal proceeding herein contained is shorter than that permitted to be fixed by agreement under any statute controlling the construction of this Rider, the shortest permissible statutory limitation of time shall govern and shall supersede the time limitation herein stated.

VALUATION - PAYMENT - REPLACEMENT

SECTION 9. In no event shall the Insurer be liable as respects Securities for more than the actual cash value thereof at the close of business on the business day next preceding the day on which the loss was discovered, nor as respects other property, for more than the actual cash value thereof at the time of loss; provided, however, the actual cash value of such other property held by the Insured as a pledge, or as collateral for an advance or a loan, shall be deemed not to exceed the value of the property as determined and recorded by the Insured when making the advance or loan, nor, in the absence of such record, the unpaid portion of the advance or loan plus accrued interest thereon at legal rates.

The Insurer may, with the consent of the Insured, settle any claim for loss of property with the owner thereof. Any property for which the Insurer has made indemnification shall become the property of the Insurer.

In case of damage to the Premises or loss of property other than Securities, the Insurer shall not be liable for more than the actual cash value of such property, or for more than the actual cost of repairing such Premises or property or of replacing same with property or material of like quality and value. The Insurer may, at its election, pay such actual cash value, or make such repairs or replacements. If the Insurer and the Insured cannot agree upon such cash value or such cost of repairs or replacements, such cash value or such cost shall be determined by arbitration.

RECOVERIES

SECTION 10. If the Insured shall sustain any loss covered by this Rider which exceeds the applicable amount of insurance hereunder, the Insured shall be entitled to all recoveries (except from suretyship, insurance, reinsurance, security or indemnity taken by or for the benefit of the Insurer) by whomsoever made, on account of such loss under this Rider until fully reimbursed, less the actual cost of effecting the same, and any remainder shall be applied to the reimbursement of the Insurer.

LIMITS OF LIABILITY

SECTION 11. Payment of loss under Insuring Agreement I, V or VI shall not reduce the Insurer's liability for other losses under the applicable Insuring Agreement whenever sustained, The Insurer's total liability (a) under Insuring Agreement I, as to each Employee or (b) under Insuring Agreement V and VI, for all loss by forgery or alteration committed by any person or in which such person is concerned or implicated, whether such forgery or alteration involves one or more instruments, is limited to the applicable amount of insurance specified in the Limits of Liability or endorsement amendatory thereto. The liability of the Insurer for loss sustained by any or all of the Insureds shall not exceed the amount for which the Insurer would be liable had all such loss been sustained by any one of the Insureds.

Except under Insuring Agreements I and V, the applicable limit of liability stated in the Limits of Liability is the total limit of the Insurer's liability with respect to all loss of property of one or more persons or organizations arising out of any one occurrence. All loss incidentals to an actual or attempted Fraudulent, Dishonest or criminal act or series of related acts at the Premises, whether committed by one or more persons, shall be deemed to arise out of one occurrence.

Regardless of the number of years this Rider shall continue in force and the number of premiums which shall be payable or paid, the limit of the Insurer's liability as specified in the Limits of Liability shall not be cumulative from year to year or period to period.

The Limits of Liability as expressed in the Policy are in Canadian currency.

LIMIT OF LIABILITY UNDER THIS RIDER AND PRIOR INSURANCE

SECTION 12. This Section shall apply only to Insuring Agreements I, V, and VI.

With respect to loss caused by any person (whether one of the Employees or not) or in which such person is concerned or implicated or which is chargeable to any Employee as provided in Section 4 and which occurs partly during the Policy Period and partly during the period of other bonds or policies issued by the Insurer to the Insured or to any predecessor in interest of the Insured and terminated or cancelled or allowed to expire and in which the period for discovery has not expired at the time any such loss thereunder is discovered, the total liability of the Insurer under this Rider and under such other bonds or policies shall

not exceed, in the aggregate, the amount carried under the applicable Insuring Agreement of this Rider on such loss or the amount available to the Insured under such other bonds or policies, as limited by the terms and conditions thereof, for any such loss, if the latter amount be the larger.

OTHER INSURANCE

SECTION 13. Except in the province of Quebec, if there is available to the Insured any other insurance or indemnity covering any loss covered by Insuring Agreement I, V or VI, the Insurer shall be liable hereunder only for that part of such loss which is in excess of the amount recoverable or recovered from such other insurance or indemnity, except that if such other insurance or indemnity is a bond or policy of fidelity insurance, any loss covered under both such fidelity insurance and Insuring Agreement V or VI shall first be paid under Insuring Agreement V or VI. Any loss covered under both Insuring Agreements I, V or VI shall first be paid under Insuring Agreement V or VI and the excess, if any, shall be paid under Insuring Agreement I. If this policy is governed by the law of Quebec, each of the Insurers under its respective contract is liable to the Insured for its ratable proportion of the loss. The Insurer waives any right of contribution which it may have against any forgery insurance carried by any depository bank which is indemnified under Insuring Agreement V or VI.

Under any other Insuring Agreement, if there is any other valid and collectible insurance which would apply in the absence of such Insuring Agreement, the insurance under this Rider shall apply only as excess insurance over such other insurance, except in the province of Quebec where each of the Insurers under its respective contract is liable to the Insured for its ratable proportion of the loss, provided the insurance shall not apply (a) to property which is separately described and enumerated and specifically insured in whole or in part by any other insurance or (b) to property otherwise insured unless such property is owned by the Insured.

SUBROGATION

SECTION 14. In the event of any payment under this Rider, the Insurer shall be subrogated to all the Insured's rights of recovery therefor against any person or organization and the Insured shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The Insured shall do nothing after loss to prejudice such rights.

CANCELLATION AS TO ANY EMPLOYEE

SECTION 15. Insuring Agreement I shall be deemed cancelled as to any Employee: (a) immediately upon discovery by the Insured, or by any partner or officer thereof not in collusion with such Employee, of any Fraudulent or Dishonest act on the part of such Employee; or (b) except in the province of Quebec at 12:01a.m., standard time as aforesaid, upon the effective date specified in a written notice mailed to the Insured. Such date shall be not less than fifteen days after the date of mailing. The mailing by the Insurer of notice as aforesaid to the Insured at the address shown in this Policy shall be sufficient proof of notice. Delivery of such written notice by the Insurer shall be equivalent to mailing. In the province of Quebec, cancellation shall be made by endorsement only.

CANCELLATION OF RIDER OR INSURING AGREEMENT

SECTION 16. This Rider or any Insuring Agreement may be cancelled by the Insured by mailing to the Insurer written notice stating when thereafter the cancellation shall be effective. This Rider or any Insuring Agreement may be cancelled by the Insurer by mailing to the Insured at the address shown in this Policy written notice stating when not less than thirty days (or fifteen days if cancellation is for non-payment of premium) thereafter such cancellation shall be effective, except in the province of Quebec where the notice of cancellation takes effect thirty or fifteen days after receipt by the Insured of the notice at the last known address, depending upon the reason for cancellation. The mailing of notice as aforesaid shall be sufficient proof of notice. The effective date of cancellation stated in the notice shall become the end of the Policy Period for any affected Insuring Agreement. Delivery of such written notice either by the Insured or by the Insurer shall be equivalent to mailing.

If the Insured cancels, earned premium shall be computed in accordance with the customary short rate table and procedure. If the Insurer cancels, earned premium shall be computed pro rata. Premium adjustment may be made either at the time cancellation is effected or as soon as practicable after cancellation becomes effective, but payment or tender of unearned premium is not a condition of cancellation.

NO BENEFIT TO BAILEE

SECTION 17. This Section shall apply only to Insuring Agreements II and III. The insurance afforded by this Rider shall not inure directly or indirectly to the benefit of any carrier or other bailee for hire.

ASSIGNMENT

SECTION 18. Assignment of interest under this Rider shall not bind the Insurer until its consent is endorsed hereon; if, however, the Insured shall die or in the province of Quebec be declared bankrupt, this Rider shall cover the Insured's legal representative,

or in the province of Quebec the trustee in bankruptcy; as Insured; provided that notice of cancellation addressed to the Insured named in the Declaration and mailed to the address shown in this Policy shall be sufficient notice to effect cancellation of this Rider.

CHANGES

SECTION 19. Notice to any agent or knowledge possessed by any agent or by any other person shall not effect a waiver or a change in any part of this Rider or estop the Insurer from asserting any right under the terms of this Rider; nor shall the terms of this Rider be waived or changed, except by endorsement issued to form a part of this Rider signed by an authorized representative of the Insurer.

By acceptance of this Rider, the Insured agrees that it embodies all agreements existing between the Insured and the Insurer or any of its agents relating to this insurance.

DEDUCTIBLE AMOUNT

SECTION 20. If a Deductible Amount is applicable to Insuring Agreement I.

Insuring Agreement I

The Insurer shall not be liable under Insuring Agreement I.A on account of "loss" through acts or defaults committed at any time, by any "employee" or in which such "employee" is concerned or implicated, unless the amount of such "loss", after deducting the net amount of all reimbursement and recovery, including any cash deposit taken by the Insured, obtained or made by the Insured, other than from any bond or policy of insurance issued by a surety or insurance company and covering such "loss", or by the Insurer on account thereof prior to payment by the Insurer of such "loss", shall be in excess of the dollar amount of deductible as stated in the Declaration Page(s) and then for such excess only, but in no event for more than the amount of insurance carried under Insuring Agreement I on such "loss".

Insuring Agreement II

The Insurer shall not be liable under Insuring Agreement II on account of any "loss", except to the extent such "loss" is in excess of the dollar amount of deductible as stated in the Declaration Page(s), with the insurance then applying to such excess only, subject otherwise to the applicable limit of the Insurer's liability.

Insuring Agreement III

The Insurer shall not be liable under Insuring Agreement III.A or III.B on account of any "loss", except to the extent such "loss" is in excess of the dollar amount of deductible as stated in the Declaration Page(s), with the insurance then applying to such excess only, subject otherwise to the applicable limit of the Insurer's liability.

Insuring Agreements V or VI

The Insurer shall not be liable under Insuring Agreements V or VI on account of "loss" through forgery or alteration committed by any person or in which such person is concerned or implicated, whether such forgery or alteration involves one or more instruments, except to the extent such "loss" is in excess of the dollar amount of deductible as stated in the Declaration Page(s), with the insurance then applying to such excess only, subject otherwise to the applicable limit of the Insurer's liability.

20. LAND AND WATER CLEAN UP EXPENSES FOR ON PREMISES POLLUTANTS

The Insurer will indemnify the Insured for expenses incurred to "clean up" "pollutants" from land or water at the "premises" provided the spill, discharge, emission, dispersal, seepage, leakage, release, migration or escape of "pollutants"

- (i) is occasioned by loss or damage to property insured at the "premises" for which insurance is afforded under the form to which this endorsement is attached;
- (ii) is sudden, unexpected and unintended from the standpoint of the Insured and
- (iii) first occurs during the policy period.

Limits of Insurance

The maximum amount of insurance under this endorsement during any one-policy period shall not exceed more than \$25,000 in the aggregate, during each separate twelve month period of this policy.

No Automatic reinstatement

Notwithstanding the Reinstatement Clause in the form to which this endorsement is attached, following a loss under this endorsement the amount of insurance specified on the Declaration Page for this endorsement will be reduced by the amount payable.

Additional Exclusions

The Insurer shall not be liable for:

- expenses for "clean up" away from or beyond the "premises" resulting from any spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants", even if the "pollutants" emanated from the" premises";
- (ii) expenses for "clean up" of any spill, discharge, emission, dispersal, seepage, leakage, release, migration or escape of "pollutants" that began before the effective date of this policy;
- (iii) fines, penalties, punitive or exemplary damages;
- (iv) expenses incurred for the "clean up" of "pollutants" at or from any premises, site or location which is or was at any time used by or for any insured or others for the handling, storage, disposal, processing or treatment of waste.

Additional Policy Conditions

Reporting Period

It is a condition precedent to recovery under this endorsement that all expenses insured by this endorsement must be incurred and reported to the Insurer within 180 days of the spill, discharge, emission, dispersal, seepage, leakage, release, migration or escape of "pollutants" for which "clean up" expenses are being claimed.

Other Insurance

The insurance afforded by this endorsement shall apply as excess over any other valid and collectible insurance available to the Insured or any other interested party.

21. HOME OFFICE EXTENTION

The insurance under this Form is extended to cover \$10,000 on insured property while away from the Premises at the home office of the Insured or the Insured's Employees.

22. NEW CONSTRUCTION

The insurance under this Form is extended to cover \$100,000 on property in the course of construction which constitutes any addition, extension, and alteration to the Premises of the Insured, and includes:

- (i) Foundations, piers or to other supports, excavation, site preparation, landscaping, and similar work, but only provided notice is given to the Insurer at or about the time when work is commenced;
- (ii) Building materials and supplies, landlord's permanent fittings and fixtures to be attached thereto and form part thereof, fences, frescoes, glass, and machinery and Equipment forming part of the Building services;
- (iii) Temporary Building(s), scaffolding, falsework, forms, hoardings;

23. TENANT'S LEASEHOLD INTEREST

If, as a result of an insured loss, the landlord terminates the lease, in accordance with the conditions of that lease, the Insurer will pay the difference between any higher current rental value and the values stipulated in the current lease, however the Insurer shall not be liable, in any one loss occurrence, for more than the lesser of:

- (i) the actual loss sustained by the insured; or
- (ii) \$25,000

24. CATCH-ALL CLAUSE

If, in the event of a claim being made under any extension specified under these Extensions of Coverage(except as specified below), and following the application of all terms, deductibles, and conditions applicable to the extension of this Form under which claim is made, the limit of liability is insufficient to fully indemnify the Insured for loss or damage, then the Insurance under this form is extended to provide additional coverage, in excess of any such adjusted claim, but in no event shall the Insurer be liable, in any one loss occurrence, for more than the lesser of:

- (i) the difference between the amount payable, under the adjusted claim, and the amount required to fully indemnify the Insured; or
- (ii) \$50,000

25. ENVIRO - FRIENDLY ENHANCEMENT:

Insurance is extended to include:

- (i) Any increase in the direct costs to repair or replace damaged property insured using "environmentally-friendly" material or modes of construction or "energy-efficient" materials or modes of construction;
- (ii) Additional fees incurred by the insured for an accredited professional certified by Canada Green Building Council/LEED Canada participate in the design and construction for repairing or rebuilding physically damaged insured property as "environmentally-friendly" or "energy-efficient"; and
- (iii) The additional cost incurred by the insured for certification or re-certification of the repaired or replaced insured property as "environmentally friendly" or "energy-efficient".
 - Coverage under sub-paragraphs (i), (ii), and (iii) is subject to the following provisions:
 - a. Replacement shall be at the option of the insured and effected by the Insured with due diligence and dispatch;
 - b. Settlement for the increased costs of repair or replacement of insured property shall be made only when the repair or replacement has been effected by the Insured, and in no event shall it exceed the amount actually expended;
 - c. This endorsement applies to "building" and "equipment";
 - d. Failing compliance by the Insured with any of the foregoing provisions, settlement shall be made as if this endorsement had not been in effect.

Limits of Liability:

The insurer shall not be liable under this endorsement for more than \$50,000, regardless of the number of insured items to which this form attaches.

Exclusions:

This endorsement does not apply:

- (i) to "stock", raw materials, finished goods, merchandise, production machinery and equipment, electronic data processing equipment not used in the support of real property, molds and dies, property in the open, property of others for which the insured is legally liable, or personal property of employees and officers;
- (ii) to any increase in the cost of repair or replacement of insured property occasioned by a restriction or prohibition in any by-law, regulation, ordinance or law;
- (iii) in instances where no "environmentally-friendly' or "energy-efficient" equivalent exists. In those instances, we will pay only to replace with standard materials, modes of construction, equipment and products.

Definitions:

- a. "Energy-efficient" means those products or modes of construction that are ENERGY STAR or Canada Green Building Council/LEED Canada rated or accredited.
- "Environmentally-friendly" means materials or modes of construction that are Canada Green Building Council/LEED
 Canada accredited.

26. COST TO PREPARE PROOF OF LOSS

Except to the extent that coverage is provided by Item 31 Professional Fees Extension, the insurance under this Form is extended to pay on behalf of the Insured for reasonable costs incurred in the preparation of any Proof of Loss form required by the Insurer in connection with any claim made under this policy.

Limit of Liability

This extension of coverage shall be limited to a maximum recovery of \$10,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

27. CUSTOMERS' GOODS

This endorsement applies only to Customer Property, which is defined as personal property of others accepted by the Insured for the performance of work or service thereon. Coverage applies while such property is on the Insured's "premises", or in the custody of the Insured's agents, branches or subcontractors or while in transit at the risk of the Insured.

Deductible

Each claim for loss or damage shall be adjusted separately and from the amount of each such adjusted claim the sum of \$500 shall be deducted. Such deductible shall not apply to loss or damage by "Named Perils", burglary, hold up or accident involving the transportation conveyance.

Insured Perils

This policy insures against all risks of direct physical loss or damage, including confusion of goods resulting from such loss or damage, except as provided in this Form.

Exclusions

This policy does not insure against loss or damage:

- (i) to furs or fur garments while in storage or for which a storage charge is made, nor for storage charges that are accrued but uncollectable due to loss or damage;
- (ii) to shipments by mail or parcel post;
- (iii) caused by wear, tear, moth, vermin, Inherent vice, gradual deterioration, decay and loss of market or loss of use;
- (iv) caused by theft of property while being held on the Insured's vehicle overnight unless resulting from forcible entry into or exit from (of which there shall be visible evidence) a locked building or compound in which such vehicle is garaged;
- (v) caused by Infidelity of or wrongful conversion by the Insured's agents or employees;
- (vi) caused by misdelivery, careless destruction of property, mysterious disappearance, storage disclosed upon taking inventory or other unaccountable loss;
- (vii) caused by seizure, destruction or condemnation under quarantine or customs regulations, confiscation or condemnation by order of any government or public authority; or risks of contraband or illegal transportation or trade.

Special Conditions

- 1. It is required that all thefts for which claims are made under this extension will be reported to the Police Department by the Insured.
- 2. The Insurer shall not be liable beyond the actual cash value of the property insured at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual cash value with proper deduction for depreciation however caused. In addition to the foregoing limits of liability, the Insurer will pay the Insured's customary processing charges that have been earned on such lost or damaged goods for which claim is paid under this extension. In no event however shall the Insurer's liability exceed the applicable limit of liability outlined above.

Limit of Liability

This extension of coverage shall be limited to a maximum recovery of \$10,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

28. CONDOMINIUM UNIT OWNERS ASSESSMENT

Subject to the terms and conditions of the Form to which this endorsement is attached, the Insurer agrees to indemnify the Insured:

- (i) for loss or damage by an insured peril to "improvements or betterments" that become a permanent part of the "building" and which the Insured owns as a "condominium unit" owner, subject to the limit of insurance specified on the supplementary Declaration Page. This extension of coverage shall be limited to a maximum recovery of \$25,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is the greater.
- (ii) for loss or damage by an insured peril to the Insured's "condominium unit" as specified on the Declaration Page, but only to the extent that said "condominium unit" is not so insured by the "condominium corporation" or to the extent that building insurance purchased by the "condominium corporation" on behalf of its "unit" owners is not effective or is inadequate. This extension of coverage shall be limited to a maximum recovery of \$25,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is the greater.
- (iii) for payment of the Insured's share of Special Loss Assessments levied against the "unit" owners of the "condominium corporation" by the directors of said "condominium corporation" in accordance with the governing rules of the corporation, when such assessments are made necessary by direct loss or damage by an insured peril, to the condominium property collectively owned by the "unit" owners. This extension of coverage shall be limited to a maximum recovery of \$25,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is the greater.

Additional Definitions

(i) "Condominium unit" means the condominium unit specified on the Declaration Page to which this supplemental coverage applies and includes garages and private approaches reserved for the Insured's private use.

- (ii) "Condominium corporation" means a corporation constituted under provincial legislation relating to condominiums and includes a strata corporation and a society as so constituted.
- (iii) "Improvements and betterments" means building improvements, alterations and betterments made at the expense of the Insured, or by any previous owner of the "unit", to a building owned by the Insured as a "condominium unit" owner.
- (iv) "Unit" means a unit as defined in provincial legislation relating to condominiums and includes a strata lot so defined.

29. INSTALLATION FLOATER

WORDS AND PHRASES IN QUOTATION MARKS HAVE SPECIAL MEANING AS DEFINED IN CLAUSE 11.

1. INDEMNITY AGREEMENT

In the event that any of the property insured be lost, destroyed or damaged by the perils insured against, the Insurer will indemnify the Insured, subject to the terms and conditions expressed hereafter or on the Declaration Page, in the Policy Conditions and the Statutory Conditions, to an amount not exceeding whichever is the least of:

- (a) the actual cash value of the property at the time of loss or damage;
- (b) the interest of the Insured in the property;
- (c) the amount of insurance specified on the Declaration Page in respect of the property lost or damaged.

Provided, however, that where the insurance applies to the property of more than one person or interest, the Insurer's total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the amount or amounts of insurance specified on the Declaration Page or any Schedule pertaining hereto.

2. PROPERTY INSURED

This Form, except as herein provided, insures the following property at the "project site" for the amount of insurance specified on the Declaration Page:

- (a) property in course of construction, installation, reconstruction or repair other than property described in (b):
 - (i) owned by the Insured;
 - (ii) owned by others, provided the value of such property is included in the amount of insurance; all to enter into and form part of the completed project including expendable materials and supplies, not otherwise excluded, necessary to complete the project stated on the Declaration Page(s);
- (b) landscaping, growing trees, plants, shrubs or flowers all to enter into and form part of the project provided that the value of such property is included in the amount of insurance;
- (c) temporary buildings, scaffolding, falsework, forms, hoardings, excavation, site preparation and similar work, provided that the value of such items are included in the amount of insurance and then only to the extent that replacement or restoration is necessary to complete the project.
- (d) property while in transit to the "project site" or at any location provided such property is covered under items (a), (b), or (c) of this Insured Property section.

3. PERILS INSURED

This Form insures against all risks of direct physical loss or damage, from any external cause except as hereinafter excluded.

4. PROPERTY EXCLUDED

This Form does not insure against loss or damage to:

- (a) contractor's tools and equipment including spare parts and accessories whether owned, loaned, hired or leased other than property specified in 2(c);
- (b) property while waterborne, from the commencement of loading until completion of discharge except on a ferry, railway car or transfer barge, all in connection with land transportation;
- (c) property aboard or being transported by any aircraft;
- (d) property under a Marine Policy;
- (e) property at locations which to the knowledge of the Insured, are vacant, unoccupied or shut down for more than thirty (30) consecutive days or where installation ceases for more than thirty (30) consecutive days;
- (f) electrical devices, appliances or wiring caused by artificially generated electrical currents, including arcing, unless fire or explosion as described in Clause 17. (g) ensues and then only for such ensuing loss or damage;
- (g) forfeit property, property illegally acquired, kept, stored or transported, property seized or confiscated for breach of any law or by order of any public authority;

- (h) money, bullion, platinum and other precious metals or alloys, securities, stamps, tickets and tokens, evidence of debt or title;
- (i) automobiles, watercraft, amphibious or air cushion vehicles, aircraft, spacecraft, trailers, motors or other accessories attached to or mounted on such property.

5.A PERILS EXCLUDED

This Form does not insure against:

- (a) The cost of making good:
 - (i) faulty or improper material;
 - (ii) faulty or improper workmanship;
 - (iii) faulty or improper design;

provided, however, to the extent otherwise insured and not otherwise excluded under this Form resultant damage to the property is insured;

- (b) wear and tear, gradual deterioration, latent defect or inherent vice, provided, however, to the extent otherwise insured and not otherwise excluded under this Form, resultant damage to the property is insured; loss or damage caused by electric or magnetic injury, disturbance or erasure of electronic recordings, except by lightning;
- (c) by centrifugal force, mechanical or electrical breakdown or derangement, provided however, to the extent otherwise insured and not otherwise excluded under this Form, resultant damage to the property shall be insured;
- (d) by rust or corrosion, frost or freezing, unless caused directly by a peril not otherwise excluded in Clause 6. A., B., C., D. or E. hereof:
- (e) by dampness or dryness of atmosphere, changes of temperature, heating, shrinkage, evaporation, loss of weight, leakage of contents, exposure to light, contamination, change in colour or texture or finish, marring, scratching or crushing, but this exclusion does not apply to loss or damage caused directly by "named perils" or rupture of pipes or breakage of apparatus, theft or attempt thereat or accident to transporting conveyance;
- (f) by any dishonest or criminal act on the part of the Insured or by any other party of interest,
- (g) employees or agents of the Insured, or any other person to whom the property may be entrusted (bailees for hire excepted), but this exclusion does not apply to physical damage, caused directly by employees of the Insured, which results from a peril otherwise insured and not otherwise excluded under this Form;
- (h) mysterious disappearance, unexplained loss or any loss or shortage disclosed on taking inventory or making appraisal;
- (i) by delay, loss of market or loss of use or occupancy;
- (j) loss or damage caused by electrical currents other than lightning, unless fire or explosion ensues and then only for such destruction or damage as result from such fire or explosion;
- (k) loss or damage occasioned by marring, scratching, denting, crashing or breakage of glass or articles of a fragile nature, but this exclusion does not apply to loss or damage caused directly by fire or the combating thereof, lightning, explosion, windstorm, hail, malicious acts, theft and/or attempted theft;
- (I) loss or damage caused directly or indirectly by cessation of work or by interruption of construction, unless directly caused by a peril otherwise insured and not otherwise excluded under this Form;
- (m) penalties or liquidated damages for non-completion of or delay in completion of contract or non-compliance with contract conditions or costs incurred solely in an effort to eliminate or reduce penalties or liquidated damages for which the Insured may be contractually liable.
- (n) This Policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to:
 - mold, mildew, "fungi", fungus, "spores" or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This Exclusion applies regardless whether there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, "cleanup", abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This Exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part, for these matters.

(o) It is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.

- (p) This policy does not cover any loss or damage arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination however such nuclear reaction, nuclear radiation or radioactive contamination may have been caused. Nevertheless if fire is an insured peril and a Fire arises directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination, any loss or damage arising directly from that Fire shall (subject to the provisions of this Policy) be covered EXCLUDING however all loss or damage caused by nuclear reaction, nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.
- (q) Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;
 - war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil
 war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an
 uprising, military or usurped power; or
 - 2. any act of "terrorism".
 - For the purpose of this exclusion an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This exclusion also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to (1) and/or (2) above.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

(r) This Policy does not cover any loss, damage, cost, claim or expense whether preventative, remedial or otherwise directly or indirectly arising out of or relating to:

calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000 or any other date change, including leap year calculations, by any computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer or non-computer equipment, whether the property of the insured or not: or

any change, alteration, or modification involving the date change to the year 2000 or any other date change, including leap year calculations, to any such computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the Insured or not.

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

5.B THIS FORM DOES NOT INSURE AGAINST

- a) Pollution:
- (a) loss or damage caused directly or indirectly by any actual or alleged spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants", nor the cost or expense of any resulting "clean up", but this exclusion does not apply:
 - (i) if the spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants" is the direct result of a peril not otherwise excluded under this form;
 - (ii) to loss or damage caused directly by a peril not otherwise excluded under this form;
- (b) cost or expense for any testing, monitoring, evaluating or assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants".
- b) Data:

Notwithstanding any provision to the contrary within the Policy or any endorsement thereto, it is understood and agreed as follows:

- (i) This Policy does not insure loss, damage, destruction, distortion, erasure, corruption or alteration of "Electronic Data" from any cause whatsoever (including but not limited to "Computer Virus" or loss of use, reduction in functionality, cost, expense of whatsoever nature resulting therefrom, regardless of any other cause or event contributing concurrently or in any other sequence of the loss.
- (ii) However, in the event that a peril listed below results from any of the matters described in paragraph (a) above, this Policy, subject to all its terms, conditions and exclusions, will cover physical damage occurring during the policy period to property insured by this Policy directly caused by such listed peril:
 - Fire
 - Explosion

Should electronic data processing media insured by this Policy suffer physical loss or damage insured by this Policy, then the basis of valuation shall be the cost of the blank media plus the costs of copying the "Electronic Data" from back-up or from originals of a previous generation. These costs will not include research and engineering nor any costs or recreating, gathering or assembling such "Electronic Data". If the media is not repaired, replaced or restored the basis of valuation shall be the cost of the blank media.

However this Policy does not insure any amount pertaining to the value of such "Electronic Data" to the insured or any other party, even if such "Electronic Data" cannot be recreated, gather or assembled.

6. EXTENSION OF COVERAGE

The following extensions of coverage shall not increase the amounts of insurance applying under this Installation Extension, and are subject to all the terms and conditions of this Installation Extension:

(a) Removal

If any of the insured property is necessarily removed from the "project site" to prevent loss or damage or further loss or damage to the insured property, that part of the insurance under this Form that exceeds the amount of the Insurer's liability for any loss already incurred shall, for seven (7) days only, or for the seven (7) days, insure the property removed and any property remaining at the "project site" in the proportions which the value of the property in each of the respective locations bears to the value of the property in them all.

(b) Debris Removal

- (i) The Insurer will indemnify the Insured for expenses incurred in the removal from the "project site" of debris of the property insured, occasioned by loss or damage to such property for which loss or damage insurance is afforded under this Form.
- (ii) The Insurer will indemnify the Insured for expenses incurred in the removal of debris or other property which is not insured by this Form but which has been blown upon the "project site".

Extensions of coverage b(i) and b(ii) do not apply to costs or expenses:

- a) to "clean up" "pollutants" from land or water; or
- b) for testing, monitoring, evaluating or assessing of an actual, alleged, potential, or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants".

(c) Offsite Coverage

This Form insures the property described in Clause 2:

- (i) In transit in Canada and the United States of America for the amount of insurance shown on the "Declaration Page" for in transit;
- (ii) At any location in Canada and the United States of America other than in transit or while being manufactured or undergoing any process, for the amount of insurance shown on the "Declaration Page" for any other location.

7. CESSATION OF COVERAGE

This Form ceases to insure the installation:

- (a) on the commencement of use or occupancy of any part or section of the project unless such use or occupancy is for.
 - (i) construction purposes;
 - (ii) office or habitational purposes;
 - (iii) installing, testing or storing equipment or machinery;
- (b) when left unattended for more than 30 consecutive days or when construction activity has ceased for more than 30 consecutive days;

- (c) the interest of the Insured ceases;
- (d) expiration of this insurance;

whichever first occurs.

8. BASIS OF SETTLEMENT

The Insurer shall not be liable for more than its proportion of the cost of repairing or replacing the property damaged or lost with material of like kind and quality, after deducting from such cost the same percentage of depreciation, however caused, which the property had sustained prior to the loss. In no event shall the Insurer be liable for any increased cost of repairs or reconstruction by reason of any law, ordinance, regulation, permit or license regulating construction or repair.

9. PREMIUM ADJUSTMENT

The premium stated on the Declaration Page is provisional. Within thirty (30) days after termination or expiration of this insurance the Insured shall report to the Insurer the actual completed contract price and the value of any property not included in such completed contract price and insured herein or in the absence of a contract price the Insured shall report the total completed value of the project. The actual earned premium shall be calculated from inception the total value so reported at the rate shown on the Declaration Page. If the premium so calculated exceeds the provisional premium the Insured will forthwith pay to the Insurer the amount of such excess; if such premium is less than the provisional premium the Insurer will refund to the Insured the amount of the difference, subject to the retention by the Insurer of any minimum earned premium specified on the Declaration Page.

10. TERRITORIAL LIMITS

Subject to the provisions of Section 2 of this Form the insured property is covered anywhere within the territorial limits of Canada and the Continental United States of America.

11. DEFINITIONS

- (a) "Project site" means any work site within Canada at which the Insured has been contracted to do work usual to the operations of the Insured as described on the Declaration Page(s).
- (b) "Clean Up" means the removal, containment, treatment, decontamination, detoxification, stabilization, neutralization or remediation of "pollutants", including testing which is integral to the aforementioned processes.
- (c) "Declaration Page" means the Declaration Page applicable to this form.
- (d) "Computer Virus" means a set of corrupting, harmful or otherwise unauthorized instructions or code including a set of maliciously introduced unauthorized instructions or code, programmatic or otherwise, that propagate themselves through a computer system or network of whatsoever nature. Computer Virus includes but is not limited to 'Trojan Horses', 'worms' and 'time or logic bombs'.
- (e) "Electronic Data" means facts, concepts and information converted to a form useable for communications, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
- **(f) "Pollutants"** means any solid, liquid, gaseous or thermal irritant or contaminant, including odour, vapour, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.
- (g) "Transit" means the process of shipping or transporting the property that are insured starting with a point of origin, including normal and reasonable stops, delays and transfers along the way and ending with delivery of the property at the planned destination and to the intended party.
- (h) "Fungi" includes but is not limited to, any form or type of mold, yeast, mushroom or mildew whether or not allergenic, pathogenic or toxigenic, and any substance, vapour or gas produced by, emitted from or arising out of any "fungi" or "spores" or resultant mycotoxins, allergens, or pathogens.
- (i) "Spores" includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any "fungi".
- (j) "Terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organization(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.
- (k) "Named Perils" means:
 - (i) Fire or Lightning

(ii) Explosion: except with respect to explosion of natural, coal or manufactured gas, there shall in no event be any liability hereunder for loss or damage caused by explosion, rupture or bursting in or of the following property owned, operated or controlled by the Insured:

1

- the portions containing steam or water under steam pressure of all boilers generating steam, and piping or other equipment connected to said boilers and containing steam or water under steam pressure;
- (b) piping and apparatus or parts thereof normally containing steam or water under steam pressure from an external source and while under such pressure;
- (c) the combustion chambers or fire boxes of steam generating boilers of the chemical recovery type and the flues or passages which conduct the gases of combustion therefrom;
- (d) smelt dissolving tanks;
- other vessels and apparatus, and pipes connected therewith, while under pressure, or while in use or in operation, provided their maximum normal internal working pressure exceeds 103 kilopascals (15 pounds per square inch) above atmospheric pressure except that liability is specifically assumed for loss or damage resulting from the explosion of manually portable gas cylinders;
- moving or rotating machinery or parts of same when such loss or damage is caused by centrifugal force or mechanical breakdown;
- any vessels and apparatus and pipes connected therewith while undergoing pressure tests, but this
 exclusion shall not apply to other property insured hereunder that has been damaged by such explosions;
- 5. gas turbines;
 - The following are not explosions within the intent or meaning of this section:
 - (a) electric arcing or any coincident rupture of electrical equipment due to such arcing;
 - (b) bursting or rupture caused by hydrostatic pressure or freezing;
 - (c) bursting or rupture of any safety disc, rupture diaphragm or fusible plug.
- (iii) Impact by Aircraft, Spacecraft or Land Vehicle: the terms "Aircraft" and "Spacecraft" include articles dropped therefrom. There shall in no event be any liability hereunder due to cumulative damage or for loss or damage:
 - 1. caused by land vehicles belonging to or under the control of the Insured or any of his employees;
 - 2. to aircraft, spacecraft or land vehicles causing the loss;
 - 3. caused by any aircraft or spacecraft when being taxied or moved inside or outside of buildings;
- (iv) Smoke: the term smoke means smoke due to a sudden, unusual and faulty operation of any stationary furnace. There shall in no event be any liability hereunder for any cumulative damage.
- (v) Leakage from Fire Protective Equipment: the term Leakage from Fire Protective Equipment means the leakage or discharge of water or other substance from within the equipment used for fire protection purposes for the premises described on the Declaration Page or for adjoining premises and loss or damage caused by the fall or breakage or freezing of such equipment.
- (vi) Windstorm or Hail: there shall in no event be any liability hereunder for loss or damage: to the interior of the buildings insured or their contents unless damage occurs concurrently with and results from an aperture caused by windstorm or hail; directly or indirectly caused by any of the following, whether driven by wind or due to windstorm or not: snow-load, ice-load, tidal wave, high water, overflow, flood, waterborne objects, waves, ice, land subsidence, landslip.

Section II - BUSINESS INTERRUPTION EXTENSIONS

The following extensions are subject to all terms, conditions, stipulations and provisions applicable to Business Interruption and the Limit of Insurance specified below or on the Declaration Page. The form of Business Interruption Coverage will be determined by the coverage applicable at the main location stated on the Declaration Page(s) under this policy.

30. INTERNET SERVICE PROVIDER BREAKDOWN Profits and/or Rental Income (Broad Form) is extended to insure against loss resulting from the necessary interruption of or interference with the business carried on by the Insured occurring during the term of this policy caused by breakdown of Electronic Data Processing Systems owned by a provider of internet

services to the Insured. The liability of the Insurer, with respect to each interruption of business under this Extension shall not attach until the period of interruption exceeds the 48 hour period that immediately follows the breakdown.

Additional Exclusion

The Insurer shall not be liable under this Item for loss due to fines or damages for breach of contract, for late or non-completion of orders, or for any penalties of whatever nature.

Limit of Insurance

This extension of coverage shall be limited to a maximum recovery of \$2,500 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

31. LIMITED CONTINGENT LOSS OF INCOME - NEIGHBOURING PREMISES

This extension insures against loss resulting from interruption of or interference with the business in consequence of direct physical loss or direct physical damage by the insured perils to property in neighbouring premises to the Insured that shall prevent or hinder the use of or access to the "premises" of the Insured, whether the Insured's "premises" or property shall be damaged or not.

Limit of Insurance

This extension of coverage shall be limited to a maximum recovery of \$25,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

32. LIMITED CONTINGENT LOSS OF INCOME - CONTRIBUTING/RECIPIENT PROPERTY

This extension insures against loss resulting from the necessary interruption of or interference with the business carried on by the insured caused by direct physical loss or direct physical damage by the insured perils occurring during the term of the policy to "building(s)", "equipment" or "stock":

- at a recipient property(ies), being property to which the insured's products are being shipped, which wholly or
 partially prevents the acceptance of products produced or sold by the Insured; or
- (ii) at a contributing property(ies), being a supplier(s) of materials to the Insured, which wholly or partially prevents the delivery of materials to the Insured; or
- (iii) at the premises of the provider of internet services to the Insured, which wholly prevents the transmission of data.

Limit of Insurance

This extension of coverage shall be limited to a maximum recovery of \$25,000 with respect to any one loss or the amount specified on the Declaration Page in respect of this extension, whichever is greater.

Additional Exclusion

The Insurer shall not be liable under this Item for loss due to fines or damages for breach of contract, for late or non-completion of orders, or for any penalties of whatever nature.

EXCEPT AS OTHERWISE PROVIDED IN THIS RIDER, ALL TERMS, PROVISIONS AND CONDITIONS OF THIS POLICY SHALL HAVE FULL FORCE AND EFFECT.

Indemnity Agreement

In the event of an "Accident" to an insured "Object" occurring during the policy period, the Insurer agrees to indemnify the Insured subject to the terms and conditions of this form for an amount not exceeding the least of:

- a) the value of the damaged insured property as determined in Special Conditions;
- b) the interest of the Insured in such property; or
- c) the limit of insurance shown on the "Policy Declarations" for Direct Damage.

The inclusion of more than one person or interest will not increase the Insurer's liability.

Insured Property

This form insures the following property:

- a) the insured "Object" at the "Premises";
- b) other property at the "Premises" belonging:
 - i) to the Insured; and
 - ii) to others for which the Insured is obligated to insure or for which the Insured is legally liable,
- c) property insured as described in Supplementary Coverages.

Exclusions

This form does not insure:

1. Ammonia contamination

Loss or damage caused by ammonia contacting or permeating insured property as a result of an "Accident" to any system or refrigeration or air conditioning vessels and piping, except as provided in Supplementary Coverages.

2. By-laws and zoning

Any increase in costs arising from the enforcement of any by-law, regulation, ordinance or law regulating zoning or the demolition, repair or construction of buildings or structures which makes it impossible to repair or reinstate the property as it was immediately prior to loss, except as provided in Supplementary Coverages.

3. Data error

Loss of or damage to "Data" caused by or resulting from the partial or total failure, malfunction or loss of use of any electronic equipment, computer system, information repository, microchip, integrated circuit or other similar device due to:

- a) the erasure, destruction, corruption, misappropriation or misinterpretation of "Data"
- b) any error in creating, amending, entering, deleting or using "Data";
- c) the inability to receive, transmit or use "Data"; or
- d) malicious software.
- e) This exclusion does not apply to:
- f) loss that ensues from an "Accident" to any other "Object"; or
- g) coverage as provided in Supplementary Coverages.

4. Delay, loss of market or use

Loss or damage caused by delay, loss of market or loss of use or occupancy.

5. Earth movement

Loss or damage caused directly or indirectly by:

- a) earthquake;
- b) landslide, or other earth movement; or
- c) volcanic eruption.

This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

6. Explosion within a furnace or a chemical recovery type boiler

Loss or damage caused directly or indirectly by:

- a) explosion of gas or unconsumed fuel within a furnace or within the passages from a furnace to the atmosphere; or
- b) explosion within the furnace of any boiler of the chemical recovery type or within the passages from the furnace to the atmosphere.

7. Fire, smoke or combustion explosion

Loss or damage caused directly or indirectly by fire, smoke or combustion explosion including those that:

- a) result in an "Accident" to an "Object";
- b) occur at the same time as an "Accident" to an "Object"; or
- c) ensue from an "Accident" to an "Object".

This exclusion does not apply to loss or damage caused by fire, concurrent with or resulting from an "Accident", contained within any electrical or electronic machine or apparatus.

8. Flood and other water events

Loss or damage caused directly or indirectly by:

- a) flood including "Surface Water", waves, tides, tidal waves, tsunamis, or the breaking out or overflow of any natural or artificial body of water;
- b) mudslide or mudflow caused by accumulation of water on or under the ground;
- c) the seepage, leakage or influx of water derived from natural sources through basement walls, doors, windows or other openings, foundations, basement floors, sidewalks or sidewalk lights;
- d) the backing up or overflow of water from sewers, sumps, septic tanks or drains;
- e) leakage or discharge of water from a sprinkler system or domestic water piping; or
- f) water or other means used to extinguish a fire.
- g) waterborne material carried or otherwise moved by any of the water referred to in paragraph a), b), c), or d), or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage except for loss or damage to an "Object" directly resulting from an ensuing "Accident".

9. Fluid escape

Loss or damage caused directly or indirectly by the escape of any fluid resulting from an "Accident" if coverage is provided by any other insurance in effect at the time of the loss or damage. If no other insurance is in effect at the time of the loss or damage, then this insurance will respond as provided in Supplementary Coverages.

10. "Fungi" and "Spores"

- a) Loss or damage consisting of or caused directly or indirectly by any "Fungi" or "Spores". This exclusion does not apply if the "Fungi" or "Spores" are directly caused by or directly result from an "Accident" otherwise insured and not otherwise excluded under this form; or
- b) The cost or expense for any testing, monitoring, evaluating or assessing of "Fungi", or "Spores".

11. "Hazardous Substances"

- a) Any increase in loss resulting from damage, contamination or pollution by a "Hazardous Substances", except as provided in Supplementary Coverages.
- b) Additional expenses incurred for clean up, storage, repair, replacement or disposal of property damaged, contaminated or polluted by a "Hazardous Substances", except as provided in Supplementary Coverages.

12. Natural electrical currents

Loss or damage caused directly or indirectly by naturally generated electrical currents including lightning, if coverage is provided by any other insurance in effect at the time of the loss or damage.

13. Nuclear Incident and radioactive contamination

Loss or damage caused directly or indirectly by nuclear reaction or radiation, or radioactive contamination, however caused. This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

14. Pollution

- a) Loss or damage caused directly or indirectly by any actual or alleged damage from spill, discharge, emission, dispersal, seepage, leakage, migration, release, or escape of "pollutants", nor the cost or expense of any resulting "Clean Up". This exclusion does not apply:
 - i) to coverage for "Clean Up" as provided in Supplementary Coverages, A. Group One, "Hazardous Substances";
 - ii) if the spill, discharge, emission, dispersal, seepage, leakage, migration, release, or escape of "pollutants" is directly caused by an "Accident" to an "Object" insured under this form; or
 - iii) to loss or damage caused directly by a resultant "Accident" to an "Object" insured under this form.
- b) The costs or expenses for any testing, monitoring, evaluating or assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants".

15. Stock Spoilage

Loss or damage caused directly or indirectly by "Spoilage" of "Perishable Goods" due to an "Accident", except as provided in Supplementary Coverages.

16. Terrorism

Loss or damage caused directly or indirectly, in whole or in part, by "Terrorism" or by any activity or decision of a government agency or other entity to prevent, respond to or terminate "Terrorism". This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

17. Virus, bacterium or other microorganism

Loss or damage caused directly or indirectly by any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease. However:

- a) if an "Accident" occurs, the Insurer will pay the resulting loss or damage;
- b) This exclusion does not apply to loss or damage caused by or resulting from "Fungi" or "Spores". Such loss or damage is subject to Exclusion 10. "Fungi" and "Spores".
- c) Regardless of the application of this exclusion to any particular loss, the provisions of this Exclusion 17. do not serve to create coverage for any loss that would otherwise be excluded under this form.

This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

18. War, invasion, act of foreign enemy

Loss or damage caused directly or indirectly by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military power. This exclusion applies whether or not there are one or more causes or events (whether covered or not) that contribute concurrently or in any sequence to such loss or damage.

19. Wind, hail, snow and ice

Loss or damage caused directly or indirectly by:

- a) wind, including but not limited to cyclone, tornado or hurricane;
- b) hail
- c) weight of snow, ice or sleet; or
- d) snow slide.

Supplementary Coverages

20. Group One

The limit of insurance applicable to loss or damage covered by any or all coverages described in GROUP ONE is the blanket limit shown on the "Policy Declarations". The blanket limit of insurance is in addition to any other limits of insurance applicable under this form.

Ammonia Contamination

If insured property is directly damaged by ammonia contacting or permeating such property as a direct result of an "Accident" to any system or refrigerating or air conditioning vessels and piping, this form insures such damage, including expenses for clean up, salvage and disposal of the affected property.

Brands and Labels

If the Insurer exercises its option to take all or any part of the insured property involved in a loss, the Insured has the right to first remove its trademarks, guarantees, names or other evidence of its interest or connection from the property. Where the removal of such marks is impossible or impractical, the property may be stamped or identified as salvage and/or transferred to bulk containers, with the cost to be borne by the Insurer.

Errors and Omissions

This form insures loss of or damage to insured property caused directly by an "Accident" to an "Object" at a location owned or occupied by the Insured that is not covered by this form solely due to error or unintentional omission by the Insured of:

- a) an unreported location at the commencement of the current policy period;
- b) the description of a location;
- c) values reported; or
- an incorrect deletion of an insured location,

but only to the extent such loss or damage would have been covered under this form in the absence of such error or omission

e) This coverage only applies if:

Equipment Breakdown Coverage

- i) the Insured report and correct such error or omission as soon as possible when discovered, and
- ii) the Insured pay any additional premium that may be due.
- f) This coverage does not apply if there is coverage available under Supplementary Coverages 2. Group Two Newly Acquired Location.

Fluid Escape

Subject to Exclusion 9. this form insures loss of or damage to insured property caused by any fluid that has escaped from any "Object" directly as a result of an "Accident".

"Hazardous Substances"

- a) If a "Hazardous Substances" is involved in or released by an "Accident" to any "Object", this form insures the costs to repair, replace, clean up or dispose of the affected property.
- b) With respect to this coverage, the increase in costs means the costs beyond that which would have been incurred had no "Hazardous Substances" been present.

Professional Fees

This form insures the reasonable fees payable to the Insured's auditors, accountants, lawyers, architects, engineers, or other consultants, for producing particulars of details of the Insured's loss or losses in order to arrive at the loss payable under this form in the event of a claim. There is no coverage for fees payable to:

- a) the Insured's own employees;
- b) the Insured's insurance broker;
- c) public adjusters; or
- d) any claims advocate hired to negotiate settlement on behalf of the Insured.

Research and Development Costs

This form insures reasonable and necessary expenses required to return research or research projects to the state of development at the time of the "Accident". Coverage will be limited to the least of:

- a) the actual expenses incurred to return the project to the state of its development at the time of the loss;
- b) the limit of insurance as shown on the "Policy Declarations"; or
- c) the actual expenses incurred for no longer than 12 months from the date of the "Accident", but not limited to the expiry date of the policy period.

21. Group Two

Coverages listed in Group Two are subject to the limit of insurance shown on the "Policy Declarations" for the particular coverage described. The limit of insurance for each coverage in Group Two is in addition to any other limit of insurance applicable under this form.

By-Laws

- a) Without increasing the limit of insurance and in the event of loss or damage to insured property under this form by an "Accident", the Insurer will indemnify the Insured for:
 - i) loss occasioned by the demolition of any undamaged portion of the insured property;
 - ii) the cost of demolishing and clearing the site of any undamaged portion of the insured property;
 - iii) any increase in the cost of repairing, replacing, constructing or reconstructing the insured property on the same site or on an adjacent site, of like height, floor area and style and like occupancy;

resulting from the enforcement of the minimum requirements of any by-law, regulation, or ordinance of law which

- (1) regulates zoning or the demolition, repair or construction of damaged buildings or structures; and
- (2) is in force at the time of such loss or damage.
- b) By-Laws coverage does not insure against:
 - i) the enforcement of any by-law, regulation, ordinance or law which prohibits the Insured from rebuilding or repairing on the same site or an adjacent site or prohibits continuance of like occupancy;
 - ii) the increase in loss resulting from a "Hazardous Substances";
 - iii) additional expenses incurred for clean up, storage, repair, replacement or disposal of damaged, contaminated or polluted property by a "Hazardous Substances"; or
 - iv) the enforcement of any by-law, regulation, ordinance or law that could have been enforced in absence of a loss.
- c) In the event that the limit of insurance on the insured property is exhausted, by-laws coverage will continue to apply up to the limit of insurance shown on the "Policy Declarations" for this coverage, in any one occurrence.

Catch All Clause

- a) This coverage provides an additional limit of insurance in the event that the limit of insurance under any other Group Two coverage is insufficient to provide full indemnity for any covered loss or damage that results from "One Accident". The Insurer will pay the lesser of:
 -) the difference between the loss payable and the amount required to fully indemnify the Insured; or

- ii) the limit of insurance shown on the "Policy Declarations" for this coverage.
- b) In the event that claims are made under more than one Group Two coverage for a single occurrence, allocation of payment will be determined by the Insured.

Data Coverage

- a) If, as a result of an "Accident" to an "Object", "Data" is lost or damaged, the Insurer will pay the cost of gathering or reproducing the "Data". However, in no event will the Insurer pay more than the limit of insurance shown on the "Policy Declarations" for Data Coverage.
- b) If the "Data" is not replaced or reproduced, the value of the "Data" is based on the cost of replacing blank "Media".
- c) This coverage will not pay for "Data" which is lost or damaged as a result of programming errors of any kind including the inability of software to correctly read, recognize, save, process or interpret any date or time.

For this coverage, "Accident" to an "Object" includes an "Accident" to equipment of an off site "Data" and "Media" storage service provider, provided the equipment damaged by an "Accident" is:

- a) of a type described in the definition of "Object",
- b) located within the "Territorial Limits".

Data Processing Equipment and Media at A Residence

- a) This form insures data processing equipment and "Media" that is damaged by an "Accident" while at any residence of the Insured, or that of any officer or employee of the Insured, anywhere in the "Territorial Limits".
- b) This coverage does not apply to property temporarily away from the "Premises" or in transit.

Data Processing Equipment and Media - Off Premises

- a) This form insures data processing equipment and "Media" that is damaged as a result of an "Accident", while temporarily away from the "Premises", including in transit, anywhere in the "Territorial Limits".
- b) This coverage does not apply to property while at a location owned, leased or controlled in whole or in part by the Insured.

Debris Removal

a)

- i) This form insures expenses incurred in the removal from the "Premises" of debris of the insured property occasioned by loss or damage to such property due to an "Accident".
- ii) The amount payable under this coverage:
 - (1) will not increase the limits of insurance shown on the "Policy Declarations", and
 - (2) will not exceed 25% of the sum of:
 - (a) the total amount payable for the direct physical loss of or damage to the property insured, and
 - (b) the amount of the applicable deductible.
- iii) If in any "One Accident" expenses for debris removal exceeds the limit set out in Supplementary Coverages 2. Group Two, Debris Removal a) ii) (2) or, if exhausted, the limit of insurance for such property, an additional limit, up to the amount shown on the "Policy Declarations" for Debris Removal, is payable.
- b) Debris removal coverage does not apply to costs or expenses:
 - i) to clean up "Hazardous Substances" or ammonia;
 - ii) to remove any foundation other than damaged portions; or
 - iii) for testing, monitoring, evaluating or assessing or in any way respond to the effects of "Hazardous Substances" or ammonia.

Environmental Upgrade

- a) In the event of direct physical loss of or damage to insured property as a direct result of an "Accident", this form insures the increase in direct costs incurred to repair or replace the damaged insured property with property of like kind and quality which improves energy efficiency or is better for the environment.
- b) The Insurer will pay the least of:
 - i) 25% of the sum of:
 - (1) the total amount of payable for the direct physical loss of or damage to the insured property, and
 - (2) the amount of the applicable deductible;
 - ii) the amount actually expended by the Insured; or
 - iii) the limit of insurance shown on the "Policy Declarations" for this coverage.
- c) This coverage does not apply to:
 - i) any increase in the cost of repair or replacement of insured property occasioned by a restriction or prohibition in any by-law, regulation, ordinance of law; or
 - ii) any property valued or insured on an Actual Cash Value basis; or
 - iii) stock, raw materials, finished goods, merchandise, production machinery and equipment, electronic data processing equipment not used for the functional support of real property, processing water, moulds and dies, personal property of others which the Insured is obligated to insure or for which the Insured is legally liable, or personal property of directors, officers and employees.

Expediting Expenses

In the event of an "Accident" to an "Object", this form insures the reasonable additional costs incurred, including overtime and the extra cost of express or other rapid means of transportation:

- a) for temporary repairs; or
- b) for expediting the permanent repair or replacement of insured property that is lost or damaged.

Extra Expense

- a) This form insures the "Extra Expense" incurred by loss or damage to insured property at the "Premises" resulting from an "Accident", for the period of time required with the exercise of due diligence and dispatch, to restore normal business operations, and/or from interruption to the supply of "Utility Services" to the "Premises" caused by an "Accident" to equipment of a "Utility Property" provided such equipment is:
 - i) not owned nor operated by the Insured;
 - ii) of a type which satisfies the definition of "Object";
 - iii) used to supply "Utility Services" to the "Premises"; and
 - iv) located within the number of kilometres as shown on the "Policy Declarations" from the "Premises".
- b) In no event, will the Insurer be liable for:
 - i) loss of income;
 - ii) "Extra Expense" in excess of that necessary to continue as nearly as practicable the normal conduct of the Insured's business;
 - iii) the cost of repairing or replacing any property that has been damaged or destroyed by an insured loss;
 - iv) costs or expenses due to fines or damages for breach of contract, for late or non-completion of orders, or for any penalties of whatever nature; or
 - v) "Extra Expense" resulting from any lease, license or order that is suspended, lapsed or cancelled.
- c) Any salvage value of substitute or temporary equipment or property remaining after resumption of normal operations will be taken into consideration in the adjustment of any loss.

Inspection and Approval Costs

- a) This form insures the direct cost of inspections and regulatory approvals that are required as a direct result of an "Accident" to repair, rebuild or reconstruct insured property in accordance with the Basis of Settlement clause contained in this form.
- b) This supplementary coverage does not insure:
 - i) fines or penalties;
 - ii) costs or expenses for any testing, monitoring, evaluating or assessing or in any way respond to the effects of "Hazardous Substances" or ammonia;
 - iii) any increase in the cost of repair or replacement of insured property occasioned by a restriction or prohibition in any by-law, regulation, ordinance or law; or
 - iv) increased costs due to loss of market, loss of use or occupancy that may result from delays in obtaining or receiving required inspections or approvals.

Newly Acquired Location

- a) This form insures loss of or damage to insured property caused directly by an "Accident" at any location that is:
 - i) acquired by the Insured after the beginning of the current policy period;
 - ii) owned, leased, occupied or controlled by the Insured; and
 - iii) within the "Territorial Limits".
- b) For the purposes of any other supplementary coverage insured by this form, such newly acquired location is deemed "Premises".
- c) This coverage will cease on the earliest of:
 - i) 90 days from the date of acquisition of such property;
 - ii) the date values for such property are reported to the Insurer; or
 - iii) the expiration date of this policy.
- d) Premium for coverage on newly acquired property is payable from the date of the acquisition of such property.

Stock Spoilage

- a) This form insures damage to "Perishable Goods", including its packaging due to "Spoilage" caused directly by change of temperature, humidity or pressure resulting:
 - i) solely from an "Accident" at the "Premises";
 - ii) from interruption to the supply of "Utility Services" to the "Premises" caused by an "Accident" to equipment of a "Utility Property" provided such equipment is:
 - (1) not owned nor operated by the Insured;
 - (2) of a type which satisfies the definition of "Object";
 - (3) used to supply "Utility Services" to the "Premises"; and
 - (4) located within the number of kilometres as shown on the "Policy Declarations" from the "Premises".

- b) The Insurer will pay, subject to the limit of insurance for this coverage:
 - i) if the "Perishable Goods" are replaced by the Insured, the actual cost incurred by the Insured;
 - ii) if the "Perishable Goods" are not replaced, the actual cash value of the property.

Special Conditions

22. Basis of Valuation

As referred to in this form:

- a) Actual Cash Value: Various factors are considered in the determination of actual cash value and include, but are not be limited to, replacement cost less any depreciation and market value. In determining depreciation, consideration is given to the condition of the property immediately before the damage, the resale value, the normal life expectancy of the property and obsolescence.
- b) Replacement Cost means the cost of replacing, repairing, constructing or reconstructing (whichever is the least) the property on the same site with property of like kind and quality without deduction for depreciation.
- c) Replacement includes repair, construction or reconstruction with new or used property of like kind and quality.

23. Basis of Settlement

If no more specific conditions have been set out in this form, the basis of settlement will apply as follows:

- a) The Insurer will pay for loss of or damage to insured property as follows:
 - i) on business records, including "Media" and "Data" the cost of blank material plus the cost of transcription from duplicates or from originals;
 - ii) on all other insured property, the lesser of the cost at the time of the "Accident" to:
 - (1) repair; or
 - (2) replace with similar property of like kind, capacity, size, quality and function.
- b) The Insurer will not pay for:
 - i) cost of repairing any part or parts of an "Object" which is greater than the cost of repairing or replacing the entire "Object";
 - ii) more than the cost for the Insured to replace the property with other property of like kind, capacity, size, quality and function
 - iii) more than the cost for the Insured to replace the damaged property at the same site; nor
 - iv) loss or damage to insured property which is useless or obsolete to the Insured.
- c) If the Insured does not repair or replace the damaged property within 24 months after the date of the "Accident" then the Insurer will only pay for the actual cash value of the damaged property.

24. Deductible Clause

In any "One Accident" the Insurer is liable for the amount by which the loss or damage caused by an "Accident" exceeds the amount of the deductible shown on the "Policy Declarations".

If two or more "objects" are involved in "One Accident", the total amount to be deducted will be the largest deductible amount shown for any of said "objects".

25. Disputed Loss Agreement

- a) When both a commercial property insurance policy and this equipment breakdown insurance policy:
 - i) are in effect and
 - ii) loss of or damage to insured property is insured by both policies and
 - iii) a dispute arises between the insurers as to which insurer is liable or as to the amount of the loss to be paid, if any, by each insurer under its own policies, then the Agreement Respecting Disputed Losses Between Property Insurance and Boiler & Machinery Insurance Policies of the Insurance Bureau of Canada (IBC) will apply, provided the commercial property insurer(s) are signatories to the Agreement, or have agreed in writing to be bound by its contents.
- b) If the Agreement Respecting Disputed Losses Between Property Insurance and Boiler & Machinery Insurance Policies applies, then the Agreement supersedes and replaces any master or individual insurers Joint Loss Agreement previously issued.

26. Mortgage Interest

- a) If a Mortgagee is named in the policy for any covered "Premises", any loss to the property at the "Premises" will be paid jointly to the Insured and the Mortgagee as their interests may appear.
- b) While the Insurer has the right to terminate the policy, if a Mortgagee is named, the Insurer will also mail a copy of the notice of termination to the Mortgagee, at the address shown for the Mortgagee on the "Policy Declarations", in accordance with the Termination condition contained in the Policy Conditions forming part of this policy.
- c) Suspension of coverage on any "Object", in accordance with the Suspension condition, will suspend all coverage including the Mortgagee's interest. The Insurer will provide the Mortgagee with a copy of the suspension notice at the address shown for the Mortgagee on the "Policy Declarations".

27. Notice of Accident and Adjustment

In the event of an "Accident" that may be covered under this form and in addition to the requirements stated in the Policy Conditions Form, Statutory Condition 8 – Who May Give Notice and Proof, for all provinces and territories other than the Province of Quebec and General Condition 6 – Notice of Loss and Loss Information, for the Province of Quebec, the Insured will:

- a) give notice to the Insurer or any of its authorized agents as soon as possible. Any delay in notifying the Insurer may affect the amount of loss payable under the policy;
- b) provide the Insurer with reasonable time and opportunity to examine the property and the "Premises" of the Insured before repairs are undertaken or physical evidence of the "Accident" is removed, except for protection or salvage of property from further damage;
- c) provide proof of loss to the Insurer in such form as may be required;
- d) render every assistance in facilitating the investigation and adjustment of any claim, submitting to examination under oath and interrogation by any representative of the Insurer; and
- e) not incur any expense, other than at the Insured's own cost, except as otherwise expressly permitted in this policy.

28. Suspension

Upon the discovery of an "Object" in or exposed to an unsafe, deteriorated or dangerous condition, any representative of the Insurer may immediately suspend insurance against loss due to an "Accident" to said "Object" by written notice mailed or delivered to the Insured at the address of the Insured, or at the location of the "Object". Insurance so suspended may be reinstated by the Insurer, by written notice given to the Insured. The Insured will be allowed the unearned portion of the premium paid for such suspended insurance, prorated for the period of suspension.

29. Reinstatement

Loss under any item of this insurance will not reduce the applicable limit of insurance.

Definitions

Wherever used in this form and its conditions and endorsements attached to this policy.

"Accident"

- a) means a sudden and unforeseen and unexpected physical breakdown to the "Object", or any part of the "Object", which necessitates repair or replacement of the "Object" or any part of the "Object", provided the "Object" has been completely installed, tested, and contractually accepted by the Insured. However, accident does not mean nor include:
 - i) depletion, deterioration, corrosion, or erosion of material;
 - ii) wear and tear;
 - iii) the cracking of any part of any turbine exposed to hot gases or to the products of combustion;
 - iv) leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
 - v) the functioning of any safety device or protective device;
 - vi) the breakdown of any structure or foundation supporting the "Object" or any part of the "Object";
 - vii) the breakdown of an "Object" while undergoing testing whether electrical, hydrostatic, pneumatic, gas pressure or performance test; or
 - viii) impact by vehicle
- b) Subject to Exclusion 18. War, invasion, act of foreign enemy, any "Accident" arising out of strike, riot, civil commotion, acts of sabotage, vandalism or malicious acts will also be considered accidental within the terms of the definition of "Accident" a), except if coverage is provided by any other insurance in effect at the time of the loss or damage.

"Clean Up"

means the removal, containment, treatment, decontamination, detoxification, stabilization, neutralization or remediation of "pollutants", "Fungi" and "spores, including testing which is integral to the aforementioned processes.

"Data"

means representations of information or concepts, in electronic, digital, or binary form.

"Extra Expense"

means the necessary additional cost to conduct the Insured's business over and above the cost that normally would have been incurred to conduct the business during the same period had no insured loss occurred. This additional cost will include the expense of obtaining and using other property or facilities of other concerns, or other similar necessary emergency expenses.

"Fungi"

includes, but is not limited to:

- a) any form or type of mould, yeast, mushroom or mildew, whether or not allergenic, pathogenic or toxigenic; and
- b) any substance, vapour or gas produced by or emitted or arising from any "Fungi" or "Spores" or resultant allergens, mycotoxins or pathogens.

"Hazardous Substances"

means:

- a) any "Pollutant", contaminant or other substance, other than ammonia as insured under IV.A.1. Ammonia Contamination, which has been declared to be hazardous to health or the environment by a government agency;
- b) any "Fungi" or "Spores".

"Media"

means:

- a) any material on which data is recorded or stored, and
- b) program and/or instruction vehicles used in the Insured's data processing operations.

"Object"

means any equipment or apparatus described below, subject to the exclusions specified herein, only while the object is located on the "Premises" of the insured specified on the "Policy Declarations" and is in use or connected ready for use any:

a)

- i) ASME (American Society of Mechanical Engineers) approved Boiler or pressure vessels which are normally subject to vacuum or internal pressure other than static pressure of contents including:
 - (1) boiler;
 - (2) condensate return tank;
 - (3) fired pressure vessel;
 - (4) fibreglass reinforced plastic vessel, or metal unfired vessels,
 - (5) refrigeration or air conditioning vessels and piping; or
 - (6) metal piping and its accessories including:
 - (a) feed water piping between any boiler and its feed pumps or injectors;
 - (b) boiler condensate return piping;
 - (c) chilled water piping connected to and forming part of a refrigeration or air conditioning system;
 - (d) arrangement of piping used in conjunction with hot water heating system, together with valves, radiators and fittings connected to such system, provided such systems are not encased or requiring excavation;
 - (e) any unfired pressure vessels which is used for the storage of gas or liquid and which is periodically filled, moved, emptied and refilled in the course of its normal service, will be considered as connected ready for use within the terms of the policy;
 - (f) mechanical or electrical equipment mounted on or forming part thereof used solely for the purposes of monitoring or controlling such object.
- ii) Mechanical, electrical machine or apparatus which generates, transmits or utilizes mechanical or electrical power including electronic equipment meaning;
 - (1) any data processing, calculating or computing equipment, or any electronic machine, device or instrument;
 - (2) any x-ray machine, magnetic resonance imaging (MRI), computed tomography (CT scan), electronic microscope, laser, particle accelerator, beta gauge, spectrograph including equipment used for research, diagnostic, treatment, experimental medical or scientific purposes or any equipment or apparatus utilizing radio-active materials: or
 - (3) any equipment used for the generation, control, transmission, reception, reproduction, playback or any other use of television, radio, or telecommunications signals.
- b) "Objects" described in a) i) and a) ii) do not mean or include any:
 - i) refractory or insulating material, non-metallic lining or covering, boiler setting, or any part of a boiler or fired pressure vessel which does not contain steam, water or other heat transfer medium;
 - ii) oven, stove, furnace, incinerator or kiln but not excluding any electrical or mechanical device mounted on or forming part of, and used solely for the purpose of controlling or operating such equipment;
 - iii) sewer, sprinkler system, domestic water supply, or waste disposal piping;
 - iv) buried piping which is not contained within a duct, tunnel or raceway;
 - v) part of a vehicle, aircraft, structure or floating vessel;
 - vi) elevator or any part of an elevator, escalator, conveyor, crane, hoist, power shovel, dragline or excavator, but not excluding any electrical or mechanical device mounted on or forming part of, and used solely for the purpose of controlling or operating such equipment; or
 - vii) electrical trailing cable, induction furnace coil or electrical equipment beyond the secondary bus of an arc furnace transformer;

"One Accident"

means all resultant or concomitant "accident(s)" whether to one "Object" or more than one "Object" or part of an "Object".

"Perishable Goods"

means any insured property subject to deterioration or impairment as a result of a change of conditions, including but not limited to temperature, humidity or pressure.

"Policy Declarations"

means the policy declarations applicable to this policy for the current policy period, including any supplementary pages or schedules.

"Pollutant"

means any solid, liquid, gaseous or thermal irritant or contaminant, including odour, vapour, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

"Premises"

means:

- a) the entire area within the property lines at the location(s) described on the "Policy Declarations";
- b) areas under adjoining sidewalks and driveways.

"Spoilage"

means any detrimental change in state. This includes but is not limited to thawing of frozen goods, warming of refrigerated goods, freezing of fresh goods, solidification of liquid or molten material and chemical reactions to material in process.

"Spores"

includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any "Fungi".

"Surface Water"

means water or natural precipitation temporarily diffused over the surface of the ground.

"Territorial Limits"

means Canada and the continental United States of America.

"Terrorism"

means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public.

"Utility Property"

means communication equipment, satellite receivers, generating plants, transformer stations, switching stations, sub-stations, transformers, pumping stations, sewerage or other apparatus that supplies "Utility Services" to the "Premises".

"Utility Services"

means communications, electricity, gas, refrigeration, steam, water or outgoing sewerage service delivered to the "Premises" through the use of "Utility Property".

Business Income Actual Loss Sustained Equipment Breakdown

Indemnity Agreement

The Insurer will indemnify the Insured for the actual loss of "Business Income" sustained by the Insured directly resulting from the necessary interruption of the "Business" caused by the destruction of or damage to building(s), structure(s), machinery, equipment or stock belonging to:

- a) the Insured;
- b) others for which the Insured is obligated to insure or for which the Insured is legally liable,

and such destruction or damage is directly caused by an "accident" to an "object" occurring during the policy period at the "premises".

Measure of Recovery

30. Coverage

Recovery under this form is limited to the actual loss of "Business Income" sustained by the Insured during the "Indemnity Period" due to:

- a) Reduction of "Revenue", being the amount obtained by multiplying the "Revenue Shortfall" by the "Business Income Percentage"; and
- b) Extra expense, being the necessary additional cost to conduct the "Business" over and above the cost that normally would have been incurred during the same period had no "accident" occurred. This additional cost will include:
 - i) the expense of obtaining and using other property or facilities of other concerns or other similar necessary emergency expenses;
 - ii) the expense of obtaining property for temporary use that is necessarily required for the conduct of the Insured's "Business".
- c) The increase in actual loss of "Business Income" resulting from the enforcement of any by-law, regulation, ordinance or law which:
 - i) regulates zoning or the demolition, repair or construction of damaged buildings or structures; and
- d) is in force at the time of the "accident".

less the amount of those expenses that do not necessarily continue during the "Indemnity Period". Any of the Insured's ordinary "Business" expenses, including "Ordinary Payroll Expenses" will be considered necessary if:

- a) such expenses would have been covered by the Insured's "Business Income" before the loss, and
- b) such expenses are required so that the Insured's "Business" can return to operations with the same quality of service as before the loss.

31. Exclusions

a) In addition to the terms, conditions, exclusions and limitations of the Equipment Breakdown Form that insures the direct physical damage to property as described in Indemnity Agreement, at the "premises", the Insurer is not liable for any loss of "Business Income" or extra expense:

Idle period

For any time during which "Business" would not or could not have been carried on if the "accident" had not occurred;

Due diligence and dispatch

Resulting from the failure of the Insured to use due diligence and dispatch and all reasonable means in order to resume "Business";

Fines and damages

Due to fines or damages for:

- i) breach of contract;
- ii) late or non completed orders; or
- iii) penalties of any kind;

except as provided in Supplementary Coverages;

Cancellation of contract

Due to the suspension, lapse or cancellation of a contract following an "accident" extending beyond the time "Business" could have resumed if the contract had not lapsed, been suspended or cancelled.

By-laws and zoning

Resulting from the enforcement of any by-law, regulation, ordinance or law that:

- i) could have been enforced in absence of an "accident"; or
- ii) prohibits the Insured from rebuilding or repairing on the same site or an adjacent site or prohibits continuance of like occupancy;

b) Terrorism

The Insurer is not liable for loss of "Business Income" or extra expense incurred resulting from loss or damage caused directly or indirectly, in whole or in part, by "terrorism" or by any activity or decision of a government agency or other entity to prevent, respond to or terminate "terrorism". This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

Supplementary Coverages

32. Group One

The limit of insurance applicable to loss, costs or expenses covered by any or all coverages described in Group One is the blanket limit shown on the "Policy Declarations". The blanket limit of insurance is in addition to amounts payable under Measure of Recovery.

Accountants' Fees

This form insures the reasonable charges payable by the Insured to their professional accountants for producing particulars or details or other proofs, information or evidence as may be required by the Insurer for the purpose of investigating or verifying any claim under this form and reporting that such particulars or details are in accordance with the Insured's accounting records. There is no coverage for fees incurred for accounting services that are required in the normal course of the Insured's "Business".

Fines and Penalties

This form insures the Insured's legal liability for fines, damages or penalties due to breach of contract for late or non-completion of orders, if such breach of contract is a consequence of an "accident" that occurs at the "premises".

Leasehold Interest

- a) This form insures additional leasing costs incurred by the Insured if, as a result of an "accident", the landlord terminates the "premises" lease in accordance with the conditions of that lease.
- b) Recovery is limited to the difference between current leasing costs at the "premises" and higher leasing costs at another location that are actually incurred by the Insured. There is no coverage for additional leasing costs that result from the Insured exercising an option to cancel the "premises" lease.

Newly Acquired Locations

- a) This form insures the actual loss of "Business Income" sustained by the Insured during the "Indemnity Period" resulting from the necessary interruption of the Insured's business activities occurring at any location that is:
 - i) acquired by the Insured after the beginning of the current policy period,
 - ii) owned, leased, occupied or controlled by the Insured, and
 - iii) within the "territorial limits",

if the interruption is caused directly by the occurrence of an "accident" at such newly acquired location.

-) This coverage will cease on the earliest of:
 - i) 90 days from the date of acquisition of such location;
 - ii) the date such location is reported to the Insurer; or
 - iii) the expiration date of this policy.
- c) Premium for this coverage is payable from the date of the acquisition of such newly acquired location.

33. Group Two

Coverages listed in Group Two are subject to the limit of insurance shown on the "Policy Declarations" for the particular coverage described. The limit of insurance for each coverage in Group Two is in addition to any other limit of insurance applicable under this form.

Contingent Business Interruption

This form insures the actual loss of "Business Income" sustained by the Insured during the "Indemnity Period" resulting from the necessary interruption of the "Business" occurring at the "premises" if the interruption is caused by direct physical damage caused by an "accident" to an "object" occurring at a "Contributing Business" located within the "territorial limits" during the policy period.

Damage to property of a "Contributing Business" will be deemed to be loss resulting from damage at the "premises".

Internet Service Provider

- a) This form insures the actual loss of "Business Income" sustained by the Insured during the "Indemnity Period" due to the necessary interruption of or interference with the "Business" at the "premises" during the term of this policy when caused by an "accident" to the electronic data processing equipment owned by a provider of internet services to the Insured.
- b) The Insurer will not be liable for any loss of "Business Income":
 - i) during the first 24 consecutive hours of such "accident";
 - ii) if the loss is due to fines or penalties of whatever nature.

Utilities Service Interruption

- a) This form insures the actual loss of "Business Income" sustained by the Insured during the "Indemnity Period" as a result of damage to or destruction of "Utility Property" located within the number of kilometres as shown on the "Policy Declarations" from the "premises", provided such damage or destruction is caused directly by an "accident" to equipment of a "Utility Property". However, such equipment of the "Utility Property" must:
 - i) not be owned nor operated by the Insured;
 - ii) be of a type which satisfies the definition of "object"; and
 - iii) be used to supply "Utility Services" to the "premises".
- b) There is no coverage for loss of "Business Income":
 - i) due to the interruption of "Utility Services" for a duration of less than 24 consecutive hours;
 - ii) if the interruption of "Utility Services" is caused by the failure of the Insured to comply with the terms and conditions of any terms or contracts the Insured has for the supply of "Utility Services".

34. Group Three

Coverages listed in Group Three are subject to the time or distance limitations.

Mortgage Rate Guarantee

- a) This form insures additional mortgage costs incurred by the Insured, if as the result of an "accident" to an insured building(s), the Insured is required to close an existing mortgage, requiring a new mortgage at a higher interest rate.
- b) Monthly payments will be made for the difference in cost of the outstanding mortgage balance, between the current mortgage rate on the date of the loss and the new higher mortgage rate.
- c) Coverage ceases at the earliest of:
 - i) expiry of the mortgage term that was in force at the time of loss;
 - ii) the termination of the Insured's interest; or
 - iii) 60 months from the date of loss.

Ordinary Payroll Expenses

At the option of the Insured, the Insurer will be liable for "Ordinary Payroll Expenses" incurred by the Insured which must necessarily continue after an "accident". Coverage is limited to the shorter of:

- a) the time period shown on the "Policy Declarations"; or
- b) the "Indemnity Period".

Restricted Access

This form insures the actual loss of "Business Income" sustained by the Insured caused by the interruption of the "Business" at the "premises" when ingress to or egress from the "premises" is restricted in whole or in part due to damage to property of others located in the vicinity of the "premises" and such damage is directly caused by an insurable "accident".

This coverage is limited to the time period shown on the "Policy Declarations".

Special Conditions

Alternate Trading

If, during the "Indemnity Period", goods are sold or services are rendered for the benefit of the "Business" elsewhere than at the "premises" by or on behalf of the Insured, the money paid or payable in respect of such sales or service will be brought into account in arriving at the "Revenue" during the "Indemnity Period".

Commencement of Liability

The commencement of the Insurer's liability will be the latest of:

- a) the time of the "accident"; or
- b) 24 hours before the notice of "accident" is received.

Upon receipt of satisfactory evidence from the Insured that a delay in reporting has not prejudiced the Insurer in any way, this clause will be waived.

Multiple Locations or Divisions

If the Insured operates multiple locations or divisions that contribute to the "Revenue" of the "Business", calculation of "Revenue Shortfall" will be based on the operations of the "Business" as a whole and not strictly on the "Revenue Shortfall" of the location or division that sustains a loss.

Obligation to Minimize Loss

In the event of an "accident" in consequence of which a claim is or may be made under this form, the Insured will cooperate with the Insurer to do all things that are reasonably practicable to minimize interruption of or interference with the "Business" in order to avoid or diminish the loss payable.

Waiting Period Deductible

If a waiting period is shown on the "Policy Declarations", the "Indemnity Period" will not begin until the end of such specified waiting period.

Definitions

Whenever used in this form and its conditions and endorsements attached to this policy:

"Accident"

means

- a) a sudden and unforeseen and unexpected physical breakdown to the "Object", or any part of the "Object", which necessitates repair or replacement of the "Object" or any part of the "Object", provided the "Object" has been completely installed, tested, and contractually accepted by the Insured. However, accident does not mean nor include:
 - i) depletion, deterioration, corrosion, or erosion of material;
 - ii) wear and tear;
 - iii) the cracking of any part of any turbine exposed to hot gases or to the products of combustion;
 - iv) leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
 - the functioning of any safety device or protective device;
 - vi) the breakdown of any structure or foundation supporting the "Object" or any part of the "Object";
 - vii) the breakdown of an "Object" while undergoing testing whether electrical, hydrostatic, pneumatic, gas pressure or performance test; or
 - viii) impact by vehicle
- b) Subject to Exclusion 18. War, invasion, act of foreign enemy, any "Accident" arising out of strike, riot, civil commotion, acts of sabotage, vandalism or malicious acts will also be considered accidental within the terms of the definition of "Accident" a), except if coverage is provided by any other insurance in effect at the time of the loss or damage.

"Business"

means the operations of the Insured as shown on the "Policy Declarations".

"Business Income"

means the amount by which:

- a) the sum of:
 - i) the "Revenue", plus
 - ii) the amounts of closing stock and work in progress exceeds
- b) the sum of:
 - i) the amounts of opening stock and work in progress, plus
 - ii) the amount of the "Variable Operating Expenses".

"Business Income Percentage"

means the percentage obtained by dividing the "Business Income" by the "Revenue" generated in the financial year immediately prior to the date of the "accident". Adjustments will be made:

- a) as may be necessary to provide for the trend of the "Business"; and
- b) for variations in the "Business" or other circumstances which would have affected the "Business Income" had the "accident" not occurred, so that the adjusted figures will represent, as nearly as reasonably practicable, the results which, but for the "accident", would have been obtained during the comparable period after the "accident".

"Contributing Business"

is an enterprise which is not owned, rented or controlled in whole or in part by the Insured, and:

- a) provides products, materials or services to the Insured or anyone else on the Insured's behalf;
- b) receives products, materials or services that the Insured produces or sells; or
- c) is in the vicinity of the "premises" and which attracts "Revenue".

"Contributing Business" does not mean an enterprise that, directly or indirectly, provides to or receives from the Insured "Utility Services".

"Expected Revenue"

means the "Revenue" in the financial year immediately prior to the date of the "accident" during the period that corresponding with the "Indemnity Period". This "Revenue" will be adjusted to represent as closely as possible the results which, but for the "accident", would have been obtained during the comparable period after the "accident". Adjustments will be made:

- a) as may be necessary to provide for the trend of the "Business"; and
- b) for variations in the "Business" or other circumstances which would have affected the "Business Income" had the "accident" not occurred, so that the adjusted figures will represent, as nearly as reasonably practicable, the results which, but for the "accident",
- c) would have been obtained during the comparable period after the "accident".

"Indemnity Period"

means the period beginning with the commencement of the Insurer's liability as described in Special Conditions, Commencement of Liability and ending not later than the number of months shown on the "Policy Declarations", during which the results of the "Business" has been affected in consequence of the "accident".

"Ordinary Payroll Expenses"

means the entire payroll expense for all employees of the Insured, other than:

- a) officers, executives, department managers;
- b) employees under contract; and
- c) other important employees whose services would not be dispensed with in the event of an "accident"

"Revenue"

means the money paid or payable to the Insured for:

- a) goods sold and delivered and for services rendered in course of the "Business" after allowing for returns and discounts; and
- b) gross rental income for real estate leased or rented to others.

"Revenue Shortfall"

means the amount by which the "Revenue" during the "Indemnity Period" falls short of "Expected Revenue".

"Utility Property"

means communication equipment, satellite receivers, generating plants, transformer stations, switching stations, sub-stations, transformers, pumping stations, sewerage or other apparatus that supply "Utility Services" to the "premises".

"Utility Services"

means communications, electricity, gas, refrigeration, steam, water or outgoing sewerage service delivered to the "premises" through the use of "Utility Property".

"Variable Operating Expenses"

means:

- a) all purchases (less discounts received);
- b) packing materials;
- c) delivery and freight (other than by own vehicles); and
- d) any items shown on the "Policy Declarations" as Additional Variable Operating Expenses

Common Conditions

The following conditions apply to the Equipment Breakdown form attached to this policy.

35. Coinsurance

This condition applies separately to each item for which a coinsurance percentage is shown on the "Policy Declarations" and only when the amount of loss or damage to each item exceeds \$50,000.

Business Income Form

If the coinsurance percentage shown on the "Policy Declarations" applies to a business income form, the following coinsurance

condition will apply:

The Insurer will not be liable for a greater proportion of any loss than the limit of insurance shown on the "Policy Declarations" bears to the coinsurance percentage shown of the amount produced by multiplying either the "annual revenue" or a proportionately increased multiple thereof (where the maximum "indemnity period" exceeds twelve (12) months) by the "business income percentage".

Rental Income Form

If the coinsurance percentage shown on the "Policy Declarations" applies to a rental income form, the following coinsurance condition will apply:

The Insurer will not be liable for a greater proportion of any loss than the limit of insurance shown on the "Policy Declarations" bears to the coinsurance percentage shown of the "annual rental Income" or a proportionately increased multiple thereof where the maximum "indemnity period" exceeds twelve (12) months.

Other Insurance Form

If the coinsurance percentage shown on the "Policy Declarations" applies to any other insurance coverage, the following coinsurance condition will apply:

The Insured will maintain insurance for at least the amount produced by multiplying the value of the insured property by the coinsurance percentage shown on the "Policy Declarations". Otherwise, the Insured will be entitled to recover only the portion of any loss that the limit of insurance in force at the time of loss bears to the limit of insurance required to be maintained by this condition.

36. Cooperation

The Insured will cooperate with the Insurer in the investigation and settlement of all claims.

37. Examination of Business Records

The Insurer or its authorized representatives have the right to examine the Insured's business records as they relate to this insurance at any time during the policy period and up to 3 years afterwards.

This condition will not restrict the Insurer's rights as they relate to claims presented under this policy.

38. Intentional Fault

The Insurer is never liable to compensate for injury resulting from the Insured's intentional fault.

Where there is more than one Insured, the obligation of coverage remains in respect of those Insureds who have not committed an intentional fault.

Where the Insurer is liable for injury caused by a person for whose acts the Insured is liable, the obligation of coverage subsists regardless of the nature or gravity of that person's fault.

39. Multiple Deductibles

If a claim is insured by this Policy under more than one coverage form and such coverage forms are subject to this conditions form, the following deductible hierarchy will apply:

a) if the coverage forms involved in one occurrence are property forms, then regardless of the number of property forms involved in the loss only one deductible amount will be applied to the insured loss and the deductible amount will be the deductible amount that is the highest of the property forms applicable.

Equipment Breakdown Coverage

- b) if the coverage forms involved in one occurrence are crime forms, then regardless of the number of crime forms involved in the loss only one deductible amount will be applied to the insured loss and the deductible amount will be the deductible amount that is the highest of the crime forms applicable.
- c) if the coverage forms involved in one occurrence are equipment breakdown forms, then each applicable deductible will be applied to the insured loss.
- d) if the coverage forms involved in one occurrence are property forms and equipment breakdown forms, then:
 - i) if stock spoilage coverage is involved in the insured loss, any deductible applicable to stock spoilage coverage will be applied;
 - ii) if other property forms and equipment breakdown forms are involved in the insured loss, only the highest deductible amount will be applied to the insured loss that is not subject to stock spoilage coverage.
- e) if the coverage forms involved in one occurrence are property forms and crime forms, then regardless of the number of forms involved in the loss only one deductible amount will be applied to the insured loss and the deductible amount will be the deductible amount that is the highest of the property and crime forms applicable.
- f) if the coverage forms involved in one occurrence are property forms, crime forms and equipment breakdown forms, then:
 - i) if stock spoilage coverage is involved in the insured loss, any deductible applicable to stock spoilage coverage will be applied;
 - ii) if other property forms, crime forms and equipment breakdown forms are involved in the insured loss, only the highest deductible amount will be applied to the insured loss that is not subject to stock spoilage coverage.

This condition does not apply to any waiting period deductible. If a deductible for physical damage and a business income or rental income waiting period deductible apply to one occurrence, then these deductibles will be applied separately.

40. No Benefit to Third Party Bailee

This insurance will not directly or indirectly benefit any third party bailee.

41. Notice to Police

The Insured will give immediate notice to the police when loss is due or suspected to be due to any criminal act.

42. Other Insurance

When other collectible insurance is available to the Insured for loss or damage covered by this policy, indemnity can be claimed from the insurer or insurers of the Insured's choice. Except in respect of specified insurance which constitutes primary insurance, each insurer is liable only for its rateable proportion of the loss or damage.

43. Subrogation

- a) Unless otherwise provided, the Insurer is subrogated to the rights of the Insured against the persons responsible for an insured loss, up to the amount of indemnity paid or liability assumed under this policy.
- b) All rights of subrogation are waived against:
 - i) any corporation, firm, individual or other interest with respect to which insurance is provided by this policy; or
 - ii) any person who is a member of the Insured's household.
- c) Any release from liability entered into by the Insured prior to loss will not affect the right of the Insured to recover.
- d) Where the net amount recovered, after deducting the costs of recovery, is not sufficient to provide a complete indemnity for the loss or damage suffered, that amount will be divided between the Insurer and the Insured in the proportion in which the loss or damage has been borne by them respectively.
- e) When the interest of an Insured in any recovery is limited to the amount provided under a deductible or co-insurance clause, the Insurer has control of the action.
- f) When the interest of an Insured in any recovery exceeds that referred to in 9. e) and the Insured and the Insurer cannot agree as to:
 - i) the solicitors to be instructed to bring the action in the name of the Insured;
 - ii) the conduct and carriage of the action or any related matters;
 - iii) any offer of settlement or the apportionment of an offer of settlement, whether an action has been commenced or not;
 - iv) the acceptance or the apportionment of any money paid into Court;
 - v) the apportionment of costs; or
 - vi) the launching or prosecution of an appeal;
- g) either party may apply to the Court for the determination of the matters in question, and the Court may make any order it considers reasonable having regard to the interests of the Insured and the Insurer in any recovery in the action or proposed action or in any offer of settlement.
- h) On an application under 9. f) the only parties entitled to notice and to be heard on the application are the Insured and the Insurer, and no material or evidence used or taken on the application is admissible on the trial of an action brought by or against the Insured or the
- i) A settlement or release given before or after an action is brought does not bar the rights of the Insured or the Insurer unless they have concurred in the settlement or release.

44. Third Party Property

In the event of any loss or damage to insured property belonging to others, the Insurer may settle the claim for such loss or damage with the owners of such property.

Mortgage Clause

The following is only applicable where the interest of the Mortgagee is on Building(s) and does not apply to any other type of property insured under this policy. This condition only applies to those mortgagees who are specifically listed on the "Policy Declarations" as loss payees.

It is hereby provided and agreed that:

1. Breach of Contract by Mortgagor, Owner or Occupant

This insurance and every documented renewal thereof - as to the interest of the mortgagee only therein - is and will be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy or non-occupancy, or the occupation of the property for purposes more hazardous than specified in the description of the risk;

- a) **Provided always** that, in the Province of Quebec, the Mortgagee will promptly notify the Insurer (if known) of any change that increases the risks stipulated in the policy and that results from events within his control if it is likely to materially influence an insurer in setting the rate of the premium, appraising the risk or deciding to continue to insure it; and that every increase of risk (not permitted by the policy) will be paid for by the Mortgagee on reasonable demand from the date such risk existed, according to the established scale of rates for the acceptance of such increased risk, during the continuance of this insurance.
- b) **Provided always** that, in all provinces and territories other than the Province of Quebec, the Mortgagee will promptly notify the Insurer (if known) of any vacancy or non-occupancy extending beyond 30 consecutive days, or of any transfer of interest or increased hazard that has come to their knowledge; and that every increase of hazard (not permitted by the policy) will be paid for by the Mortgagee on reasonable demand from the date such hazard existed, according to the established scale of rates for the acceptance of such increased hazard, during the continuance of this insurance.

2. Rights of Subrogation

Whenever the Insurer pays the Mortgagee any loss award under this policy and claims that - as to the Mortgagor or Owner - no liability therefore existed, it will be legally subrogated to all rights of the Mortgagee against the Insured; but any subrogation will be limited to the amount of such loss payment and will be subordinate and subject to the basic right of the Mortgagee to recover the full amount of its mortgage equity in priority to the Insurer; or the Insurer may at its option pay the Mortgagee all amounts due or to become due under the mortgage or on the security thereof, and will thereupon receive a full assignment and transfer of the mortgage together with all securities held as collateral to the mortgage debt.

3. Other Insurance

If there is any other valid and collectible insurance upon the property with loss payable to the Mortgagee - at law or in equity - then any amount payable under that other insurance will be taken into account in determining the amount payable to the Mortgagee.

4. Who May Give Proof of Loss

In the absence of the Insured, or the inability, refusal or neglect of the Insured to give notice of loss or to deliver the required Proof of Loss under the policy, then the Mortgagee may give the notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.

5. Termination

The term of this mortgage clause coincides with the term of the policy;

- a) Provided always that, in the Province of Quebec, the Insurer reserves the right to cancel the policy as provided by Article 2477 of the Civil Code of Quebec but agrees that the Insurer will neither cancel nor amend the policy to the prejudice of the Mortgagee without 15 days' notice to the Mortgagee by registered letter.
- b) **Provided always** that, in all provinces and territories other than the Province of Quebec, the Insurer reserves the right to cancel the policy in accordance with the provisions of the Termination condition set out in the Statutory Conditions attached to this policy, but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the Mortgagee without the notice stipulated in such Termination condition.

6. Transfer of Title (For the province of Quebec); Foreclosure (For all other provinces and territories)

Should title or ownership to said property become vested in the Mortgagee and/or assigns as owner or purchaser under foreclosure or otherwise, this insurance will continue until expiry or cancellation for the benefit of the said Mortgagee and/or assigns.

Subject to the terms of this mortgage Clause (and these will supersede any policy provisions in conflict therewith but only as to the interest of the mortgagee), loss under this policy is made payable to the Mortgagee.

Equipment Breakdown Coverage

Further, with respect to Equipment Breakdown insurance, if insured under this policy, the Insurer reserves the right to suspend insurance, which will include any insurance applying to the interest of the Mortgagee, on any Object in accordance with the suspension condition of the Equipment Breakdown insurance, and the Insurer agrees to furnish the Mortgagee, a copy of the suspension notice.

STATUTORY CONDITIONS – BRITISH COLUMBIA

(Applicable to British Columbia only. Source: Insurance Act, RSBC 2012, c 1, s. 29)

MISREPRESENTATION

1. If a person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the insurer in order to enable it to judge the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.

PROPERTY OF OTHERS

- 2. The insurer is not liable for loss or damage to property owned by a person other than the insured unless
- a. otherwise specifically stated in the contract, or
- b. the interest of the insured in that property is stated in the contract.

CHANGE OF INTEREST

3. The insurer is liable for loss or damage occurring after an authorized assignment under the Bankruptcy and Insolvency Act (Canada) or a change of title by succession, by operation of law or by death.

MATERIAL CHANGE IN RISK

- 4. 1. The insured must promptly give notice in writing to the insurer or its agent of a change that is
- a. material to the risk, and
- b. within the control and knowledge of the insured.
- 2. If an insurer or its agent is not promptly notified of a change under subparagraph (1) of this condition, the contract is void as to the part affected by the change.
- 3. If an insurer or its agent is notified of a change under subparagraph (1) of this condition, the insurer may
- a. terminate the contract in accordance with Statutory Condition 5, or
- b. notify the insured in writing that, if the insured desires the contract to continue in force, the insured must, within 15 days after receipt of the notice, pay to the insurer an additional premium specified in the notice.
- 4. If the insured fails to pay an additional premium when required to do so under subparagraph (3) (b) of this condition, the contract is terminated at that time and Statutory Condition 5 (2) (a) applies in respect of the unearned portion of the premium.

TERMINATION OF INSURANCE

- 5. 1. The contract may be terminated
- a. by the insurer giving to the insured 15 days' notice of termination by registered mail or 5 days' written notice of termination personally delivered, or
- b. by the insured at any time on request.
- 2. If the contract is terminated by the insurer,
- a. the insurer must refund the excess of premium actually paid by the insured over the prorated premium for the expired time, but in no event may the prorated premium for the expired time be less than any minimum retained premium specified in the contract, and
- b. the refund must accompany the notice unless the premium is subject to adjustment or determination as to amount, in which case the refund must be made as soon as practicable.
- 3. If the contract is terminated by the insured, the insurer must refund as soon as practicable the excess of premium actually paid by the insured over the short rate premium for the expired time specified in the contract, but in no event may the short rate premium for the expired time be less than any minimum retained premium specified in the contract.

4. The 15-day period referred to in subparagraph (1) (a) of this condition starts to run on the day the registered letter or notification of it is delivered to the insured's postal address.

REQUIREMENTS AFTER LOSS

- 6. 1. On the happening of any loss of or damage to insured property, the insured must, if the loss or damage is covered by the contract, in addition to observing the requirements of Statutory Condition 9,
- a. immediately give notice in writing to the insurer,
- b. deliver as soon as practicable to the insurer a proof of loss in respect of the loss or damage to the insured property verified by statutory declaration,
 - i. giving a complete inventory of that property and showing in detail quantities and cost of that property and particulars of the amount of loss claimed,
 - ii. stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the insured knows or believes,
 - iii. stating that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the insured,
 - iv. stating the amount of other insurances and the names of other insurers,
 - v. stating the interest of the insured and of all others in that property with particulars of all liens, encumbrances, and other charges on that property,
 - vi. stating any changes in title, use, occupation, location, possession, or exposure of the property since the contract was issued, and
- vii. stating the place where the insured property was at the time of loss,
- c. if required by the insurer, give a complete inventory of undamaged property showing in detail quantities and cost of that property, and
- d. if required by the insurer and if practicable,
 - i. produce books of account and inventory lists,
 - ii. furnish invoices and other vouchers verified by statutory declaration, and
- iii. furnish a copy of the written portion of any other relevant contract.
- 2. The evidence given, produced, or furnished under subparagraph (1) (c) and (d) of this condition must not be considered proofs of loss within the meaning of Statutory Conditions 12 and 13.

FRAUD

7. Any fraud or willfully false statement in a statutory declaration in relation to the particulars required under Statutory Condition 6 invalidates the claim of the person who made the declaration.

WHO MAY GIVE NOTICE AND PROOF

- 8. Notice of loss under Statutory Condition 6 (1) (a) may be given and the proof of loss under Statutory Condition 6 may be made
- a. by the agent of the insured, if
- a. the insured is absent or unable to give the notice or make the proof, and
- b. the absence or inability is satisfactorily accounted for, or
- b. by a person to whom any part of the insurance money is payable, if the insured refuses to do so or in the circumstances described in clause (a) of this condition.

SALVAGE

9. 1. In the event of loss or damage to insured property, the insured must take all reasonable steps to prevent further loss or damage to that property and to prevent loss or damage to other property insured under the contract, including, if necessary, removing the property to prevent loss or damage or further loss or damage to the property.

2. The insurer must contribute on a prorated basis towards any reasonable and proper expenses in connection with steps taken by the insured under subparagraph (1) of this condition.

ENTRY, CONTROL, ABANDONMENT

- 10. After loss or damage to insured property, the insurer has
- a. an immediate right of access and entry by accredited representatives sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage, and
- b. after the insured has secured the property, a further right of access and entry by accredited representatives sufficient to enable them to appraise or estimate the loss or damage, but
- i. without the insured's consent, the insurer is not entitled to the control or possession of the insured property, and
- ii. without the insurer's consent, there can be no abandonment to it of the insured property.

IN CASE OF DISAGREEMENT

- 1. In the event of disagreement as to the value of the insured property, the value of the property saved, the nature and extent of the repairs or replacements required or, if made, their adequacy, or the amount of the loss or damage, those questions must be determined using the applicable dispute resolution process set out in the Insurance Act, whether or not the insured's right to recover under the contract is disputed, and independently of all other questions.
- 2. There is no right to a dispute resolution process under this condition until
- a. a specific demand is made for it in writing, and
- b. the proof of loss has been delivered to the insurer.

WHEN LOSS PAYABLE

12. Unless the contract provides for a shorter period, the loss is payable within 60 days after the proof of loss is completed in accordance with Statutory Condition 6 and delivered to the insurer.

REPAIR OR REPLACEMENT

- 13. 1. Unless a dispute resolution process has been initiated, the insurer, instead of making payment, may repair, rebuild or replace the insured property lost or damaged, on giving written notice of its intention to do so within 30 days after receiving the proof of loss.
- 2. If the insurer gives notice under subparagraph (1) of this condition, the insurer must begin to repair, rebuild or replace the property within 45 days after receiving the proof of loss, and must proceed with all due diligence to complete the work within a reasonable time.

NOTICE

- 14. 1. Written notice to the insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the insurer in the province.
- 2. Written notice to the insured may be personally delivered at, or sent by registered mail addressed to, the insured's last known address as provided to the insurer by the insured.



PERSONAL PROPERTY INSURANCE POLICY DECLARATION

Amended Declaration effective May 24, 2024

Supersedes any previous declaration bearing the same policy number for this policy period

NAMED INSURED AN	D ADDRESS	BROKER OFFICE					
JOHNSON S VICTORIA BC Telephone: Email:	TREET .ca	INSURANCE SERVICES LTD. # ADMIRALS ROAD VICTORIA BC Telephone: Broker Number:					
Policy Number	Account Number	Policy Period From May 11, 2024 to May 11, 2025 12:01 A.M. All times are local at the Named Insured's postal address as stated herein					
insurance contract. It and limits you have p	Thank you for choosing The Mutual Insurance Company ("Insurance"). Your insurance policy package is your insurance contract. It includes your policy declaration and your policy wordings. Your policy declaration is a summary of the coverage and limits you have purchased. Your policy wordings, including endorsements, exclusions, limitations and conditions, provide you with a detailed explanation of your coverage. These items represent the legal contract of indemnity between you and us.						
Please review the fol covered for in the even		documents to ensure your policy meets your needs and you understand what you're					
- Policy wordings		es and limits (enclosed) r coverages. You can download your copy at com/policy-wordings. You will at the top left of this page.					
emailed documents	please contact your broker Review Council, and co	er. For all other information, including frequently asked questions, concerns/complaints, contact details, please visit com or email talktous@com. If you need to or call 1-844-(929-2637).					
	ow offer enhanced cover	erage for your seasonal residence? Please contact your insurance broker to learn what matters most.					
	on about your policy: age is included in your C	Overland Water Coverage					
All Solid Fuel burning Broker for details.	g units, including but not	limited to stoves or furnaces, must be reported to Insurance. Contact your					
on a prudent basis, in insurance products a by law. This consent	and disclosure of their p nvestigating and paying and and services to them, con	with the consent of all individuals insured under this policy dersonal information for the purposes of communicating with them, underwriting risks claims, detecting and preventing fraud, offering and providing property and casualty inpiling statistics and analyzing business results, and acting as required or authorized mation previously collected by and to personal information which it may disabove.					
→	onlin Ensure what yo	ess your policy wordings ne, anytime. your policy meets your needs, and know ou're covered for in the event of a claim. QR code to view your policy wordings, or visit wawanesa.com/policy-wordings					

This policy contains a clause which may limit the amount payable. Insurance" is **The**

Mutual Insurance Company and is the licensed insurer of this policy.

975

perform sun nformation he laws of	uch services. In addition n Protection Policy and	security practices. In the event the may require it to disclose persona	tect the information in a at a service provider is l	manner that	at is consis foreign juri	tent with its Personal sdiction, it is bound by
	ew our Privacy Policy a actices, please contact u		olicy. If you have any qu 1-844-241-0226.	uestions or	concerns a	bout this policy or our
Named Ins	sured(s): Thoma	s James				
Policy Nur	mber: Ac	count Number: Pol	icy Period: May 11, 20	24 to May	11, 2025 12	2:01 A.M.
-		n was \$2,275.00. Your amended s -\$568.00. Refer to the breakdow	-	\$1,684.00. ⁻	Γhe chang	e in premium for the
Policy Sur	mmary					
Locatior Number		Location Description		Risk Typ	e	Premium per Location
1		Johnson Street, Victoria BC		Condomin	um	\$1,684.00
		F	Premium Subtotal for Pol	licy Level Co	overages	Included
			Tot	al Policy P	remium	\$1,684.00
Location Number	com/policy-wordings	Location Description		Risk	Туре	Residence Type
1		Johnson Street, Victoria BC Condo			minium	
		,		00		Condominium(Apartment Building)
	Information information may affect the cal	culation of your premium. Please review the	e below and report any inaccu			` '
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Year Built Floor the U Dwelling U Number of Building Water Leal Rating Info	Unit is On Use If Families If Stories in the Is Detection System If ormation Information may affect the cal	2008 Primary 1 Culation of your premium. Please review the	Construction Type Residence Type Dwelling Occupied Total Number of Suites Heating type and last u	racies to your l	Oroker. 100% Ceme Condominium Owner Occu Primary Hyd Furnace 20	Building) nt m(Apartment Building) pied ronic Electric Central

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with

Automobile policy with

Insurance

Sewer Claims Count in past 5 Years

Not Applicable

Insurance is provided only where a Premium is shown for the Coverage, subject to all conditions of the policy.

nsurance Coverages //iew your wordings at com/policy-wordings	Amount of Insurance	Deductible	Premium
Comprehensive Condominium Policy - Form 2022 CEO Signature - Form 04 2016			\$734.00
Section I - Property Coverage		\$500	
Coverage C - Personal Property	\$50,000		Included
Coverage D - Loss of Use of Your Unit	\$50,000		Include
Condominium Unit Coverage	\$125,000		Include
Collectively Owned Condominium Property Coverage	\$125,000		Include
Condominium Unit Owner Improvements Coverage	\$50,000		Include
Section II - Personal Liability Protection			
Coverage E - Legal Liability - each occurrence	\$2,000,000		Include
Coverage F - Voluntary Medical Payments - each person	\$5,000		Include
Coverage G - Voluntary Payment for Damage to Property of Others - each occurrence	\$1,000		Include
Inflation Protection Coverage - Section I Property Coverage - Conditions			Include
Remote or Home Office Liability Coverage - Form 3256 05 2023			Include
Single Limit Coverage	\$400,000		Include
Condominium Deductible Coverage- Section I Property Coverage - Additional Coverages Condominium	\$100,000		\$418.0
Condominium Deductible Coverage Earthquake- Section I Property Coverage - Additional Coverages Condominium	\$25,000		\$68.0
Vandalism by Tenant Coverage - Form 3233 04 2021			Include
Water Defence - Limited Sewer Backup Coverage - Form 3114CT 09 2022	Policy Limits	\$500	\$18.0
Short Term Rental Endorsement - Form 3203 06 2020 Coverage Option: Up to and including 180 days within the policy period; refer to the Endorsement Form for the Maximum Rental Term Base Endorsement Deductible Theft and Attempted Theft Deductible		\$500 \$2,500	\$240.0
Water Defence - Overland Water Coverage - Form 3115CT 05 2023	Policy Limits	\$500	\$32.0
Condominium Unit Owners Earthquake Coverage - Form 991C 06 2020			\$174.0
Coverage C - Personal Property	\$50,000	\$7,500	
Coverage D - Loss of Use of Your Unit	\$50,000	\$0	
Condominium Unit Coverage	\$125,000	\$18,750	
Collectively Owned Condominium Property Coverage	\$125,000	\$18,750	
Condominium Unit Owner Improvements Coverage	\$50,000	\$7,500	
		Premium Subtotal	\$1,684.0

Policy Level Coverages View your policy wordings at com/policy-wordings	Amount of Insurance	Deductible	Premium
Identity Fraud Expense Coverage - Form 1054 04 2021 Deductible is per policy period	\$10,000	\$250	Included
Telephone Legal Helpline Service - Form 3238 12 2021			Included
Premiun	n Subtotal for Polic	Level Coverages	Included

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This policy is subject to: Statutory Conditions (British Columbia) - Form SH2 08 2021; CEO Signature page Form PPCEOSIGN .

Policyholder meeting notice:

Policyholders in good standing can attend and vote (in person or by proxy) at meetings of the policyholders of you want to receive notice of these meetings, please visit com/annual-meeting

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THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers
(hereinafter called the Insurer) through approved coverholder
("the Coverholder")

Policy No. Declarations Effective 6-8-2024

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

PURPOSE OF THIS DOCUMENT

Renewal-In return for the agreement of the Insured to pay the premium stated, this insurance Policy is continued in force for the period of insurance indicated. It is renewed subject to the limits of insurance and declarations shown herein. Should coverage wordings, riders or endorsements be attached hereto, they will replace the corresponding previous wordings. Otherwise all terms and conditions remain the same.

THE COVERHOLDER

Insurance Services

Victoria, British Columbia

SUB-AGENT OR SUB-BROKER

Insurance Services

Victoria, British Columbia

NAMED INSURED AND POSTAL ADDRESS

Thomas James

Johnson Street Victoria, British Columbia

LOCATION OF RISK

Johnson Street, Victoria, British Columbia

PERIOD OF INSURANCE

From June 8, 2024 to June 8, 2025

(12:01 a.m. standard time at the Postal Address of the Insured)

FORM OF BUSINESS

Individual

DESCRIPTION OF BUSINESS OPERATIONS

Condo Unit Ownership - Short Term Residential Rental

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

Agreement No.

NEW ANNUAL PREMIUM ▶

\$2,523

ER



PREMIUM PAYABLE (EXCL. APPL. TAXES) >

\$2,523_

THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No. Declarations Effective 2024

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED.

ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER.

THIS POLICY CONTAINS A CLAUSE WHICH MAY LIMIT THE AMOUNT PAYABLE

SUMMARY OF INSURANCE COVERAGE AND ANNUAL PREMIUMS

		MINIMUM
		RETAINED
	ANNUAL	COVERAGE
TYPE OF COVERAGE	PREMIUM	PREMIUM
Property	Incl	Nil
Equipment Breakdown	Incl	\$75
Liability	Incl	Nil
Other	Incl	Nil

The Insured is requested to read this policy, and if incorrect, return it immediately for alteration.

In the event of an occurrence likely to result in a claim under this insurance, immediate notice should be given to the Coverholder whose name and address appears above. All inquiries and disputes are also to be addressed to this Coverholder.

For the purpose of the Insurance Companies Act (Canada), this Canadian Policy was issued in the course of Underwriters' insurance business in Canada.

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SUBSCRIPTION POLICY

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Policy No.	De	clarations		Effe	-2024	
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LIST OF SUBSCRIBIN (SUBJECT TO CONDITIONS IN	AND	SUM(S) INSURED OR		FLAT CHARGE	AUTHORIZED	
THE INSURERS AND COVERAG	GES INSURED	PERCENTAGE(S)	PREMIUM	PREMIUM	REPRESENTATIVE	
Property Underwriters	under Agreement No.	100.0%	\$1,398			
Equipment Breakdow Aviva Insurance Con		100.0%	\$75			
Liability Underwriters	under Agreement No.	100.0%	\$1,050			
Other Underwriters	under Agreement No.	100.0%	Incl			
Total Policy Premium			\$2,523			

April 30, 2024

THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No. Declarations Effective 024

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

SUBSCRIPTION POLICY



IN CONSIDERATION OF THE INSURED having paid or agreed to pay each of the INSURERS named in the List of Subscribing Companies forming part hereof, or to INSURERS whose names are substituted therefor or added thereto by endorsement, hereinafter called "THE INSURERS", the Premium set against its name in the List of Subscribing Companies (attached hereto),

THE INSURERS SEVERALLY AND NOT JOINTLY agree, each for the Sum(s) Insured or Percentage(s) and for the Coverage(s) Insured set against its name in the List of Subscribing Companies, and subject always to the terms and conditions of this Policy, that if a loss occurs for which insurance is provided by this Policy at any time while it is in force, they will indemnify the INSURED against the loss so caused; the liability of each insurer individually for such loss being limited to that proportion of the loss payable according to the terms and conditions of this Policy which the Sum Insured or the amount corresponding to the Percentage set against its name in the List of Subscribing Companies, or such other sum or percentage as may be substituted therefor by endorsement, bears to the total of the sums insured or of the amounts corresponding to the percentages of the sums insured respectively set out against the coverage concerned on the Declarations page(s).

That as regards each item of property insured which is lost or damaged at any time while this Policy is in force by a peril for which insurance is provided by the terms and conditions of this Policy, the liability of each Insurer individually shall be limited to whichever is the least of:

- (a) that proportion of the actual cash value of the property at the time of the loss, destruction or damage which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual Insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this Policy in respect of that property against that peril, or
- (b) that proportion of the interest of THE INSURED in the property which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this policy in respect of that property against that peril, or
- (c) that proportion of the limit of insurance stipulated in respect of the property lost, destroyed or damaged which the amount of the sum insured under this Policy in respect of that property against that peril corresponding to the individual insurer's proportion of the total sum insured for the coverage concerned as appears from the entry set against its name in the List of Subscribing Companies bears to the total sum insured under this Policy in respect of that property against that peril,

Provided however, that where the insurance applies to the property of more than one person or interest THE INSURERS' total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the specified limit or limits of liability.

If this Policy contains a Co-Insurance Clause or a Guaranteed Amount (Stated Amount) Clause, and subject always to the limit of liability of each Insurer corresponding to the percentage of the sum insured by this Policy as set out above, no Insurer shall be liable for a greater proportion of any loss or damage to the property insured, than the sum insured by such Insurer bears to:

- (a) that percentage, stated in the Co-Insurance Clause, of the actual cash value of the said property at the time of loss, or
- (b) the Guaranteed Amount (Stated Amount) of total insurance stated in the Guaranteed Amount (Stated Amount) Clause, as the case may be.

If the insurance under this Policy is divided into two or more items, the foregoing shall apply to each item separately.

Wherever in this Policy, or in any endorsement attached hereto, reference is made to "The Company", "The Insurer", "This Company", "we", "us", or "our", reference shall be deemed to be made to each of the Insurers severally.

This policy is made and accepted subject to the foregoing provisions, and to the other provisions, stipulations and conditions contained herein, which are hereby specially referred to and made a part of this Policy, as well as such other provisions, agreements or conditions as may be endorsed hereon or added hereto.

April 30, 2024

THIS COMMERCIAL INSURANCE POLICY CONSISTS OF THIS (THESE) DECLARATIONS PAGE(S) ALONG WITH THE "GENERAL CONDITIONS" (OR "STATUTORY CONDITIONS"), AS WELL AS ALL COVERAGE WORDINGS, RIDERS OR ENDORSEMENTS THAT ARE ATTACHED HERETO.

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No. Declarations Effective 2024

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER

IN WITNESS WHEREOF THE INSURERS through their representative(s) duly authorized by them for this purpose have executed and signed this Policy.

Where UNDERWRITERS are subscribing insurers to the Policy, the following applies to them:

IDENTIFICATION OF INSURER / ACTION AGAINST INSURER

This insurance has been entered into in accordance with the authorization granted to the Coverholder by the Underwriting Members of the Syndicates whose definitive numbers and proportions are shown in the Table attached to the Agreement shown in the List of Subscribing Companies (hereinafter referred to as "the Underwriters"). The Underwriters shall be liable hereunder each for his own part and not one for another in proportion to the several sums that each of them has subscribed to the said Agreement.

In any action to enforce the obligations of the Underwriters they can be designated or named as "Underwriters" and such designation shall be binding on the Underwriters as if they had each been individually named as defendant. Service of such proceedings may validly be made upon the Attorney In Fact in Canada for Underwriters at: Royal Bank Plaza South Tower, 200 Bay Street, Suite 2930, P.O. Box 51 Toronto, Ontario M5J 2J2. In addition Quebec Legal proceedings may be served to: c/o Blake, Cassels & Graydon LLP, One Place Ville Marie, Suite 3000, Montréal, Québec H3B 4N8.

NOTICE

Any notice to the Underwriters may be validly given to the Coverholder.

April 30, 2024

SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No.	Declarations		Effectiv	-2024
INSURAN	CE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AN ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INS		THE FORMS INDICAT	TED.
FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF
Property				
	Commercial Building and Contents - Broad Form	2,500	90%	
	At Loc 1 (Johnson Street, Victoria, British Columbia)	2,500	90%	
	Contents	2,500	90%	126,000
LC50927	As per attached Building & Contents Wording Water Damage Deductible Replacement Cost Endorsement	5,000		
LC50915	Earthquake Endorsement At Loc 1 (Johnson Street, Victoria, British			156,000
	Columbia) Deductible percentage As per attached Earthquake Wording	15%		
	Commercial Additional Protection Endorsement			
	Flood At Loc 1 (Johnson Street, Victoria, British Columbia)	25,000		
	Sewer Back-up At Loc 1 (Johnson Street, Victoria, British Columbia)	5,000		
	Installation Floater Crime			10,000
	Employee Dishonesty Coverage Loss Inside the Premises Coverage Loss Outside the Premises Coverage Money Orders and Counterfeit Paper Currency Coverage Depositors Forgery Coverage Credit Card Forgery Coverage Securities In Safe Deposit Boxes			10,000 10,000 10,000 10,000 10,000 10,000
	Condo Unit Owners Assessment (i) Betterments & Improvements (ii) Condo Contingency Coverage (iii) Special Assessments			75,000 75,000 75,000
LC51024	Tenant Theft and Vandalism Endorsement At Loc 1 (Johnson Street, Victoria, British Columbia)	5,000		
LC50926	Rent or Rental Value At Loc 1 (Johnson Street, Victoria, British Columbia) As per attached Rents Wording		100%	30,000
Equipme	nt Breakdown			
April 30, 2024				
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SUBSCRIPTION POLICY

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Policy No.	Declarations		Effective -2024
	NCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERI ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS TH	MS AND CONDITIONS CONTAINED IN	
	ANT REFERENCE REREIN TO THE COMPANY SMALL BE CONSTRUED AS IN	IE INSURER	LIMIT OF
FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. % INSURANCE
LC51025	Equipment Preskdown		
LC51025	Equipment Breakdown	1,000	126 000
	At Loc 1 (Language Johnson Street, Victoria, British Columbia)	1,000	126,000
	By-laws		100,000
	Catch All Clause		50,000
	Data Coverage		100,000
	Data Coverage Data Processing Equipment at a Residence		100,000
	Data Processing Equipment Off Premises		100,000
	Debris Removal		50,000
	Environmental Upgrade		100,000
	Expediting Expenses		100,000
	Extra Expenses		50,000
	Inspection and Appraisal Costs		10,000
	Newly Acquired Location - 90 Days Reporting		1,500,000
	Stock Spoilage		100,000
	Contingent Business Interruption		100,000
	Internet Service Provider Breakdown		25,000
	Utilities Service Interruption - Within 25 KM		100,000
			100,000
	Ordinary Payroll - 90 Days		
	Restricted Access - 90 Days		
	Actual Loss Sustained - Indemnity Period- 12 Months,		
	Waiting Period - 24 hours		
	As per attached Equipment Breakdown Wording		
Liability			
Liability			
LC50911	Commercial General Liability		
	Each occurrence limit		5,000,000
	Products-completed operations included		5 000 000
	Products-completed operations aggregate limit		5,000,000
	Medical payments limit		
	Any one person		10,000
	Tenants' legal liability limit - Any one premises		500,000
	Advertising injury limit		5,000,000
LC50911	Combined Deductible Endorsement (Bodily Injury and		
	Property Damage)		
	Per occurrence	1,000	
	As per attached Liability Wording		
LC50930	Non-Owned Automobile Liability		2,000,000
LC30330			∠,000,000
	As per attached Non Owned Automobile Wording		
Other			
	Markey Brown Marky (All		
2024	Western Program Wordings (All Subscribers)		
LMA3100A	Sanctions Limitation and Exclusion Clause		
LSW1542F	Underwriters' Policyholders' Complaint Protocol		
LSW1543E	Notice Concerning Personal Information		
LSW1565C	Code of Consumer Rights and Responsibilities		
NMA2802	Electronic Date Recognition Exclusion		
April 30, 2024			

SUBSCRIPTION POLICY

Policy No.

Effected with certain Underwriters and other insurers (hereinafter called the Insurer) through approved coverholder ("the Coverholder")

Declarations

INSURANCE IS PROVIDED ONLY FOR THOSE COVERAGES FOR WHICH A SPECIFIC LIMIT OF INSURANCE IS SHOWN - ON TERMS AND CONDITIONS CONTAINED IN THE FORMS INDICATED ANY REFERENCE HEREIN TO THE "COMPANY" SHALL BE CONSTRUED AS THE INSURER **LIMIT OF TYPE OF COVERAGE** COINS. % INSURANCE FORM NO. **DEDUCTIBLE** LC50922 **Policy Conditions** LC50929 Standard Mortgage Clause LMA5028B Service of Suit Clause (Canada) Made in Canada Clause LMA5185 2024 **Western Program Wordings (TMK)** Property Cyber and Data Exclusion LMA5401 War and Terrorism Exclusion NMA2918 LMA5018 Microorganism Exclusion (Absolute) NMA2962 Biological or Chemical Material Exclusion NMA1191 Radioactive Contamination Exclusion LMA5393 Communicable Disease Endorsement LMA5396 Communicable Disease Exclusion (Liability) LSW3000 Premium Payment Clause LMA5190A **Canada Subscription Policy IBC1998 Statutory Conditions (British Columbia) R7** (3/02) **Short Rate Cancellation Table Annual Premium:** \$2,523

April 30, 2024

-2024

Effective

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CANCELLATION REQUEST We, the undersigned, do hereby request can certificates relating thereto) as of from the cancellation date.	We, the undersigned, do hereby request cancellation of the Policy bearing number (together with any renewal certificates relating thereto) as of and acknowledge that the Insurers are hereby relieved from all liability as				
Signature of First Named Insured	Signature of a Witness				
Signature of Second Named Insured	Signature of a Witness				
Signature of Third Named Insured	Signature of a Witness				
Signature of Mortgagee	Signature of a Witness				

Indemnity Agreement

In the event of an "Accident" to an insured "Object" occurring during the policy period, the Insurer agrees to indemnify the Insured subject to the terms and conditions of this form for an amount not exceeding the least of:

- a) the value of the damaged insured property as determined in Special Conditions;
- b) the interest of the Insured in such property; or
- c) the limit of insurance shown on the "Policy Declarations" for Direct Damage.

The inclusion of more than one person or interest will not increase the Insurer's liability.

Insured Property

This form insures the following property:

- a) the insured "Object" at the "Premises";
- b) other property at the "Premises" belonging:
 - i) to the Insured; and
 - ii) to others for which the Insured is obligated to insure or for which the Insured is legally liable,
- c) property insured as described in Supplementary Coverages.

Exclusions

This form does not insure:

1. Ammonia contamination

Loss or damage caused by ammonia contacting or permeating insured property as a result of an "Accident" to any system or refrigeration or air conditioning vessels and piping, except as provided in Supplementary Coverages.

2. By-laws and zoning

Any increase in costs arising from the enforcement of any by-law, regulation, ordinance or law regulating zoning or the demolition, repair or construction of buildings or structures which makes it impossible to repair or reinstate the property as it was immediately prior to loss, except as provided in Supplementary Coverages.

3. Data error

Loss of or damage to "Data" caused by or resulting from the partial or total failure, malfunction or loss of use of any electronic equipment, computer system, information repository, microchip, integrated circuit or other similar device due to:

- a) the erasure, destruction, corruption, misappropriation or misinterpretation of "Data"
- b) any error in creating, amending, entering, deleting or using "Data";
- c) the inability to receive, transmit or use "Data"; or
- d) malicious software.
- e) This exclusion does not apply to:
- f) loss that ensues from an "Accident" to any other "Object"; or
- g) coverage as provided in Supplementary Coverages.

4. Delay, loss of market or use

Loss or damage caused by delay, loss of market or loss of use or occupancy.

5. Earth movement

Loss or damage caused directly or indirectly by:

- a) earthquake;
- b) landslide, or other earth movement; or
- c) volcanic eruption.

This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

6. Explosion within a furnace or a chemical recovery type boiler

Loss or damage caused directly or indirectly by:

- a) explosion of gas or unconsumed fuel within a furnace or within the passages from a furnace to the atmosphere; or
- b) explosion within the furnace of any boiler of the chemical recovery type or within the passages from the furnace to the atmosphere.

7. Fire, smoke or combustion explosion

Loss or damage caused directly or indirectly by fire, smoke or combustion explosion including those that:

- a) result in an "Accident" to an "Object";
- b) occur at the same time as an "Accident" to an "Object"; or
- c) ensue from an "Accident" to an "Object".

This exclusion does not apply to loss or damage caused by fire, concurrent with or resulting from an "Accident", contained within any electrical or electronic machine or apparatus.

8. Flood and other water events

Loss or damage caused directly or indirectly by:

- a) flood including "Surface Water", waves, tides, tidal waves, tsunamis, or the breaking out or overflow of any natural or artificial body of water:
- b) mudslide or mudflow caused by accumulation of water on or under the ground;
- c) the seepage, leakage or influx of water derived from natural sources through basement walls, doors, windows or other openings, foundations, basement floors, sidewalks or sidewalk lights;
- d) the backing up or overflow of water from sewers, sumps, septic tanks or drains;
- e) leakage or discharge of water from a sprinkler system or domestic water piping; or
- f) water or other means used to extinguish a fire.
- g) waterborne material carried or otherwise moved by any of the water referred to in paragraph a), b), c), or d), or material carried or otherwise moved by mudslide or mudflow.

This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage except for loss or damage to an "Object" directly resulting from an ensuing "Accident".

9. Fluid escape

Loss or damage caused directly or indirectly by the escape of any fluid resulting from an "Accident" if coverage is provided by any other insurance in effect at the time of the loss or damage. If no other insurance is in effect at the time of the loss or damage, then this insurance will respond as provided in Supplementary Coverages.

10. "Fungi" and "Spores"

- a) Loss or damage consisting of or caused directly or indirectly by any "Fungi" or "Spores". This exclusion does not apply if the "Fungi" or "Spores" are directly caused by or directly result from an "Accident" otherwise insured and not otherwise excluded under this form; or
- b) The cost or expense for any testing, monitoring, evaluating or assessing of "Fungi", or "Spores".

11. "Hazardous Substances"

- a) Any increase in loss resulting from damage, contamination or pollution by a "Hazardous Substances", except as provided in Supplementary Coverages.
- b) Additional expenses incurred for clean up, storage, repair, replacement or disposal of property damaged, contaminated or polluted by a "Hazardous Substances", except as provided in Supplementary Coverages.

12. Natural electrical currents

Loss or damage caused directly or indirectly by naturally generated electrical currents including lightning, if coverage is provided by any other insurance in effect at the time of the loss or damage.

13. Nuclear Incident and radioactive contamination

Loss or damage caused directly or indirectly by nuclear reaction or radiation, or radioactive contamination, however caused. This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

14. Pollution

- a) Loss or damage caused directly or indirectly by any actual or alleged damage from spill, discharge, emission, dispersal, seepage, leakage, migration, release, or escape of "pollutants", nor the cost or expense of any resulting "Clean Up". This exclusion does not apply:
 - i) to coverage for "Clean Up" as provided in Supplementary Coverages, A. Group One, "Hazardous Substances";
 - ii) if the spill, discharge, emission, dispersal, seepage, leakage, migration, release, or escape of "pollutants" is directly caused by an "Accident" to an "Object" insured under this form; or
 - iii) to loss or damage caused directly by a resultant "Accident" to an "Object" insured under this form.
- b) The costs or expenses for any testing, monitoring, evaluating or assessing of an actual, alleged, potential or threatened spill, discharge, emission, dispersal, seepage, leakage, migration, release or escape of "pollutants".

15. Stock Spoilage

Loss or damage caused directly or indirectly by "Spoilage" of "Perishable Goods" due to an "Accident", except as provided in Supplementary Coverages.

16. Terrorism

Loss or damage caused directly or indirectly, in whole or in part, by "Terrorism" or by any activity or decision of a government agency or other entity to prevent, respond to or terminate "Terrorism". This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

17. Virus, bacterium or other microorganism

Loss or damage caused directly or indirectly by any virus, bacterium or other microorganism that induces or is capable of inducing physical distress, illness or disease. However:

- a) if an "Accident" occurs, the Insurer will pay the resulting loss or damage;
- b) This exclusion does not apply to loss or damage caused by or resulting from "Fungi" or "Spores". Such loss or damage is subject to Exclusion 10. "Fungi" and "Spores".
- c) Regardless of the application of this exclusion to any particular loss, the provisions of this Exclusion 17. do not serve to create coverage for any loss that would otherwise be excluded under this form.

This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

18. War, invasion, act of foreign enemy

Loss or damage caused directly or indirectly by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military power. This exclusion applies whether or not there are one or more causes or events (whether covered or not) that contribute concurrently or in any sequence to such loss or damage.

19. Wind, hail, snow and ice

Loss or damage caused directly or indirectly by:

- a) wind, including but not limited to cyclone, tornado or hurricane;
- b) hail
- c) weight of snow, ice or sleet; or
- d) snow slide.

Supplementary Coverages

20. Group One

The limit of insurance applicable to loss or damage covered by any or all coverages described in GROUP ONE is the blanket limit shown on the "Policy Declarations". The blanket limit of insurance is in addition to any other limits of insurance applicable under this form.

Ammonia Contamination

If insured property is directly damaged by ammonia contacting or permeating such property as a direct result of an "Accident" to any system or refrigerating or air conditioning vessels and piping, this form insures such damage, including expenses for clean up, salvage and disposal of the affected property.

Brands and Labels

If the Insurer exercises its option to take all or any part of the insured property involved in a loss, the Insured has the right to first remove its trademarks, guarantees, names or other evidence of its interest or connection from the property. Where the removal of such marks is impossible or impractical, the property may be stamped or identified as salvage and/or transferred to bulk containers, with the cost to be borne by the Insurer.

Errors and Omissions

This form insures loss of or damage to insured property caused directly by an "Accident" to an "Object" at a location owned or occupied by the Insured that is not covered by this form solely due to error or unintentional omission by the Insured of:

- a) an unreported location at the commencement of the current policy period;
- b) the description of a location;
- c) values reported; or
- d) an incorrect deletion of an insured location,

but only to the extent such loss or damage would have been covered under this form in the absence of such error or omission

e) This coverage only applies if:

Equipment Breakdown Coverage

- i) the Insured report and correct such error or omission as soon as possible when discovered, and
- ii) the Insured pay any additional premium that may be due.
- f) This coverage does not apply if there is coverage available under Supplementary Coverages 2. Group Two Newly Acquired Location.

Fluid Escape

Subject to Exclusion 9. this form insures loss of or damage to insured property caused by any fluid that has escaped from any "Object" directly as a result of an "Accident".

"Hazardous Substances"

- If a "Hazardous Substances" is involved in or released by an "Accident" to any "Object", this form insures the costs to repair, replace, clean
 up or dispose of the affected property.
- b) With respect to this coverage, the increase in costs means the costs beyond that which would have been incurred had no "Hazardous Substances" been present.

Professional Fees

This form insures the reasonable fees payable to the Insured's auditors, accountants, lawyers, architects, engineers, or other consultants, for producing particulars of details of the Insured's loss or losses in order to arrive at the loss payable under this form in the event of a claim. There is no coverage for fees payable to:

- a) the Insured's own employees;
- b) the Insured's insurance broker;
- c) public adjusters; or
- d) any claims advocate hired to negotiate settlement on behalf of the Insured.

Research and Development Costs

This form insures reasonable and necessary expenses required to return research or research projects to the state of development at the time of the "Accident". Coverage will be limited to the least of:

- a) the actual expenses incurred to return the project to the state of its development at the time of the loss;
- b) the limit of insurance as shown on the "Policy Declarations"; or
- c) the actual expenses incurred for no longer than 12 months from the date of the "Accident", but not limited to the expiry date of the policy period.

21. Group Two

Coverages listed in Group Two are subject to the limit of insurance shown on the "Policy Declarations" for the particular coverage described. The limit of insurance for each coverage in Group Two is in addition to any other limit of insurance applicable under this form.

By-Laws

- a) Without increasing the limit of insurance and in the event of loss or damage to insured property under this form by an "Accident", the Insurer will indemnify the Insured for:
 - i) loss occasioned by the demolition of any undamaged portion of the insured property;
 - ii) the cost of demolishing and clearing the site of any undamaged portion of the insured property;
 - iii) any increase in the cost of repairing, replacing, constructing or reconstructing the insured property on the same site or on an adjacent site, of like height, floor area and style and like occupancy;

resulting from the enforcement of the minimum requirements of any by-law, regulation, or ordinance of law which

- (1) regulates zoning or the demolition, repair or construction of damaged buildings or structures; and
- (2) is in force at the time of such loss or damage.
- b) By-Laws coverage does not insure against:
 - i) the enforcement of any by-law, regulation, ordinance or law which prohibits the Insured from rebuilding or repairing on the same site or an adjacent site or prohibits continuance of like occupancy;
 - ii) the increase in loss resulting from a "Hazardous Substances";
 - iii) additional expenses incurred for clean up, storage, repair, replacement or disposal of damaged, contaminated or polluted property by a "Hazardous Substances"; or
 - iv) the enforcement of any by-law, regulation, ordinance or law that could have been enforced in absence of a loss.
- c) In the event that the limit of insurance on the insured property is exhausted, by-laws coverage will continue to apply up to the limit of insurance shown on the "Policy Declarations" for this coverage, in any one occurrence.

Catch All Clause

- a) This coverage provides an additional limit of insurance in the event that the limit of insurance under any other Group Two coverage is insufficient to provide full indemnity for any covered loss or damage that results from "One Accident". The Insurer will pay the lesser of:
 -) the difference between the loss payable and the amount required to fully indemnify the Insured; or

- ii) the limit of insurance shown on the "Policy Declarations" for this coverage.
- b) In the event that claims are made under more than one Group Two coverage for a single occurrence, allocation of payment will be determined by the Insured.

Data Coverage

- a) If, as a result of an "Accident" to an "Object", "Data" is lost or damaged, the Insurer will pay the cost of gathering or reproducing the "Data". However, in no event will the Insurer pay more than the limit of insurance shown on the "Policy Declarations" for Data Coverage.
- b) If the "Data" is not replaced or reproduced, the value of the "Data" is based on the cost of replacing blank "Media".
- c) This coverage will not pay for "Data" which is lost or damaged as a result of programming errors of any kind including the inability of software to correctly read, recognize, save, process or interpret any date or time.

For this coverage, "Accident" to an "Object" includes an "Accident" to equipment of an off site "Data" and "Media" storage service provider, provided the equipment damaged by an "Accident" is:

- a) of a type described in the definition of "Object",
- b) located within the "Territorial Limits".

Data Processing Equipment and Media at A Residence

- a) This form insures data processing equipment and "Media" that is damaged by an "Accident" while at any residence of the Insured, or that of any officer or employee of the Insured, anywhere in the "Territorial Limits".
- This coverage does not apply to property temporarily away from the "Premises" or in transit.

Data Processing Equipment and Media - Off Premises

- a) This form insures data processing equipment and "Media" that is damaged as a result of an "Accident", while temporarily away from the "Premises", including in transit, anywhere in the "Territorial Limits".
- b) This coverage does not apply to property while at a location owned, leased or controlled in whole or in part by the Insured.

Debris Removal

a)

- i) This form insures expenses incurred in the removal from the "Premises" of debris of the insured property occasioned by loss or damage to such property due to an "Accident".
- ii) The amount payable under this coverage:
 - (1) will not increase the limits of insurance shown on the "Policy Declarations", and
 - (2) will not exceed 25% of the sum of:
 - (a) the total amount payable for the direct physical loss of or damage to the property insured, and
 - (b) the amount of the applicable deductible.
- iii) If in any "One Accident" expenses for debris removal exceeds the limit set out in Supplementary Coverages 2. Group Two, Debris Removal a) ii) (2) or, if exhausted, the limit of insurance for such property, an additional limit, up to the amount shown on the "Policy Declarations" for Debris Removal, is payable.
- b) Debris removal coverage does not apply to costs or expenses:
 - i) to clean up "Hazardous Substances" or ammonia;
 - ii) to remove any foundation other than damaged portions; or
 - iii) for testing, monitoring, evaluating or assessing or in any way respond to the effects of "Hazardous Substances" or ammonia.

Environmental Upgrade

- a) In the event of direct physical loss of or damage to insured property as a direct result of an "Accident", this form insures the increase in direct costs incurred to repair or replace the damaged insured property with property of like kind and quality which improves energy efficiency or is better for the environment.
- b) The Insurer will pay the least of:
 - i) 25% of the sum of:
 - (1) the total amount of payable for the direct physical loss of or damage to the insured property, and
 - (2) the amount of the applicable deductible;
 - ii) the amount actually expended by the Insured; or
 - iii) the limit of insurance shown on the "Policy Declarations" for this coverage.
- c) This coverage does not apply to:
 - i) any increase in the cost of repair or replacement of insured property occasioned by a restriction or prohibition in any by-law, regulation, ordinance of law; or
 - ii) any property valued or insured on an Actual Cash Value basis; or
 - iii) stock, raw materials, finished goods, merchandise, production machinery and equipment, electronic data processing equipment not used for the functional support of real property, processing water, moulds and dies, personal property of others which the Insured is obligated to insure or for which the Insured is legally liable, or personal property of directors, officers and employees.

Expediting Expenses

In the event of an "Accident" to an "Object", this form insures the reasonable additional costs incurred, including overtime and the extra cost of express or other rapid means of transportation:

- a) for temporary repairs; or
- b) for expediting the permanent repair or replacement of insured property that is lost or damaged.

Extra Expense

- a) This form insures the "Extra Expense" incurred by loss or damage to insured property at the "Premises" resulting from an "Accident", for the period of time required with the exercise of due diligence and dispatch, to restore normal business operations, and/or from interruption to the supply of "Utility Services" to the "Premises" caused by an "Accident" to equipment of a "Utility Property" provided such equipment is:
 - i) not owned nor operated by the Insured;
 - ii) of a type which satisfies the definition of "Object";
 - iii) used to supply "Utility Services" to the "Premises"; and
 - iv) located within the number of kilometres as shown on the "Policy Declarations" from the "Premises".
- b) In no event, will the Insurer be liable for:
 - loss of income;
 - ii) "Extra Expense" in excess of that necessary to continue as nearly as practicable the normal conduct of the Insured's business;
 - iii) the cost of repairing or replacing any property that has been damaged or destroyed by an insured loss;
 - iv) costs or expenses due to fines or damages for breach of contract, for late or non-completion of orders, or for any penalties of whatever nature; or
 - v) "Extra Expense" resulting from any lease, license or order that is suspended, lapsed or cancelled.
- c) Any salvage value of substitute or temporary equipment or property remaining after resumption of normal operations will be taken into consideration in the adjustment of any loss.

Inspection and Approval Costs

- a) This form insures the direct cost of inspections and regulatory approvals that are required as a direct result of an "Accident" to repair, rebuild or reconstruct insured property in accordance with the Basis of Settlement clause contained in this form.
- b) This supplementary coverage does not insure:
 - i) fines or penalties;
 - ii) costs or expenses for any testing, monitoring, evaluating or assessing or in any way respond to the effects of "Hazardous Substances" or ammonia;
 - iii) any increase in the cost of repair or replacement of insured property occasioned by a restriction or prohibition in any by-law, regulation, ordinance or law; or
 - iv) increased costs due to loss of market, loss of use or occupancy that may result from delays in obtaining or receiving required inspections or approvals.

Newly Acquired Location

- a) This form insures loss of or damage to insured property caused directly by an "Accident" at any location that is:
 - i) acquired by the Insured after the beginning of the current policy period;
 - ii) owned, leased, occupied or controlled by the Insured; and
 - iii) within the "Territorial Limits".
- b) For the purposes of any other supplementary coverage insured by this form, such newly acquired location is deemed "Premises".
- c) This coverage will cease on the earliest of:
 - i) 90 days from the date of acquisition of such property;
 - ii) the date values for such property are reported to the Insurer; or
 - iii) the expiration date of this policy.
- d) Premium for coverage on newly acquired property is payable from the date of the acquisition of such property.

Stock Spoilage

- a) This form insures damage to "Perishable Goods", including its packaging due to "Spoilage" caused directly by change of temperature, humidity or pressure resulting:
 - i) solely from an "Accident" at the "Premises";
 - i) from interruption to the supply of "Utility Services" to the "Premises" caused by an "Accident" to equipment of a "Utility Property" provided such equipment is:
 - (1) not owned nor operated by the Insured;
 - (2) of a type which satisfies the definition of "Object";
 - (3) used to supply "Utility Services" to the "Premises"; and
 - (4) located within the number of kilometres as shown on the "Policy Declarations" from the "Premises".

- b) The Insurer will pay, subject to the limit of insurance for this coverage:
 - i) if the "Perishable Goods" are replaced by the Insured, the actual cost incurred by the Insured;
 - ii) if the "Perishable Goods" are not replaced, the actual cash value of the property.

Special Conditions

22. Basis of Valuation

As referred to in this form:

- a) Actual Cash Value: Various factors are considered in the determination of actual cash value and include, but are not be limited to, replacement cost less any depreciation and market value. In determining depreciation, consideration is given to the condition of the property immediately before the damage, the resale value, the normal life expectancy of the property and obsolescence.
- b) Replacement Cost means the cost of replacing, repairing, constructing or reconstructing (whichever is the least) the property on the same site with property of like kind and quality without deduction for depreciation.
- c) Replacement includes repair, construction or reconstruction with new or used property of like kind and quality.

23. Basis of Settlement

If no more specific conditions have been set out in this form, the basis of settlement will apply as follows:

- a) The Insurer will pay for loss of or damage to insured property as follows:
 - i) on business records, including "Media" and "Data" the cost of blank material plus the cost of transcription from duplicates or from originals;
 - ii) on all other insured property, the lesser of the cost at the time of the "Accident" to:
 - (1) repair; or
 - (2) replace with similar property of like kind, capacity, size, quality and function.
- b) The Insurer will not pay for:
 - i) cost of repairing any part or parts of an "Object" which is greater than the cost of repairing or replacing the entire "Object";
 - ii) more than the cost for the Insured to replace the property with other property of like kind, capacity, size, quality and function
 - iii) more than the cost for the Insured to replace the damaged property at the same site; nor
 - iv) loss or damage to insured property which is useless or obsolete to the Insured.
- c) If the Insured does not repair or replace the damaged property within 24 months after the date of the "Accident" then the Insurer will only pay for the actual cash value of the damaged property.

24. Deductible Clause

In any "One Accident" the Insurer is liable for the amount by which the loss or damage caused by an "Accident" exceeds the amount of the deductible shown on the "Policy Declarations".

If two or more "objects" are involved in "One Accident", the total amount to be deducted will be the largest deductible amount shown for any of said "objects".

25. Disputed Loss Agreement

- a) When both a commercial property insurance policy and this equipment breakdown insurance policy:
 - i) are in effect and
 - ii) loss of or damage to insured property is insured by both policies and
 - iii) a dispute arises between the insurers as to which insurer is liable or as to the amount of the loss to be paid, if any, by each insurer under its own policies, then the Agreement Respecting Disputed Losses Between Property Insurance and Boiler & Machinery Insurance Policies of the Insurance Bureau of Canada (IBC) will apply, provided the commercial property insurer(s) are signatories to the Agreement, or have agreed in writing to be bound by its contents.
- b) If the Agreement Respecting Disputed Losses Between Property Insurance and Boiler & Machinery Insurance Policies applies, then the Agreement supersedes and replaces any master or individual insurers Joint Loss Agreement previously issued.

26. Mortgage Interest

- a) If a Mortgagee is named in the policy for any covered "Premises", any loss to the property at the "Premises" will be paid jointly to the Insured and the Mortgagee as their interests may appear.
- b) While the Insurer has the right to terminate the policy, if a Mortgagee is named, the Insurer will also mail a copy of the notice of termination to the Mortgagee, at the address shown for the Mortgagee on the "Policy Declarations", in accordance with the Termination condition contained in the Policy Conditions forming part of this policy.
- c) Suspension of coverage on any "Object", in accordance with the Suspension condition, will suspend all coverage including the Mortgagee's interest. The Insurer will provide the Mortgagee with a copy of the suspension notice at the address shown for the Mortgagee on the "Policy Declarations".

27. Notice of Accident and Adjustment

In the event of an "Accident" that may be covered under this form and in addition to the requirements stated in the Policy Conditions Form, Statutory Condition 8 – Who May Give Notice and Proof, for all provinces and territories other than the Province of Quebec and General Condition 6 – Notice of Loss and Loss Information, for the Province of Quebec, the Insured will:

- a) give notice to the Insurer or any of its authorized agents as soon as possible. Any delay in notifying the Insurer may affect the amount of loss payable under the policy;
- b) provide the Insurer with reasonable time and opportunity to examine the property and the "Premises" of the Insured before repairs are undertaken or physical evidence of the "Accident" is removed, except for protection or salvage of property from further damage;
- c) provide proof of loss to the Insurer in such form as may be required;
- d) render every assistance in facilitating the investigation and adjustment of any claim, submitting to examination under oath and interrogation by any representative of the Insurer; and
- e) not incur any expense, other than at the Insured's own cost, except as otherwise expressly permitted in this policy.

28. Suspension

Upon the discovery of an "Object" in or exposed to an unsafe, deteriorated or dangerous condition, any representative of the Insurer may immediately suspend insurance against loss due to an "Accident" to said "Object" by written notice mailed or delivered to the Insured at the address of the Insured, or at the location of the "Object". Insurance so suspended may be reinstated by the Insurer, by written notice given to the Insured. The Insured will be allowed the unearned portion of the premium paid for such suspended insurance, prorated for the period of suspension.

29. Reinstatement

Loss under any item of this insurance will not reduce the applicable limit of insurance.

Definitions

Wherever used in this form and its conditions and endorsements attached to this policy.

"Accident"

- a) means a sudden and unforeseen and unexpected physical breakdown to the "Object", or any part of the "Object", which necessitates repair or replacement of the "Object" or any part of the "Object", provided the "Object" has been completely installed, tested, and contractually accepted by the Insured. However, accident does not mean nor include:
 - i) depletion, deterioration, corrosion, or erosion of material;
 - ii) wear and tear;
 - iii) the cracking of any part of any turbine exposed to hot gases or to the products of combustion;
 - iv) leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
 - v) the functioning of any safety device or protective device;
 - vi) the breakdown of any structure or foundation supporting the "Object" or any part of the "Object";
 - vii) the breakdown of an "Object" while undergoing testing whether electrical, hydrostatic, pneumatic, gas pressure or performance test; or
 - viii) impact by vehicle
- b) Subject to Exclusion 18. War, invasion, act of foreign enemy, any "Accident" arising out of strike, riot, civil commotion, acts of sabotage, vandalism or malicious acts will also be considered accidental within the terms of the definition of "Accident" a), except if coverage is provided by any other insurance in effect at the time of the loss or damage.

"Clean Up"

means the removal, containment, treatment, decontamination, detoxification, stabilization, neutralization or remediation of "pollutants", "Fungi" and "spores, including testing which is integral to the aforementioned processes.

"Data"

means representations of information or concepts, in electronic, digital, or binary form.

"Extra Expense"

means the necessary additional cost to conduct the Insured's business over and above the cost that normally would have been incurred to conduct the business during the same period had no insured loss occurred. This additional cost will include the expense of obtaining and using other property or facilities of other concerns, or other similar necessary emergency expenses.

"Fungi"

includes, but is not limited to:

- a) any form or type of mould, yeast, mushroom or mildew, whether or not allergenic, pathogenic or toxigenic; and
- b) any substance, vapour or gas produced by or emitted or arising from any "Fungi" or "Spores" or resultant allergens, mycotoxins or pathogens.

"Hazardous Substances"

means:

- a) any "Pollutant", contaminant or other substance, other than ammonia as insured under IV.A.1. Ammonia Contamination, which has been declared to be hazardous to health or the environment by a government agency;
- b) any "Fungi" or "Spores".

"Media"

means:

- a) any material on which data is recorded or stored, and
- b) program and/or instruction vehicles used in the Insured's data processing operations.

"Object"

means any equipment or apparatus described below, subject to the exclusions specified herein, only while the object is located on the "Premises" of the insured specified on the "Policy Declarations" and is in use or connected ready for use any:

a)

- i) ASME (American Society of Mechanical Engineers) approved Boiler or pressure vessels which are normally subject to vacuum or internal pressure other than static pressure of contents including:
 - (1) boiler;
 - (2) condensate return tank;
 - (3) fired pressure vessel;
 - (4) fibreglass reinforced plastic vessel, or metal unfired vessels,
 - (5) refrigeration or air conditioning vessels and piping; or
 - (6) metal piping and its accessories including:
 - (a) feed water piping between any boiler and its feed pumps or injectors;
 - (b) boiler condensate return piping;
 - (c) chilled water piping connected to and forming part of a refrigeration or air conditioning system;
 - (d) arrangement of piping used in conjunction with hot water heating system, together with valves, radiators and fittings connected to such system, provided such systems are not encased or requiring excavation;
 - (e) any unfired pressure vessels which is used for the storage of gas or liquid and which is periodically filled, moved, emptied and refilled in the course of its normal service, will be considered as connected ready for use within the terms of the policy;
 - (f) mechanical or electrical equipment mounted on or forming part thereof used solely for the purposes of monitoring or controlling such object.
- ii) Mechanical, electrical machine or apparatus which generates, transmits or utilizes mechanical or electrical power including electronic equipment meaning;
 - (1) any data processing, calculating or computing equipment, or any electronic machine, device or instrument;
 - (2) any x-ray machine, magnetic resonance imaging (MRI), computed tomography (CT scan), electronic microscope, laser, particle accelerator, beta gauge, spectrograph including equipment used for research, diagnostic, treatment, experimental medical or scientific purposes or any equipment or apparatus utilizing radio-active materials: or
 - (3) any equipment used for the generation, control, transmission, reception, reproduction, playback or any other use of television, radio, or telecommunications signals.
- b) "Objects" described in a) i) and a) ii) do not mean or include any:
 - i) refractory or insulating material, non-metallic lining or covering, boiler setting, or any part of a boiler or fired pressure vessel which does not contain steam, water or other heat transfer medium;
 - ii) oven, stove, furnace, incinerator or kiln but not excluding any electrical or mechanical device mounted on or forming part of, and used solely for the purpose of controlling or operating such equipment;
 - iii) sewer, sprinkler system, domestic water supply, or waste disposal piping;
 - iv) buried piping which is not contained within a duct, tunnel or raceway;
 - v) part of a vehicle, aircraft, structure or floating vessel;
 - vi) elevator or any part of an elevator, escalator, conveyor, crane, hoist, power shovel, dragline or excavator, but not excluding any electrical or mechanical device mounted on or forming part of, and used solely for the purpose of controlling or operating such equipment; or
 - vii) electrical trailing cable, induction furnace coil or electrical equipment beyond the secondary bus of an arc furnace transformer;

"One Accident"

means all resultant or concomitant "accident(s)" whether to one "Object" or more than one "Object" or part of an "Object".

"Perishable Goods"

means any insured property subject to deterioration or impairment as a result of a change of conditions, including but not limited to temperature, humidity or pressure.

"Policy Declarations"

means the policy declarations applicable to this policy for the current policy period, including any supplementary pages or schedules.

"Pollutant"

means any solid, liquid, gaseous or thermal irritant or contaminant, including odour, vapour, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

"Premises"

means:

- a) the entire area within the property lines at the location(s) described on the "Policy Declarations";
- b) areas under adjoining sidewalks and driveways.

"Spoilage"

means any detrimental change in state. This includes but is not limited to thawing of frozen goods, warming of refrigerated goods, freezing of fresh goods, solidification of liquid or molten material and chemical reactions to material in process.

"Spores"

includes, but is not limited to, any reproductive particle or microscopic fragment produced by, emitted from or arising out of any "Fungi".

"Surface Water"

means water or natural precipitation temporarily diffused over the surface of the ground.

"Territorial Limits"

means Canada and the continental United States of America.

"Terrorism"

means an ideologically motivated unlawful act or acts, including but not limited to the use of violence or force or threat of violence or force, committed by or on behalf of any group(s), organization(s) or government(s) for the purpose of influencing any government and/or instilling fear in the public or a section of the public.

"Utility Property"

means communication equipment, satellite receivers, generating plants, transformer stations, switching stations, sub-stations, transformers, pumping stations, sewerage or other apparatus that supplies "Utility Services" to the "Premises".

"Utility Services"

means communications, electricity, gas, refrigeration, steam, water or outgoing sewerage service delivered to the "Premises" through the use of "Utility Property".

Business Income Actual Loss Sustained Equipment Breakdown

Indemnity Agreement

The Insurer will indemnify the Insured for the actual loss of "Business Income" sustained by the Insured directly resulting from the necessary interruption of the "Business" caused by the destruction of or damage to building(s), structure(s), machinery, equipment or stock belonging to:

- a) the Insured;
- b) others for which the Insured is obligated to insure or for which the Insured is legally liable,

and such destruction or damage is directly caused by an "accident" to an "object" occurring during the policy period at the "premises".

Measure of Recovery

30. Coverage

Recovery under this form is limited to the actual loss of "Business Income" sustained by the Insured during the "Indemnity Period" due to:

- a) Reduction of "Revenue", being the amount obtained by multiplying the "Revenue Shortfall" by the "Business Income Percentage"; and
- b) Extra expense, being the necessary additional cost to conduct the "Business" over and above the cost that normally would have been incurred during the same period had no "accident" occurred. This additional cost will include:
 - i) the expense of obtaining and using other property or facilities of other concerns or other similar necessary emergency expenses;
 - ii) the expense of obtaining property for temporary use that is necessarily required for the conduct of the Insured's "Business".
- c) The increase in actual loss of "Business Income" resulting from the enforcement of any by-law, regulation, ordinance or law which:
 - i) regulates zoning or the demolition, repair or construction of damaged buildings or structures; and
- d) is in force at the time of the "accident".

Equipment Breakdown Coverage

less the amount of those expenses that do not necessarily continue during the "Indemnity Period". Any of the Insured's ordinary "Business" expenses, including "Ordinary Payroll Expenses" will be considered necessary if:

- a) such expenses would have been covered by the Insured's "Business Income" before the loss, and
- b) such expenses are required so that the Insured's "Business" can return to operations with the same quality of service as before the loss.

31. Exclusions

a) In addition to the terms, conditions, exclusions and limitations of the Equipment Breakdown Form that insures the direct physical damage to property as described in Indemnity Agreement, at the "premises", the Insurer is not liable for any loss of "Business Income" or extra expense:

Idle period

For any time during which "Business" would not or could not have been carried on if the "accident" had not occurred;

Due diligence and dispatch

Resulting from the failure of the Insured to use due diligence and dispatch and all reasonable means in order to resume "Business";

Fines and damages

Due to fines or damages for:

- breach of contract;
- ii) late or non completed orders; or
- iii) penalties of any kind;

except as provided in Supplementary Coverages;

Cancellation of contract

Due to the suspension, lapse or cancellation of a contract following an "accident" extending beyond the time "Business" could have resumed if the contract had not lapsed, been suspended or cancelled.

By-laws and zoning

Resulting from the enforcement of any by-law, regulation, ordinance or law that:

- i) could have been enforced in absence of an "accident"; or
- ii) prohibits the Insured from rebuilding or repairing on the same site or an adjacent site or prohibits continuance of like occupancy;

b) Terrorism

The Insurer is not liable for loss of "Business Income" or extra expense incurred resulting from loss or damage caused directly or indirectly, in whole or in part, by "terrorism" or by any activity or decision of a government agency or other entity to prevent, respond to or terminate "terrorism". This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss or damage.

Supplementary Coverages

32. Group One

The limit of insurance applicable to loss, costs or expenses covered by any or all coverages described in Group One is the blanket limit shown on the "Policy Declarations". The blanket limit of insurance is in addition to amounts payable under Measure of Recovery.

Accountants' Fees

This form insures the reasonable charges payable by the Insured to their professional accountants for producing particulars or details or other proofs, information or evidence as may be required by the Insurer for the purpose of investigating or verifying any claim under this form and reporting that such particulars or details are in accordance with the Insured's accounting records. There is no coverage for fees incurred for accounting services that are required in the normal course of the Insured's "Business".

Fines and Penalties

This form insures the Insured's legal liability for fines, damages or penalties due to breach of contract for late or non-completion of orders, if such breach of contract is a consequence of an "accident" that occurs at the "premises".

Leasehold Interest

- a) This form insures additional leasing costs incurred by the Insured if, as a result of an "accident", the landlord terminates the "premises" lease in accordance with the conditions of that lease.
- b) Recovery is limited to the difference between current leasing costs at the "premises" and higher leasing costs at another location that are actually incurred by the Insured. There is no coverage for additional leasing costs that result from the Insured exercising an option to cancel the "premises" lease.

Newly Acquired Locations

- a) This form insures the actual loss of "Business Income" sustained by the Insured during the "Indemnity Period" resulting from the necessary interruption of the Insured's business activities occurring at any location that is:
 - i) acquired by the Insured after the beginning of the current policy period,
 - ii) owned, leased, occupied or controlled by the Insured, and
 - iii) within the "territorial limits",

if the interruption is caused directly by the occurrence of an "accident" at such newly acquired location.

-) This coverage will cease on the earliest of:
 - i) 90 days from the date of acquisition of such location;
 - ii) the date such location is reported to the Insurer; or
 - iii) the expiration date of this policy.
- c) Premium for this coverage is payable from the date of the acquisition of such newly acquired location.

33. Group Two

Coverages listed in Group Two are subject to the limit of insurance shown on the "Policy Declarations" for the particular coverage described. The limit of insurance for each coverage in Group Two is in addition to any other limit of insurance applicable under this form.

Contingent Business Interruption

This form insures the actual loss of "Business Income" sustained by the Insured during the "Indemnity Period" resulting from the necessary interruption of the "Business" occurring at the "premises" if the interruption is caused by direct physical damage caused by an "accident" to an "object" occurring at a "Contributing Business" located within the "territorial limits" during the policy period.

Damage to property of a "Contributing Business" will be deemed to be loss resulting from damage at the "premises".

Internet Service Provider

- a) This form insures the actual loss of "Business Income" sustained by the Insured during the "Indemnity Period" due to the necessary interruption of or interference with the "Business" at the "premises" during the term of this policy when caused by an "accident" to the electronic data processing equipment owned by a provider of internet services to the Insured.
- b) The Insurer will not be liable for any loss of "Business Income":
 - i) during the first 24 consecutive hours of such "accident";
 - ii) if the loss is due to fines or penalties of whatever nature.

Utilities Service Interruption

- a) This form insures the actual loss of "Business Income" sustained by the Insured during the "Indemnity Period" as a result of damage to or destruction of "Utility Property" located within the number of kilometres as shown on the "Policy Declarations" from the "premises", provided such damage or destruction is caused directly by an "accident" to equipment of a "Utility Property". However, such equipment of the "Utility Property" must:
 - i) not be owned nor operated by the Insured;
 - ii) be of a type which satisfies the definition of "object"; and
 - iii) be used to supply "Utility Services" to the "premises".
- b) There is no coverage for loss of "Business Income":
 - i) due to the interruption of "Utility Services" for a duration of less than 24 consecutive hours;
 - ii) if the interruption of "Utility Services" is caused by the failure of the Insured to comply with the terms and conditions of any terms or contracts the Insured has for the supply of "Utility Services".

34. Group Three

Coverages listed in Group Three are subject to the time or distance limitations.

Mortgage Rate Guarantee

- a) This form insures additional mortgage costs incurred by the Insured, if as the result of an "accident" to an insured building(s), the Insured is required to close an existing mortgage, requiring a new mortgage at a higher interest rate.
- b) Monthly payments will be made for the difference in cost of the outstanding mortgage balance, between the current mortgage rate on the date of the loss and the new higher mortgage rate.
- c) Coverage ceases at the earliest of:
 - i) expiry of the mortgage term that was in force at the time of loss;
 - ii) the termination of the Insured's interest; or
 - iii) 60 months from the date of loss.

Ordinary Payroll Expenses

At the option of the Insured, the Insurer will be liable for "Ordinary Payroll Expenses" incurred by the Insured which must necessarily continue after an "accident". Coverage is limited to the shorter of:

- a) the time period shown on the "Policy Declarations"; or
- b) the "Indemnity Period".

Restricted Access

This form insures the actual loss of "Business Income" sustained by the Insured caused by the interruption of the "Business" at the "premises" when ingress to or egress from the "premises" is restricted in whole or in part due to damage to property of others located in the vicinity of the "premises" and such damage is directly caused by an insurable "accident".

This coverage is limited to the time period shown on the "Policy Declarations".

Special Conditions

Alternate Trading

If, during the "Indemnity Period", goods are sold or services are rendered for the benefit of the "Business" elsewhere than at the "premises" by or on behalf of the Insured, the money paid or payable in respect of such sales or service will be brought into account in arriving at the "Revenue" during the "Indemnity Period".

Commencement of Liability

The commencement of the Insurer's liability will be the latest of:

- a) the time of the "accident"; or
- b) 24 hours before the notice of "accident" is received.

Upon receipt of satisfactory evidence from the Insured that a delay in reporting has not prejudiced the Insurer in any way, this clause will be waived.

Multiple Locations or Divisions

If the Insured operates multiple locations or divisions that contribute to the "Revenue" of the "Business", calculation of "Revenue Shortfall" will be based on the operations of the "Business" as a whole and not strictly on the "Revenue Shortfall" of the location or division that sustains a loss.

Obligation to Minimize Loss

In the event of an "accident" in consequence of which a claim is or may be made under this form, the Insured will cooperate with the Insurer to do all things that are reasonably practicable to minimize interruption of or interference with the "Business" in order to avoid or diminish the loss payable.

Waiting Period Deductible

If a waiting period is shown on the "Policy Declarations", the "Indemnity Period" will not begin until the end of such specified waiting period.

Definitions

Whenever used in this form and its conditions and endorsements attached to this policy:

"Accident"

means

- a) a sudden and unforeseen and unexpected physical breakdown to the "Object", or any part of the "Object", which necessitates repair or replacement of the "Object" or any part of the "Object", provided the "Object" has been completely installed, tested, and contractually accepted by the Insured. However, accident does not mean nor include:
 - i) depletion, deterioration, corrosion, or erosion of material;
 - ii) wear and tear;
 - iii) the cracking of any part of any turbine exposed to hot gases or to the products of combustion;
 - iv) leakage at any valve, fitting, shaft seal, gland packing, joint or connection;
 - the functioning of any safety device or protective device;
 - vi) the breakdown of any structure or foundation supporting the "Object" or any part of the "Object";
 - vii) the breakdown of an "Object" while undergoing testing whether electrical, hydrostatic, pneumatic, gas pressure or performance test; or
 - viii) impact by vehicle
- b) Subject to Exclusion 18. War, invasion, act of foreign enemy, any "Accident" arising out of strike, riot, civil commotion, acts of sabotage, vandalism or malicious acts will also be considered accidental within the terms of the definition of "Accident" a), except if coverage is provided by any other insurance in effect at the time of the loss or damage.

"Business"

means the operations of the Insured as shown on the "Policy Declarations".

"Business Income"

means the amount by which:

- a) the sum of:
 - i) the "Revenue", plus
 - ii) the amounts of closing stock and work in progress exceeds
- b) the sum of:
 - i) the amounts of opening stock and work in progress, plus
 - ii) the amount of the "Variable Operating Expenses".

"Business Income Percentage"

means the percentage obtained by dividing the "Business Income" by the "Revenue" generated in the financial year immediately prior to the date of the "accident". Adjustments will be made:

- a) as may be necessary to provide for the trend of the "Business"; and
- b) for variations in the "Business" or other circumstances which would have affected the "Business Income" had the "accident" not occurred, so that the adjusted figures will represent, as nearly as reasonably practicable, the results which, but for the "accident", would have been obtained during the comparable period after the "accident".

"Contributing Business"

is an enterprise which is not owned, rented or controlled in whole or in part by the Insured, and:

- a) provides products, materials or services to the Insured or anyone else on the Insured's behalf;
- b) receives products, materials or services that the Insured produces or sells; or
- c) is in the vicinity of the "premises" and which attracts "Revenue".

"Contributing Business" does not mean an enterprise that, directly or indirectly, provides to or receives from the Insured "Utility Services".

"Expected Revenue"

means the "Revenue" in the financial year immediately prior to the date of the "accident" during the period that corresponding with the "Indemnity Period". This "Revenue" will be adjusted to represent as closely as possible the results which, but for the "accident", would have been obtained during the comparable period after the "accident". Adjustments will be made:

- a) as may be necessary to provide for the trend of the "Business"; and
- b) for variations in the "Business" or other circumstances which would have affected the "Business Income" had the "accident" not occurred, so that the adjusted figures will represent, as nearly as reasonably practicable, the results which, but for the "accident",
- c) would have been obtained during the comparable period after the "accident".

"Indemnity Period"

means the period beginning with the commencement of the Insurer's liability as described in Special Conditions, Commencement of Liability and ending not later than the number of months shown on the "Policy Declarations", during which the results of the "Business" has been affected in consequence of the "accident".

"Ordinary Payroll Expenses"

means the entire payroll expense for all employees of the Insured, other than:

- a) officers, executives, department managers;
- b) employees under contract; and
- c) other important employees whose services would not be dispensed with in the event of an "accident"

"Revenue"

means the money paid or payable to the Insured for:

- a) goods sold and delivered and for services rendered in course of the "Business" after allowing for returns and discounts; and
- b) gross rental income for real estate leased or rented to others.

"Revenue Shortfall"

means the amount by which the "Revenue" during the "Indemnity Period" falls short of "Expected Revenue".

"Utility Property"

means communication equipment, satellite receivers, generating plants, transformer stations, switching stations, sub-stations, transformers, pumping stations, sewerage or other apparatus that supply "Utility Services" to the "premises".

"Utility Services"

means communications, electricity, gas, refrigeration, steam, water or outgoing sewerage service delivered to the "premises" through the use of "Utility Property".

"Variable Operating Expenses"

means:

- a) all purchases (less discounts received);
- b) packing materials;
- c) delivery and freight (other than by own vehicles); and
- d) any items shown on the "Policy Declarations" as Additional Variable Operating Expenses

Common Conditions

The following conditions apply to the Equipment Breakdown form attached to this policy.

35. Coinsurance

This condition applies separately to each item for which a coinsurance percentage is shown on the "Policy Declarations" and only when the amount of loss or damage to each item exceeds \$50,000.

Business Income Form

If the coinsurance percentage shown on the "Policy Declarations" applies to a business income form, the following coinsurance

condition will apply:

The Insurer will not be liable for a greater proportion of any loss than the limit of insurance shown on the "Policy Declarations" bears to the coinsurance percentage shown of the amount produced by multiplying either the "annual revenue" or a proportionately increased multiple thereof (where the maximum "indemnity period" exceeds twelve (12) months) by the "business income percentage".

Rental Income Form

If the coinsurance percentage shown on the "Policy Declarations" applies to a rental income form, the following coinsurance condition will apply:

The Insurer will not be liable for a greater proportion of any loss than the limit of insurance shown on the "Policy Declarations" bears to the coinsurance percentage shown of the "annual rental Income" or a proportionately increased multiple thereof where the maximum "indemnity period" exceeds twelve (12) months.

Other Insurance Form

If the coinsurance percentage shown on the "Policy Declarations" applies to any other insurance coverage, the following coinsurance condition will apply:

The Insured will maintain insurance for at least the amount produced by multiplying the value of the insured property by the coinsurance percentage shown on the "Policy Declarations". Otherwise, the Insured will be entitled to recover only the portion of any loss that the limit of insurance in force at the time of loss bears to the limit of insurance required to be maintained by this condition.

36. Cooperation

The Insured will cooperate with the Insurer in the investigation and settlement of all claims.

37. Examination of Business Records

The Insurer or its authorized representatives have the right to examine the Insured's business records as they relate to this insurance at any time during the policy period and up to 3 years afterwards.

This condition will not restrict the Insurer's rights as they relate to claims presented under this policy.

38. Intentional Fault

The Insurer is never liable to compensate for injury resulting from the Insured's intentional fault.

Where there is more than one Insured, the obligation of coverage remains in respect of those Insureds who have not committed an intentional fault.

Where the Insurer is liable for injury caused by a person for whose acts the Insured is liable, the obligation of coverage subsists regardless of the nature or gravity of that person's fault.

39. Multiple Deductibles

If a claim is insured by this Policy under more than one coverage form and such coverage forms are subject to this conditions form, the following deductible hierarchy will apply:

a) if the coverage forms involved in one occurrence are property forms, then regardless of the number of property forms involved in the loss only one deductible amount will be applied to the insured loss and the deductible amount will be the deductible amount that is the highest of the property forms applicable.

Equipment Breakdown Coverage

- b) if the coverage forms involved in one occurrence are crime forms, then regardless of the number of crime forms involved in the loss only one deductible amount will be applied to the insured loss and the deductible amount will be the deductible amount that is the highest of the crime forms applicable.
- c) if the coverage forms involved in one occurrence are equipment breakdown forms, then each applicable deductible will be applied to the insured loss.
- d) if the coverage forms involved in one occurrence are property forms and equipment breakdown forms, then:
 - i) if stock spoilage coverage is involved in the insured loss, any deductible applicable to stock spoilage coverage will be applied;
 - ii) if other property forms and equipment breakdown forms are involved in the insured loss, only the highest deductible amount will be applied to the insured loss that is not subject to stock spoilage coverage.
- e) if the coverage forms involved in one occurrence are property forms and crime forms, then regardless of the number of forms involved in the loss only one deductible amount will be applied to the insured loss and the deductible amount will be the deductible amount that is the highest of the property and crime forms applicable.
- f) if the coverage forms involved in one occurrence are property forms, crime forms and equipment breakdown forms, then:
 - i) if stock spoilage coverage is involved in the insured loss, any deductible applicable to stock spoilage coverage will be applied;
 - ii) if other property forms, crime forms and equipment breakdown forms are involved in the insured loss, only the highest deductible amount will be applied to the insured loss that is not subject to stock spoilage coverage.

This condition does not apply to any waiting period deductible. If a deductible for physical damage and a business income or rental income waiting period deductible apply to one occurrence, then these deductibles will be applied separately.

40. No Benefit to Third Party Bailee

This insurance will not directly or indirectly benefit any third party bailee.

41. Notice to Police

The Insured will give immediate notice to the police when loss is due or suspected to be due to any criminal act.

42. Other Insurance

When other collectible insurance is available to the Insured for loss or damage covered by this policy, indemnity can be claimed from the insurer or insurers of the Insured's choice. Except in respect of specified insurance which constitutes primary insurance, each insurer is liable only for its rateable proportion of the loss or damage.

43. Subrogation

- a) Unless otherwise provided, the Insurer is subrogated to the rights of the Insured against the persons responsible for an insured loss, up to the amount of indemnity paid or liability assumed under this policy.
- b) All rights of subrogation are waived against:
 - i) any corporation, firm, individual or other interest with respect to which insurance is provided by this policy; or
 - ii) any person who is a member of the Insured's household.
- c) Any release from liability entered into by the Insured prior to loss will not affect the right of the Insured to recover.
- d) Where the net amount recovered, after deducting the costs of recovery, is not sufficient to provide a complete indemnity for the loss or damage suffered, that amount will be divided between the Insurer and the Insured in the proportion in which the loss or damage has been borne by them respectively.
- e) When the interest of an Insured in any recovery is limited to the amount provided under a deductible or co-insurance clause, the Insurer has control of the action.
- f) When the interest of an Insured in any recovery exceeds that referred to in 9. e) and the Insured and the Insurer cannot agree as to:
 - i) the solicitors to be instructed to bring the action in the name of the Insured;
 - ii) the conduct and carriage of the action or any related matters;
 - iii) any offer of settlement or the apportionment of an offer of settlement, whether an action has been commenced or not;
 - iv) the acceptance or the apportionment of any money paid into Court;
 - v) the apportionment of costs; or
 - vi) the launching or prosecution of an appeal;
- g) either party may apply to the Court for the determination of the matters in question, and the Court may make any order it considers reasonable having regard to the interests of the Insured and the Insurer in any recovery in the action or proposed action or in any offer of settlement.
- h) On an application under 9. f) the only parties entitled to notice and to be heard on the application are the Insured and the Insurer, and no material or evidence used or taken on the application is admissible on the trial of an action brought by or against the Insured or the
- i) A settlement or release given before or after an action is brought does not bar the rights of the Insured or the Insurer unless they have concurred in the settlement or release.

(25SEP2019)

44. Third Party Property

In the event of any loss or damage to insured property belonging to others, the Insurer may settle the claim for such loss or damage with the owners of such property.

Mortgage Clause

The following is only applicable where the interest of the Mortgagee is on Building(s) and does not apply to any other type of property insured under this policy. This condition only applies to those mortgagees who are specifically listed on the "Policy Declarations" as loss payees.

It is hereby provided and agreed that:

1. Breach of Contract by Mortgagor, Owner or Occupant

This insurance and every documented renewal thereof - as to the interest of the mortgagee only therein - is and will be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy or non-occupancy, or the occupation of the property for purposes more hazardous than specified in the description of the risk;

- a) **Provided always** that, in the Province of Quebec, the Mortgagee will promptly notify the Insurer (if known) of any change that increases the risks stipulated in the policy and that results from events within his control if it is likely to materially influence an insurer in setting the rate of the premium, appraising the risk or deciding to continue to insure it; and that every increase of risk (not permitted by the policy) will be paid for by the Mortgagee on reasonable demand from the date such risk existed, according to the established scale of rates for the acceptance of such increased risk, during the continuance of this insurance.
- b) **Provided always** that, in all provinces and territories other than the Province of Quebec, the Mortgagee will promptly notify the Insurer (if known) of any vacancy or non-occupancy extending beyond 30 consecutive days, or of any transfer of interest or increased hazard that has come to their knowledge; and that every increase of hazard (not permitted by the policy) will be paid for by the Mortgagee on reasonable demand from the date such hazard existed, according to the established scale of rates for the acceptance of such increased hazard, during the continuance of this insurance.

2. Rights of Subrogation

Whenever the Insurer pays the Mortgagee any loss award under this policy and claims that - as to the Mortgagor or Owner - no liability therefore existed, it will be legally subrogated to all rights of the Mortgagee against the Insured; but any subrogation will be limited to the amount of such loss payment and will be subordinate and subject to the basic right of the Mortgagee to recover the full amount of its mortgage equity in priority to the Insurer; or the Insurer may at its option pay the Mortgagee all amounts due or to become due under the mortgage or on the security thereof, and will thereupon receive a full assignment and transfer of the mortgage together with all securities held as collateral to the mortgage debt.

3. Other Insurance

If there is any other valid and collectible insurance upon the property with loss payable to the Mortgagee - at law or in equity - then any amount payable under that other insurance will be taken into account in determining the amount payable to the Mortgagee.

4. Who May Give Proof of Loss

In the absence of the Insured, or the inability, refusal or neglect of the Insured to give notice of loss or to deliver the required Proof of Loss under the policy, then the Mortgagee may give the notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.

5. Termination

The term of this mortgage clause coincides with the term of the policy;

- a) Provided always that, in the Province of Quebec, the Insurer reserves the right to cancel the policy as provided by Article 2477 of the Civil Code of Quebec but agrees that the Insurer will neither cancel nor amend the policy to the prejudice of the Mortgagee without 15 days' notice to the Mortgagee by registered letter.
- b) **Provided always** that, in all provinces and territories other than the Province of Quebec, the Insurer reserves the right to cancel the policy in accordance with the provisions of the Termination condition set out in the Statutory Conditions attached to this policy, but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the Mortgagee without the notice stipulated in such Termination condition.

6. Transfer of Title (For the province of Quebec); Foreclosure (For all other provinces and territories)

Should title or ownership to said property become vested in the Mortgagee and/or assigns as owner or purchaser under foreclosure or otherwise, this insurance will continue until expiry or cancellation for the benefit of the said Mortgagee and/or assigns.

Subject to the terms of this mortgage Clause (and these will supersede any policy provisions in conflict therewith but only as to the interest of the mortgagee), loss under this policy is made payable to the Mortgagee.

Equipment Breakdown Coverage

Further, with respect to Equipment Breakdown insurance, if insured under this policy, the Insurer reserves the right to suspend insurance, which will include any insurance applying to the interest of the Mortgagee, on any Object in accordance with the suspension condition of the Equipment Breakdown insurance, and the Insurer agrees to furnish the Mortgagee, a copy of the suspension notice.

Sanctions Limitation Clause

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations' resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

05 October 2023

UNDERWRITERS' POLICYHOLDERS' COMPLAINT PROTOCOL

strives to enhance your customer experience with us through superior service and innovative insurance products.

We have developed a formal complaint handling protocol in accordance with the Insurance Companies Act of Canada to ensure your concerns as our valued customer are addressed expeditiously by our representatives. This protocol will assist you in understanding the steps we will undertake to help resolve any dispute which may arise with our product or service. All complaints will be handled in a professional manner. All complaints will be investigated, acted upon, and responded to in writing or by telephone by a representative promptly after the receipt of the complaint. If you are not satisfied with our products or services, you can take the following steps to address the issue:

- Firstly, please contact the broker who arranged the insurance on your behalf about your concerns so that he or she may have the opportunity to help resolve the situation.
- If your broker is unable to help resolve your concerns, we ask that you provide us in writing an outline of your complaint along with the name of your broker and your policy number.

Please forward your complaint to:

Underwriters

Attention: Complaints Officer:

Royal Bank Plaza South Tower, 200 Bay Street, Suite 2930, P.O. Box 51 Toronto, Ontario M5J 2J2

Tel: 1-877-455-E-mail: info@lloyds.ca

Your complaint will be directed to the appropriate business contact for handling. They will write to you within two business days to acknowledge receipt of your complaint and to let you know when you can expect a full response. If need be, we will also engage internal staff in Policyholder and Market Assistance Department in London, England, who will respond directly to you, and in the last stages, they will issue a final letter of position on your complaint.

In the event that your concerns are still not addressed to your satisfaction, you have the right to continue your pursuit to have your complaint reviewed by the following organizations:

<u>General Insurance OmbudService (GIO):</u> assists in the resolution of conflicts between insurance customers and their insurance companies. The GIO can be reached at:

Toll free number: 1-877-225-

www.giocanada.org

For Quebec clients:

Autorité des marchés financiers (AMF): The regulation of insurance companies in Quebec is administered by the AMF. If you remain dissatisfied with the manner in which your complaint has been handled, or with the results of the complaint protocol, you may send your complaint to the AMF who will study your file and who may recommend mediation, if it deems this action appropriate and if both parties agree to it. The AMF can be reached at

Toll Free: 1-877-525-Québec: (418) 525-0337 Montréal: (514) 395-0311 www.lautorite.qc.ca

If you have a complaint specifically about Underwriters' complaints handling procedures you may contact the FCAC.

<u>Financial Consumer Agency of Canada (FCAC)</u> provides consumers with accurate and objective information about financial products and services, and informs Canadians of their rights and responsibilities when dealing with financial institutions. FCAC also ensures compliance with the federal consumer protection laws that apply to banks and federally incorporated trust, loan and insurance companies. The FCAC does not get involved in individual disputes. The FCAC can be reached at:

427 Laurier Avenue West, 6th Floor, Ottawa ON K1R 1B9

Services in English: 1-866-461-(3222) Services in French: 1-866-461-(2232)

www.fcac-acfc.gc.ca



NOTICE CONCERNING PERSONAL INFORMATION

Introduction:

This notice describes how Canada, as a data controller, collects, uses, shares and retains the personal information you provide and informs you about your choices regarding use, access and correction of your personal information. is committed to ensuring that any personal data it receives is protected and handled in accordance with applicable data protection laws.

Consent to Collection:

By purchasing insurance or filing a claim on a policy issued by Underwriters in Canada, ("Language a customer provides with their consent to the collection, use and disclosure of personal information. Consent is subject to the customer's understanding of the nature, purpose, and consequences of the collection, use or disclosure of their personal information.

How we Collect Information:

We receive policy and claim information from sources such as: Coverholders, Managing Agents, insurance brokers, claims adjusters, and other insurance intermediaries.

What personal information we process about you and how it is used:

Information is collected and stored for the following purposes:

- the communication with policyholders
- the underwriting of policies
- the evaluation of claims
- the analysis of business results
- purposes required or authorized by law

We collect, process, and store the following personal information about you:

- Name
- Address including postal code and country
- Policy number
- Claim number
- Claim details

We also collect information about you when you visit ______. Further details can be found on our online Privacy & Cookies policy at Privacy - _______.

We will not use your personal information for marketing purposes, and we will not sell your personal information to other parties.

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Who we disclose your information to:

For our general business administration, efficiency, and accuracy purposes, your personal information might be shared among certain offices. In order to properly manage the market and exercise certain supervisory powers, we may share your personal information with the Market Participants. For example, to successfully resolve any complaint, we will require all relevant information about your coverage and concerns.

To help manage our business and deliver services, we may share your personal information with third party service providers such as IT suppliers and business services. We require all our service providers to respect the confidentiality and security of personal data.

We may be under legal or regulatory obligations to share your personal data with Canadian courts, regulators, and law enforcement bodies.

Personal information collected by may be stored in several provinces within Canada, as well as sent for processing to offices in international locations such as the United States, the United Kingdom and the European Union. The collection, use and disclosure of personal information will be subject to the laws of those jurisdictions. By communicating personal information to us, for the purchase of insurance products or filing claims, you hereby consent to disclosing such personal information as may be required by the laws of that jurisdiction.

For the purposes described above, personal information may be disclosed to affiliated organisations or companies, their agents/mandataries, and to certain IT suppliers and business services providers. As some of these entities and Business Services Providers may be located outside of Canada, including in the United States of America or another foreign jurisdiction such as the United Kingdom and the European Union, the collection, use and disclosure of personal information will be subject to the laws of that jurisdiction. By communicating personal information to us, for the purchase of insurance products or filing claims, you hereby consent to these entities and Business Services Providers located outside of Canada to disclosing such personal information as required by the laws of that jurisdiction.

Use or disclosure without consent or further notification

Personal information may be used for a purpose other than those for which it was originally collected, without the consent, in the following situations:

- Legitimate business purposes: When it is necessary for the supply or delivery of a product or the provision of a service you have requested. We may also be required to share information to investigate allegations of fraud; where permitted or required by law; to protect and defend legal claims; and, at the request of government institutions in accordance with applicable laws.
- Interest of the individual: When it is clearly used for your benefit.
- Research, data analytics and AI. Only if it is used for purposes consistent with those it was
 collected, for study or research purposes, or for statistical purposes (where if the information
 has been de-identified).

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Retention

We retain personal information for the purposes described above, for so long as is necessary to achieve those purposes. We will also retain information for so long as required by or regulatory obligations or by law.

Your rights

You have certain rights as an individual which you can exercise in relation to the information we hold about you. If you make a request to exercise any of your rights, we reserve the right to ask you for a proof of your identity. We aim to acknowledge your request as soon as possible and will address your query within one month from your request.

You have the following rights:

The right to access

You are entitled to a confirmation to how we are processing your data, a copy of your data, and information about the purposes of processing, who do we disclose it to, whether we transfer it abroad and how we protect it, how long we keep it for, what rights you have, where we got your data from and how you can make a complaint.

We may have to decline a request due to legal restrictions. This could include, but are not limited to:

- the information is subject to solicitor/client privilege,
- providing the information would reveal personal information about a third party, or
- providing the information could compromise the investigation of a claim.

The right to rectification

If you believe the personal information we hold about you is inaccurate or incomplete, you can request for it to be rectified.

The right to be forgotten

If you withdraw your consent, terminate a contract with us or you believe the personal information is no longer necessary for the purposes for which it was collected, you may request your data to be deleted. However, this will need to be balanced against other factors. For example, there may be certain regulatory obligations which may prevent us from completing your request.

The right to data portability

If we collected your information under a contract or your consent, you can request from us to transfer your personal information to provide it to another third party of your choice.



The right to withdraw consent

If we processed your personal information under your consent, you can withdraw consent to the communication or use of the information collected; assuming it is no longer needed for the purposes it was collected.

How to access your information and/or contact us

For further information about management of personal information or to request, access, corrections, deletion, or to make a complaint, please contact:

Underwriters

Attention: Privacy Officer

Suite 2930,

P.O. Box 51 Toronto, Ontario M5J 2J2 Tel:

E-mail:

08/23

Code of Consumer Rights and Responsibilities

Insurers (including Underwriters), along with the brokers and agents who sell home, auto and business insurance are committed to safeguarding your rights both when you shop for insurance and when you submit a claim following a loss. Your rights include the right to be informed fully, to be treated fairly, to timely complaint resolution, and to privacy. These rights are grounded in the contract between you and your insurer and the insurance laws of your province. With rights, however, come responsibilities including, for example, the expectation that you will provide complete and accurate information to your insurer. Your policy outlines other important responsibilities. Insurers and their distribution networks, and governments also have important roles to play in ensuring that your rights are protected.

Right to Be Informed

You can expect to access clear information about your policy, your coverage, and the claims settlement process. You have the right to an easy-to-understand explanation of how insurance works and how it will meet your needs. You also have a right to know how insurers calculate price based on relevant facts. Under normal circumstances, insurers will advise an insurance customer or the customer's intermediary of changes to, or the cancellation of a policy within a reasonable prescribed period prior to the expiration of the policy, if the customer provides information required for determining renewal terms of the policy within the time prescribed, which could vary by province, but is usually 45 days prior to expiry of the policy.

You have the right to ask who is providing compensation to your broker or agent for the sale of your insurance. Your broker or agent will provide information detailing for you how he or she is paid, by whom, and in what ways.

You have a right to be told about insurers' compensation arrangements with their distribution networks. You have a right to ask the broker or agent with whom you deal for details of how and by whom it is being paid. Brokers and agents are committed to providing information relating to ownership, financing, and other relevant facts.

Responsibility to Ask Questions and Share Information

To safeguard your right to purchase appropriate coverage at a competitive price, you should ask questions about your policy so that you understand what it covers and what your obligations are under it. You can access information through one-on-one meetings with your broker or agent. You have the option to shop the marketplace for the combination of coverages and service levels that best suits your insurance needs. To maintain your protection against loss, you must promptly inform your broker or agent of any change in your circumstances.

Right to Complaint Resolution

Insurers, their brokers and agents are committed to high standards of customer service. If you have a complaint about the service you have received, you have a right to access Underwriters' complaint resolution process for Canada. Your agent or broker can provide you with information about how you can ensure that your complaint is heard and promptly handled. Consumers may also contact their respective provincial insurance regulator for information.

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Responsibility to Resolve Disputes

You should always enter into the dispute resolution process in good faith, provide required information in a timely manner, and remain open to recommendations made by independent observers as part of that process.

Right to Professional Service

You have the right to deal with insurance professionals who exhibit a high ethical standard, which includes acting with honesty, integrity, fairness and skill. Brokers and agents must exhibit extensive knowledge of the product, its coverages and its limitations in order to best serve you.

Right to Privacy

Because it is important for you to disclose any and all information required by an insurer to provide the insurance coverage that best suits you, you have the right to know that your information will be used for the purpose set out in the privacy statement made available to you by your broker, agent or insurance representative. This information will not be disclosed to anyone except as permitted by law. You should know that Underwriters are subject to Canada's privacy laws - with respect to their business in Canada.

01/10/12 Page 2 of 2

ELECTRONIC DATE RECOGNITION EXCLUSION (EDRE)

This policy does not cover any loss, damage, cost, claim or expense, whether preventative, remedial or otherwise, directly or indirectly arising out of or relating to:

- a) the calculation, comparison, differentiation, sequencing or processing of data involving the date change to the year 2000, or any other date change, including leap year calculations, by any computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not; or
- b) any change, alteration, or modification involving the date change to the year 2000, or any other date change, including leap year calculations, to any such computer system, hardware, programme or software and/or any microchip, integrated circuit or similar device in computer equipment or non-computer equipment, whether the property of the insured or not.

This clause applies regardless of any other cause or event that contributes concurrently or in any sequence to the loss, damage, cost, claim or expense.

Action Against Insurer

Every action or proceeding against the Insurer for the recovery of any claim shall be absolutely barred unless commenced within two (2) years after the loss or damage occurs, unless legislation provides otherwise.

Appraisal

In the event of disagreement as to the value of the insured property or the value of the property saved or the amount of the loss, those questions shall be determined by appraisal as provided under The Insurance Act before there can be any recovery under this contract, whether the right to recover on the contract is disputed or not, and independently of all other questions. There shall be no right to an appraisal until a specific demand for one is made in writing and until proof of loss has been delivered.

Basis of Loss Settlement

Unless otherwise provided, the Insurer shall not be liable beyond the actual cash value of the property at the time any loss or damage occurs and the loss or damage shall be ascertained or estimated according to such actual cash value with proper deduction for depreciation, however caused, and shall in no event exceed what it would then cost to repair or replace the same with material of like kind and quantity.

Breach of Conditions

Where a loss occurs and there has been a breach of condition relating to a matter before the happening of the loss, which breach would otherwise disentitle the Insured from recovery under this Policy, the breach shall not disentitle the Insured from recovery if the Insured establishes that the loss was not caused or contributed to by the breach of condition or if the breach of condition occurred in any portion of the premises over which the Insured has no control.

Canadian Currency Clause

All limits of insurance, premiums and other amounts expressed in the Policy are in Canadian Dollars.

Changes

Notice to any agent or broker or knowledge possessed by any agent or broker or any other person shall not effect a waiver or a change in any part of this Policy nor estop the Insurer from asserting any right user the terms of this Policy, nor shall the terms of this Policy be waived or changed, except by endorsement issued to form part of this Policy.

Verification of Values

The Insurer or its duly appointed representative shall be permitted at all reasonable times during the term of this Policy, or within three (3) years after termination or expiration, to inspect the property insured and to examine the Insured's books, records and such policies as relate to any property insured hereunder. Such inspection or examination shall not waive nor in any manner affect any of the terms or conditions of this Form.

Inspection and Surveys

We have the right but are not obligated to:

- a) make inspections and surveys at any time;
- b) give you reports on the conditions we find; and
- c) recommend any changes.

Any inspections, surveys, reports or recommendations relate only to insurability and the premiums to be charged. We do not make safety inspections. We do not undertake to perform the duty of any person or organization to provide for the health or safety of workers or the public.

And we do not warrant that conditions:

- d) are safe or healthful; or
- e) comply with laws, regulations, codes or standards.

This condition applies not only to us, but also to any rating, advisory, rate service or similar organization which makes insurance inspections, surveys, reports or recommendations.

Joint Insured

If more than one Insured is named in the Policy, the Insured first named shall act for every Insured for all purposes of this Policy. Knowledge possessed or discovery made by any Insured shall constitute knowledge possessed or discovery made by every Insured.

No Benefit to Bailee

It is warranted by the Insured that this insurance shall in no way inure directly or indirectly to the benefit of any carrier or outer bailee.

Notice to Authorities

Where the loss is due to malicious acts, burglary, robbery, theft or attempt thereat, or is suspected to be so due, the Insured shall give immediate notice to the police or other authorities having jurisdiction.

Other Insurance

If there is available to the Insured or any other interested party any other valid and collectible insurance which would apply in the absence of this Policy, the insurance under this Policy shall apply only as excess insurance over such other insurance.

Parts

In the case of loss of or damage to any part of the Insured property, whether scheduled or unscheduled, consisting, when complete for use, of several parts, the Insurer is not liable for more than the insured value of the part lost or damaged, including the cost of installation.

Permissions

Permission is hereby granted:

- a) for other insurance concurrent with this Form;
- b) to make additions, alterations or repairs;
- c) to do such work and to keep and use such articles, materials and supplies in such quantities as are usual or necessary to the Insured's business.

Property Protection Systems

It is understood and agreed that the Insured shall notify forthwith the Insurer of any interruption to, or flaw or defect, coming to the knowledge of the Insured, in any:

- a) Sprinkler or other fire extinguishing system; or
- b) Fire detection system; or
- c) Intrusion detection system;

and shall also notify forthwith the Insurer of the cancellation or non-renewal of any contract which provides monitoring or maintenance services to any of these systems or of the notification of the suspension of police service in response to any of these systems.

It is further understood and agreed that any aforementioned alarm system(s) shall be maintained in proper working order and activated at all times when the premises are not open for business or otherwise left unattended.

It is further understood and agreed that non-compliance with this clause will render void all coverage under this Policy.

Reinstatement

Any loss hereunder shall not reduce the amount of this contract.

Representations

By accepting this Policy, you agree:

- a) The statements on the Declaration Page are accurate and complete;
- b) Those statements are based upon representations you made to us; and
- c) We have issued this Policy in reliance upon your representations.

Settlement of Claims

All adjusted claims shall be paid or made good to the Insured within sixty (60) days after presentation and acceptance of satisfactory proof of interest and loss at the office of the Insurer. No loss shall be paid or made good if the Insured has collected the same from others.

Subrogation

The Insurer, upon making any payment or assuming liability for payment under this Policy, shall be subrogated to all rights of recovery of the Insured against others and may bring action to enforce such rights. Notwithstanding the foregoing all rights of subrogation are hereby waived against any corporation, firm, individual or other interest with respect to which insurance is provided by this Policy. Where the net amount recovered, after deducting the costs of recovery, is not sufficient to provide a complete indemnity for the loss or damage suffered, that amount shall be divided between the Insurer and the Insured in the proportion in which the loss or damage has been bores by them respectively. Any release from liability entered into by the Insured prior to the loss shall not affect the right of the Insured to recover.

Sue and Labour

It is the duty of the Insured in the event that any property insured hereunder is lost to take all reasonable steps in and about the recovery of such property. The Insurer shall contribute pro-rata towards any reasonable and proper expenses in connection with the foregoing according to the respective interests of the parties.

Additional Interest Clause

Where this insurance applies to the property of more than one person or interest, the Insurer's total liability for loss sustained by all such persons and interests shall be limited in the aggregate to the amount or amounts of insurance shown on the Declaration Page.

Liberalization Clause

If, during the policy period, the Insurer shall introduce any broadening of this Form and for which no additional premium is charged, then such broadened insurance shall inure to the benefit of the Insured under this Form.

This policy is made and accepted subject to the policy conditions which are hereby specially referred to and made a part of this policy, together with such other provisions, agreements or conditions as may be endorsed hereon or added hereto. No term or condition of this Policy shall be deemed to be waived by the Insurer in whole or in part unless the waiver is clearly expressed in writing, signed by a person authorized for that purpose by the Insurer. Neither the Insurer nor the Insured shall be deemed to have waived any term or condition of this Policy by any act relating to the appraisal of the amount of loss or to the delivery and completion of proofs, or to the investigation of adjustment of any claim under the Policy.

Standard Mortgage Clause

(approved by the Insurance Bureau of Canada)

(Where mortgage interest is on buildings) only, the standard mortgage clause printed below is applicable unless special mortgage clause attached.)

Subject nevertheless to the conditions endorsed hereon and all the terms and conditions of this Policy.

It is hereby agreed that:

Breach of Conditions by Mortgagor or Owner or Occupant

This insurance and every documented renewal thereof – **as to the interest of the mortgagee only therein** - is and shall be in force notwithstanding any act, neglect, omission or misrepresentation attributable to the mortgagor, owner or occupant of the property insured, including transfer of interest, any vacancy or non-occupancy or the occupation of the property for purposes more hazardous than specified in the description of the risk;

Provided always that the Mortgagee shall notify forthwith the Insurer (if known) of any vacancy or non-occupancy extending beyond thirty (30) consecutive days, or of any transfer of interest or increased hazard **that shall come to his knowledge**; and that every increase of hazard (not permitted by the policy) shall be paid for by the Mortgagee - on reasonable demand - from the date such hazard existed, according to the established scale of rates for the acceptance of such increased hazard, during the continuance of this insurance.

Right of Subrogation

Whenever the Insurer pays the Mortgagee any loss award under this policy and claims that - as to the Mortgagor or Owner - no liability therefor existed, it shall be legally subrogated to all rights of the Mortgagee against the Insured; but any subrogation shall be limited to the amount of such loss payment and shall be subordinate and subject to the basic right of the Mortgagee to recover the full amount of its mortgage equity in priority to the Insurer; or the Insurer may at its option pay the Mortgagee all amounts due or to become due under the mortgage or on the security thereof, and shall thereupon receive a full assignment and transfer of the mortgage together with all securities held as collateral to the mortgage debt.

Other Insurance

If there be other valid and collectible insurance upon the property with loss payable to the Mortgagee - at law or in equity - then any amount payable thereunder shall be taken into account in determining the amount payable to the Mortgagee.

Who May Give Proof of Loss

In the absence of the Insured, or the inability, refusal or neglect of the Insured to give notice of loss or deliver the required Proof of Loss under the policy, then the Mortgagee may give the notice upon becoming aware of the loss and deliver as soon as practicable the Proof of Loss.

Termination

The term of this mortgage clause coincides with the term of the policy;

Provided always that the Insurer reserves the right to cancel the policy as provided by Statutory provision but agrees that the Insurer will neither terminate nor alter the policy to the prejudice of the Mortgagee without the notice stipulated in such Statutory provision.

Foreclosure

Should title or ownership to said property become vested in the Mortgagee and/or assigns as owner or purchaser under foreclosure or otherwise, this insurance shall continue until expiry or cancellation for the benefit of the said Mortgagee and/or assigns.

Subject to the terms of this Mortgage Clause (and these shall supersede any policy provisions in conflict therewith but only as to the interest of the mortgagee), loss under this policy is made payable to the Mortgagee.

SERVICE OF SUIT CLAUSE (CANADA) (Action against Insurer)

In any action to enforce the obligations of the Underwriters they can be designated or named as
"Underwriters" and such designation shall be binding on the Underwriters as if they had each
been individually named as defendant. Service of such proceedings may validly be made upon the
Attorney in Fact in Canada for Underwriters at: Royal Bank Plaza South Tower, 200 Bay
Street, Suite 2930, P.O. Box 51 Toronto, Ontario M5J 2J2. In addition, Quebec Legal proceedings
may be served to c/o Blake, Cassels & Graydon LLP, One Place Ville Marie, Suite 3000, Montreal, Quebec H3B 4N8
Quebec FISE 4110

15 April 2022

Classification: Confidential

For the purpose of the *Insurance Companies Act* (Canada), this Canadian Policy was issued in the course of Underwriters' insurance business in Canada.

The business insured/reinsured herein meets the necessary conditions to qualify as, and is being transacted as, "insuring in Canada a risk" in accordance with Part XIII of the Insurance Companies Act (Canada).

01 November 2011

Property Crime and Data Exclusion

Notwithstanding any provision to the contrary within this Policy or any endorsement thereto this Policy excludes any:

- a) "Cyber Loss";
- b) loss, damage, liability, claim, cost, expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any "Data", including any amount pertaining to the value of such "Data";

regardless of any other cause or event contributing concurrently or in any other sequence thereto.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

This endorsement supersedes and, if in conflict with any other wording in the Policy or any endorsement thereto having a bearing on "Cyber Loss" or "Data", replaces that wording.

Definitions

"Cyber Loss"

means any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any "Cyber Act" or "Cyber Incident" including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any "Cyber Act" or "Cyber Incident".

"Cyber Act"

means an unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any "Computer System".

"Cyber Incident"

means:

- a) any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any "Computer System"; or
- b) any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any "Computer System".

"Computer System"

means:

any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, "Data" storage device, networking equipment or back up facility, owned or operated by the Insured or any other party.

"Data"

means information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a "Computer System".

War and Terrorism Exclusion Endorsement

Notwithstanding any provision to the contrary within this insurance or any endorsement thereto it is agreed that this insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss;

- a) war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
- b) any "Act of Terrorism".

For the purpose of this endorsement an "Act of Terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

This endorsement also excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to a) and/or b) above.

If the Underwriters allege that by reason of this exclusion, any loss, damage, cost or expense is not covered by this insurance the burden of proving the contrary shall be upon the Assured.

In the event any portion of this endorsement is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

Microorganism Exclusion (Absolute)

This Policy does not insure any loss, damage, claim, cost, expense or other sum directly or indirectly arising out of or relating to:

mold, mildew, fungus, spores or other microorganism of any type, nature, or description, including but not limited to any substance whose presence poses an actual or potential threat to human health.

This Exclusion applies regardless whether there is (i) any physical loss or damage to insured property; (ii) any insured peril or cause, whether or not contributing concurrently or in any sequence; (iii) any loss of use, occupancy, or functionality; or (iv) any action required, including but not limited to repair, replacement, removal, cleanup, abatement, disposal, relocation, or steps taken to address medical or legal concerns.

This Exclusion replaces and supersedes any provision in the Policy that provides insurance, in whole or in part, for these matters.

(14SEP2005) 1

Biological or Chemical Materials Exclusion

It is agreed that this Insurance excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials regardless of any other cause or event contributing concurrently or in any other sequence thereto.

(06FEB2003) 1

Radioactive Contamination Exclusion Clause - Physical Damage - Direct

This Policy does not cover any loss or damage arising directly or indirectly from nuclear reaction nuclear radiation or radioactive contamination however such nuclear reaction nuclear radiation or radioactive contamination may have been caused * NEVERTHELESS if Fire is an insured peril and a Fire arises directly or indirectly from nuclear reaction nuclear radiation or radioactive contamination any loss or damage arising directly from that Fire shall (subject to the provisions of this Policy) be covered EXCLUDING however all loss or damage caused by nuclear reaction nuclear radiation or radioactive contamination arising directly or indirectly from that Fire.

* NOTE. - If Fire is not an insured peril under this Policy the words "NEVERTHELESS" to the end of the clause do not apply and should be disregarded.

(07MAY1959) 1

Communicable Disease Endorsement

(For use on Property Policies)

- a) This policy, subject to all applicable terms, conditions and exclusions, covers losses attributable to direct physical loss or physical damage occurring during the period of insurance. Consequently and notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
- b) For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
 - i) for a Communicable Disease, or
 - ii) any property insured hereunder that is affected by such Communicable Disease.
- c) As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - iii) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.
- d) This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

Communicable Disease Exclusion

- a) Notwithstanding any provision to the contrary within this policy, this policy does not insure any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.
- b) As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
 - i) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
 - ii) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
 - iii) the disease, substance or agent can cause or threaten bodily injury, illness, damage to human health, human welfare or property.

(31MAR2020) 1

Premium Payment Clause

The (Re)Insured undertakes that premium will be paid in full to underwriters within days of inception of this policy (or, in respect of instalment premiums, when due).

If the premium due under this policy has not been so paid to Underwriters by the 30th day from the inception of this policy (and, in respect of instalment premiums, by the date they are due) Underwriters shall have the right to cancel this policy by notifying the (Re)Insured via the broker in writing. In the event of cancellation, premium is due to Underwriters on a pro rata basis for the period that Underwriters are on risk but the full policy premium shall be payable to Underwriters in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this policy.

It is agreed that Underwriters shall give not less than 15 days prior notice of cancellation to the (Re)Insured via the broker. If premium due is paid in full to Underwriters before the notice period expires, notice of cancellation shall automatically be revoked. If not, the policy shall automatically terminate at the end of the notice period.

Unless otherwise agreed, the Leading Underwriter (and Agreement Parties if appropriate) are authorized to exercise rights under this clause on their own behalf and on behalf of all Underwriters participating in this contract.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not effect the other provisions of this clause which will remain in full force and effect.

Where the premium is to be paid through a London Market Bureau, payment to Underwriters will be deemed to occur on the day of delivery of a premium advice note to the Bureau.

of	endorsement (only to be used in conjunction with or an alternative subscription policy document containing the attributes
PLEA	ASE NOTE – This notice contains important information – PLEASE READ CAREFULLY
Cove	ereas the Subscription Policy ("the Policy") has been entered into by the Coverholder in accordance with the authorization granted to the erholder by the underwriting members ("the members") of the syndicates as shown in the List of Subscribing Companies (and where List of Subscribing Companies also notes the identity of the Coverholder);
Whe	ereas the liability of each insurer under the Policy is several and not joint with other insurers party to the Policy;
	following additional provisions shall apply in respect of the participation of the members to the Policy. The following provisions are in tion to and not in substitution for the provisions, terms and condition as set out in the Policy (including any amendment or endorsement eto).
Seve	eral liability
 2. 3. 	The proportion of liability under the Policy underwritten by the members of a underwritten by all the members of the syndicate taken together) is as provided for in the binding authority agreement number shown in the List of Subscribing Companies, or which may be obtained on application to the Coverholder whose name is also noted in the List of Subscribing Companies. In the case of a syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total being the total of the proportions of the total shown for the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members or other insurers. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite the Policy. The business address of each member is one obtained in writing to Market Services, at the above address. Although reference is made at various points in this endorsement to "the Policy" in the singular, where the circumstances so require this should be read as a reference to Policies in the plural.
Actio	on Against Insurer
4.	In any action to enforce the obligations of the members they can be designated or named as "Underwriters" and such designation shall be binding on the members as if they had been individually named as defendant. Service of such proceedings may be validly made upon the attorney-in-fact in Canada for Underwriters, whose address for service is Bank Plaza South Tower, Suite 2930, P.O. Box 51 Toronto, Ontario M5J 2J2.
Noti	ce
5	Any notice to the members may be validly given to the Coverholder whose signature and name annear in the List of Subscribing

Any notice to the members may be validly given to the Coverholder whose signature and name appear in the List of Subscribing Companies.

(01OCT2020)

STATUTORY CONDITIONS – BRITISH COLUMBIA

(Applicable to British Columbia only. Source: Insurance Act, RSBC 2012, c 1, s. 29)

MISREPRESENTATION

1. If a person applying for insurance falsely describes the property to the prejudice of the insurer, or misrepresents or fraudulently omits to communicate any circumstance that is material to be made known to the insurer in order to enable it to judge the risk to be undertaken, the contract is void as to any property in relation to which the misrepresentation or omission is material.

PROPERTY OF OTHERS

- 2. The insurer is not liable for loss or damage to property owned by a person other than the insured unless
- a. otherwise specifically stated in the contract, or
- b. the interest of the insured in that property is stated in the contract.

CHANGE OF INTEREST

3. The insurer is liable for loss or damage occurring after an authorized assignment under the Bankruptcy and Insolvency Act (Canada) or a change of title by succession, by operation of law or by death.

MATERIAL CHANGE IN RISK

- 4. 1. The insured must promptly give notice in writing to the insurer or its agent of a change that is
- a. material to the risk, and
- b. within the control and knowledge of the insured.
- 2. If an insurer or its agent is not promptly notified of a change under subparagraph (1) of this condition, the contract is void as to the part affected by the change.
- 3. If an insurer or its agent is notified of a change under subparagraph (1) of this condition, the insurer may
- a. terminate the contract in accordance with Statutory Condition 5, or
- b. notify the insured in writing that, if the insured desires the contract to continue in force, the insured must, within 15 days after receipt of the notice, pay to the insurer an additional premium specified in the notice.
- 4. If the insured fails to pay an additional premium when required to do so under subparagraph (3) (b) of this condition, the contract is terminated at that time and Statutory Condition 5 (2) (a) applies in respect of the unearned portion of the premium.

TERMINATION OF INSURANCE

- 5. 1. The contract may be terminated
- a. by the insurer giving to the insured 15 days' notice of termination by registered mail or 5 days' written notice of termination personally delivered, or
- b. by the insured at any time on request.
- 2. If the contract is terminated by the insurer,
- a. the insurer must refund the excess of premium actually paid by the insured over the prorated premium for the expired time, but in no event may the prorated premium for the expired time be less than any minimum retained premium specified in the contract, and
- b. the refund must accompany the notice unless the premium is subject to adjustment or determination as to amount, in which case the refund must be made as soon as practicable.
- 3. If the contract is terminated by the insured, the insurer must refund as soon as practicable the excess of premium actually paid by the insured over the short rate premium for the expired time specified in the contract, but in no event may the short rate premium for the expired time be less than any minimum retained premium specified in the contract.

4. The 15-day period referred to in subparagraph (1) (a) of this condition starts to run on the day the registered letter or notification of it is delivered to the insured's postal address.

REQUIREMENTS AFTER LOSS

- 6. 1. On the happening of any loss of or damage to insured property, the insured must, if the loss or damage is covered by the contract, in addition to observing the requirements of Statutory Condition 9,
- a. immediately give notice in writing to the insurer,
- b. deliver as soon as practicable to the insurer a proof of loss in respect of the loss or damage to the insured property verified by statutory declaration,
 - i. giving a complete inventory of that property and showing in detail quantities and cost of that property and particulars of the amount of loss claimed,
 - ii. stating when and how the loss occurred, and if caused by fire or explosion due to ignition, how the fire or explosion originated, so far as the insured knows or believes,
 - iii. stating that the loss did not occur through any wilful act or neglect or the procurement, means or connivance of the insured,
 - iv. stating the amount of other insurances and the names of other insurers,
 - v. stating the interest of the insured and of all others in that property with particulars of all liens, encumbrances, and other charges on that property,
 - vi. stating any changes in title, use, occupation, location, possession, or exposure of the property since the contract was issued, and
- vii. stating the place where the insured property was at the time of loss,
- c. if required by the insurer, give a complete inventory of undamaged property showing in detail quantities and cost of that property, and
- d. if required by the insurer and if practicable,
 - i. produce books of account and inventory lists,
 - ii. furnish invoices and other vouchers verified by statutory declaration, and
 - iii. furnish a copy of the written portion of any other relevant contract.
- 2. The evidence given, produced, or furnished under subparagraph (1) (c) and (d) of this condition must not be considered proofs of loss within the meaning of Statutory Conditions 12 and 13.

FRAUD

7. Any fraud or willfully false statement in a statutory declaration in relation to the particulars required under Statutory Condition 6 invalidates the claim of the person who made the declaration.

WHO MAY GIVE NOTICE AND PROOF

- 8. Notice of loss under Statutory Condition 6 (1) (a) may be given and the proof of loss under Statutory Condition 6 may be made
- a. by the agent of the insured, if
- a. the insured is absent or unable to give the notice or make the proof, and
- b. the absence or inability is satisfactorily accounted for, or
- b. by a person to whom any part of the insurance money is payable, if the insured refuses to do so or in the circumstances described in clause (a) of this condition.

SALVAGE

9. 1. In the event of loss or damage to insured property, the insured must take all reasonable steps to prevent further loss or damage to that property and to prevent loss or damage to other property insured under the contract, including, if necessary, removing the property to prevent loss or damage or further loss or damage to the property.

2. The insurer must contribute on a prorated basis towards any reasonable and proper expenses in connection with steps taken by the insured under subparagraph (1) of this condition.

ENTRY, CONTROL, ABANDONMENT

- 10. After loss or damage to insured property, the insurer has
- a. an immediate right of access and entry by accredited representatives sufficient to enable them to survey and examine the property, and to make an estimate of the loss or damage, and
- b. after the insured has secured the property, a further right of access and entry by accredited representatives sufficient to enable them to appraise or estimate the loss or damage, but
- i. without the insured's consent, the insurer is not entitled to the control or possession of the insured property, and
- ii. without the insurer's consent, there can be no abandonment to it of the insured property.

IN CASE OF DISAGREEMENT

- 1. In the event of disagreement as to the value of the insured property, the value of the property saved, the nature and extent of the repairs or replacements required or, if made, their adequacy, or the amount of the loss or damage, those questions must be determined using the applicable dispute resolution process set out in the Insurance Act, whether or not the insured's right to recover under the contract is disputed, and independently of all other questions.
- 2. There is no right to a dispute resolution process under this condition until
- a. a specific demand is made for it in writing, and
- b. the proof of loss has been delivered to the insurer.

WHEN LOSS PAYABLE

12. Unless the contract provides for a shorter period, the loss is payable within 60 days after the proof of loss is completed in accordance with Statutory Condition 6 and delivered to the insurer.

REPAIR OR REPLACEMENT

- 13. 1. Unless a dispute resolution process has been initiated, the insurer, instead of making payment, may repair, rebuild or replace the insured property lost or damaged, on giving written notice of its intention to do so within 30 days after receiving the proof of loss.
- 2. If the insurer gives notice under subparagraph (1) of this condition, the insurer must begin to repair, rebuild or replace the property within 45 days after receiving the proof of loss, and must proceed with all due diligence to complete the work within a reasonable time.

NOTICE

- 14. 1. Written notice to the insurer may be delivered at, or sent by registered mail to, the chief agency or head office of the insurer in the province.
- 2. Written notice to the insured may be personally delivered at, or sent by registered mail addressed to, the insured's last known address as provided to the insurer by the insured.

Short Rate Cancellation Table

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Where this contract is terminated by the Insured, the Insurer shall refund as soon as practicable the excess of the premium actually paid by the Insured over the short rate premium for the expired time as indicated in the table below. In no event shall the short rate premium for the expired time be deemed to be less than any minimum retained premium specified.

Dura Wet											
Days in	% of premium	Days in	% of premium	Days in	% of premium	Days in	% of premium	Days in	% of premium	Days in	% of premium
force	returned	force	returned	force	returned	force	returned	force	returned	force	returned
				40-		400		050	0.04	0.4.0	0.40
1	0.95	64	0.72	127	0.55	190	0.38	253	0.24	316	0.10
2	0.94	65 66	0.72	128	0.54	191	0.38	254 255	0.24	317 318	0.10 0.10
3	0.93 0.93	66 67	0.71 0.71	129 130	0.54 0.54	192 193	0.37 0.37	256	0.24 0.23	319	0.10
4 5	0.93	68	0.71	131	0.54	193	0.37	257	0.23	320	0.09
6	0.92	69	0.71	132	0.53	195	0.37	258	0.23	321	0.09
7	0.91	70	0.70	133	0.53	196	0.37	259	0.23	322	0.09
8	0.91	71	0.70	134	0.53	197	0.36	260	0.23	323	0.09
9	0.90	72	0.70	135	0.53	198	0.36	261	0.22	324	0.08
10	0.90	73	0.70	136	0.52	199	0.36	262	0.22	325	0.08
11	0.89	74	0.69	137	0.52	200	0.36	263	0.22	326	0.08
12	0.89	75	0.69	138	0.52	201	0.35	264	0.22	327	0.08
13	0.88	76	0.69	139	0.51	202	0.35	265	0.21	328	0.08
14	0.88	77	0.68	140	0.51	203	0.35	266	0.21	329	0.07
15	0.87	78	0.68	141	0.51	204	0.35	267	0.21	330	0.07
16	0.87	79	0.68	142	0.51	205	0.35	268	0.21	331	0.07
17	0.86	80	0.68	143	0.50	206	0.34	269	0.21	332	0.07
18	0.86	81	0.67	144	0.50	207	0.34	270	0.20	333	0.06
19	0.85	82	0.67	145	0.50	208	0.34	271	0.20	334	0.06
20	0.85	83	0.67	146	0.50	209	0.34	272	0.20	335	0.06
21	0.84	84	0.66	147	0.49	210	0.33	273	0.20	336	0.06
22	0.84	85 86	0.66	148 149	0.49 0.49	211 212	0.33 0.33	274 275	0.19 0.19	337 338	0.06 0.05
23 24	0.83 0.83	86 87	0.66 0.66	150	0.49	212	0.33	276	0.19	339	0.05
25 25	0.83	88	0.65	151	0.48	214	0.33	277	0.19	340	0.05
26	0.82	89	0.65	152	0.48	215	0.32	278	0.19	341	0.05
27	0.82	90	0.65	153	0.48	216	0.32	279	0.18	342	0.05
28	0.82	91	0.65	154	0.47	217	0.32	280	0.18	343	0.04
29	0.82	92	0.64	155	0.47	218	0.32	281	0.18	344	0.04
30	0.81	93	0.64	156	0.47	219	0.31	282	0.18	345	0.04
31	0.81	94	0.64	157	0.46	220	0.31	283	0.17	346	0.04
32	0.81	95	0.63	158	0.46	221	0.31	284	0.17	347	0.03
33	0.80	96	0.63	159	0.46	222	0.31	285	0.17	348	0.03
34	0.80	97	0.63	160	0.46	223	0.31	286	0.17	349	0.03
35	0.80	98	0.63	161	0.45	224	0.30	287	0.17	350	0.03
36	0.80	99	0.62	162	0.45	225	0.30	288	0.16	351	0.03
37	0.79	100	0.62	163	0.45	226	0.30	289	0.16	352	0.02
38	0.79	101	0.62	164	0.45	227	0.30	290	0.16	353	0.02
39	0.79	102	0.62	165	0.44	228	0.30	291	0.16	354 355	0.02 0.02
40	0.79	103 104	0.61 0.61	166 167	0.44 0.44	229 230	0.29 0.29	292 293	0.15 0.15	356	0.02
41 42	0.78 0.78	104	0.61	168	0.44	231	0.29	294	0.15	357	0.01
43	0.78	106	0.60	169	0.43	232	0.29	295	0.15	358	0.01
44	0.77	107	0.60	170	0.43	233	0.28	296	0.15	359	0.01
45	0.77	108	0.60	171	0.43	234	0.28	297	0.14	360	0.01
46	0.77	109	0.60	172	0.42	235	0.28	298	0.14	361	0.00
47	0.77	110	0.59	173	0.42	236	0.28	299	0.14	362	0.00
48	0.76	111	0.59	174	0.42	237	0.28	300	0.14	363	0.00
49	0.76	112	0.59	175	0.42	238	0.27	301	0.14	364	0.00
50	0.76	113	0.59	176	0.41	239	0.27	302	0.13	365	0.00
51	0.76	114	0.58	177	0.41	240	0.27	303	0.13		
52	0.75	115	0.58	178	0.41	241	0.27	304	0.13		
53	0.75	116	0.58	179	0.40	242	0.26	305	0.13		
54	0.75	117	0.57	180	0.40	243	0.26	306	0.12		
55	0.74	118	0.57	181	0.40	244	0.26	307	0.12		
56	0.74	119	0.57	182	0.40	245	0.26	308	0.12		
57 50	0.74	120	0.57	183	0.39	246	0.26	309	0.12		
58 50	0.74	121	0.56	184 185	0.39 0.39	247 248	0.25 0.25	310 311	0.12 0.11		
59 60	0.73 0.73	122 123	0.56 0.56	186	0.39	246 249	0.25	311	0.11		
61	0.73	123	0.56	187	0.39	250	0.25	313	0.11		
62	0.73	125	0.55	188	0.38	251	0.24	314	0.11		
63	0.73	126	0.55	189	0.38	252	0.24	315	0.10		
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