

From (date) : 2022-12-01 12:00:00 AM

Asked date : Completed date : 2024-12-02 9:28:11 AM

Access events

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		
47	2022-12-08 12:33:17 PM	Access granted		
48	2022-12-08 12:33:34 PM	Access granted		

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		
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 1:57:30 PM	Access - door opened		
68	2023-01-10 1:57:43 PM	Access granted		
69	2023-01-10 2:07:16 PM	Access - door opened		
70	2023-01-10 2:07:56 PM	Access granted		
71	2023-01-10 3:16:33 PM	Access granted		
72	2023-01-10 3:17:27 PM	Access - door opened		
73	2023-01-10 3:17:45 PM	Access granted		
74	2023-01-10 3:34:56 PM	Access - door opened		
75	2023-01-10 3:35:09 PM	Access granted		
76	2023-01-10 8:19:54 PM	Access granted		
77	2023-01-11 7:39:56 AM	Access granted		
78	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		
150	2023-01-24 5:16:08 PM	Access - door opened		
151	2023-01-24 5:16:22 PM	Access granted		
152	2023-01-24 8:55:36 PM	Access granted		

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 12:08:16 PM	Access granted		
254	2023-02-17 6:33:43 PM	Access granted		
255	2023-02-18 12:33:23 PM	Access - door opened		
256	2023-02-18 12:34:02 PM	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		
288	2023-03-07 6:15:59 PM	Access granted		
289	2023-03-07 6:18:42 PM	Access granted		
290	2023-03-08 6:53:45 AM	Access granted		
291	2023-03-08 6:53:59 AM	Access granted		
292	2023-03-08 6:54:08 AM	Access granted		
293	2023-03-08 11:51:45 AM	Access - door opened		
294	2023-03-08 11:51:57 AM	Access granted		
295	2023-03-08 11:57:51 AM	Access - door opened		
296	2023-03-08 11:58:32 AM	Access granted		
297	2023-03-08 12:38:28 PM	Access granted		
298	2023-03-08 12:39:28 PM	Access - door opened		
299	2023-03-08 12:39:40 PM	Access granted		
300	2023-03-08 1:00:00 PM	Access - door opened		
301	2023-03-08 1:13:31 PM	Access granted		
302	2023-03-08 4:57:23 PM	Access granted		
303	2023-03-08 4:57:43 PM	Access granted		
304	2023-03-08 4:57:51 PM	Access granted		
305	2023-03-08 4:58:13 PM	Access granted		
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		

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		
347	2023-03-19 12:01:30 PM	Access granted		
348	2023-03-19 12:01:45 PM	Access granted		
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		
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		
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		

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		

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	2023-04-05 2:01:23 PM	Access granted		
447	2023-04-05 2:02:27 PM	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	2023-04-06 7:42:07 AM	Access granted		
451	2023-04-06 7:42:19 AM	Access granted		
452	2023-04-06 7:48:19 AM	Access granted		
453	2023-04-06 7:51:31 AM	Access granted		
454	2023-04-06 8:28:35 AM	Access granted		
455	2023-04-06 8:31:41 AM	Access granted		
456	2023-04-06 12:32:06 PM	Access granted		
457	2023-04-06 1:27:59 PM	Access granted		
458	2023-04-06 1:28:05 PM	Access granted		
459	2023-04-06 3:31:46 PM	Access granted		
460	2023-04-11 9:52:40 AM	Access granted		
461	2023-04-11 9:52:48 AM	Access granted		
462	2023-04-11 12:56:36 PM	Access granted		
463	2023-04-11 4:02:39 PM	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 7:11:37 PM	Access granted		
537	2023-05-02 7:51:23 PM	Access granted		
538	2023-05-02 7:52:07 PM	Access - door opened		
539	2023-05-02 7:52:23 PM	Access granted		
540	2023-05-02 8:04:32 PM	Access - door opened		
541	2023-05-02 8:04:51 PM	Access granted		
542	2023-05-02 8:06:38 PM	Access - door opened		
543	2023-05-03 7:42:01 AM	Access granted		
544	2023-05-03 7:42:10 AM	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		
570	2023-05-04 3:36:51 PM	Access granted		
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		
578	2023-05-17 11:52:59 AM	Access - door opened		
579	2023-05-17 11:53:16 AM	Access granted		
580	2023-05-17 2:40:23 PM	Access - door opened		
581	2023-05-17 2:40:37 PM	Access granted		
582	2023-05-17 2:41:20 PM	Access granted		
583	2023-05-17 2:41:51 PM	Access granted		
584	2023-05-17 2:47:03 PM	Access - door opened		
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		
591	2023-05-17 4:00:25 PM	Access granted		
592	2023-05-17 4:37:13 PM	Access granted		
593	2023-05-17 4:37:26 PM	Access granted		
594	2023-05-17 4:37:42 PM	Access granted		
595	2023-05-17 8:59:26 PM	Access granted		
596	2023-05-18 7:25:51 AM	Access granted		
597	2023-05-18 7:26:05 AM	Access granted		
598	2023-05-18 7:26:14 AM	Access granted		
599	2023-05-18 7:29:25 AM	Access granted		
600	2023-05-18 7:32:41 AM	Access granted		
601	2023-05-18 8:20:55 AM	Access granted		
602	2023-05-18 8:24:05 AM	Access granted		
603	2023-05-18 11:03:53 AM	Access granted		
604	2023-05-18 11:14:30 AM	Access granted		
605	2023-05-18 11:14:47 AM	Access granted		
606	2023-05-18 2:37:16 PM	Access granted		
607	2023-05-18 2:39:18 PM	Access granted		
608	2023-05-18 2:47:16 PM	Access granted		
609	2023-05-18 2:47:27 PM	Access granted		
610	2023-05-18 2:47:30 PM	Access granted		
611	2023-05-18 3:04:30 PM	Access granted		
612	2023-05-18 3:57:26 PM	Access granted		
613	2023-05-18 4:09:28 PM	Access granted		
614	2023-05-23 8:51:25 AM	Access granted		
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 10:04:36 AM	Access granted		
620	2023-05-23 11:13:41 AM	Access granted		

621	2023-05-23 11:27:20 AM	Access granted		
622	2023-05-23 11:27:37 AM	Access granted		
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		
639	2023-05-24 7:54:58 AM	Access granted		
640	2023-05-24 11:42:29 AM	Access granted		
641	2023-05-24 12:01:04 PM	Access granted		
642	2023-05-24 12:03:27 PM	Access granted		
643	2023-05-24 12:19:57 PM	Access granted		
644	2023-05-24 2:34:32 PM	Access - door opened		
645	2023-05-24 2:34:43 PM	Access granted		
646	2023-05-24 2:42:16 PM	Access - door opened		
647	2023-05-24 2:42:57 PM	Access granted		
648	2023-05-24 3:22:17 PM	Access granted		
649	2023-05-24 3:23:03 PM	Access - door opened		
650	2023-05-24 3:23:15 PM	Access granted		
651	2023-05-24 3:41:07 PM	Access - door opened		
652	2023-05-24 3:41:21 PM	Access granted		
653	2023-05-24 5:39:32 PM	Access granted		
654	2023-05-25 7:21:49 AM	Access granted		
655	2023-05-25 7:22:04 AM	Access granted		
656	2023-05-25 7:22:13 AM	Access granted		
657	2023-05-25 7:24:31 AM	Access granted		
658	2023-05-25 7:28:30 AM	Access granted		
659	2023-05-25 8:14:29 AM	Access granted		
660	2023-05-25 8:17:39 AM	Access granted		
661	2023-05-25 12:12:44 PM	Access granted		
662	2023-05-25 12:54:56 PM	Access granted		
663	2023-05-25 12:55:08 PM	Access granted		
664	2023-05-25 3:36:19 PM	Access granted		
665	2023-05-30 9:46:49 AM	Access granted		
666	2023-05-30 9:47:04 AM	Access granted		
667	2023-05-30 12:28:04 PM	Access - door opened		
668	2023-05-30 12:28:15 PM	Access granted		
669	2023-05-30 12:36:40 PM	Access - door opened		
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		

673	2023-05-30 1:15:18 PM	Access granted		
674	2023-05-30 1:29:35 PM	Access - door opened		
675	2023-05-30 1:30:13 PM	Access granted		
676	2023-05-30 2:18:43 PM	Access granted		
677	2023-05-30 2:19:54 PM	Access granted		
678	2023-05-30 2:19:59 PM	Access granted		
679	2023-05-30 6:13:23 PM	Access granted		
680	2023-05-30 6:13:58 PM	Access granted		
681	2023-05-30 6:19:17 PM	Access granted		
682	2023-05-31 6:52:13 AM	Access granted		
683	2023-05-31 6:52:27 AM	Access granted		
684	2023-05-31 6:52:38 AM	Access granted		
685	2023-05-31 6:54:43 AM	Access granted		
686	2023-05-31 6:57:35 AM	Access granted		
687	2023-05-31 7:59:48 AM	Access granted		
688	2023-05-31 9:51:24 AM	Access granted		
689	2023-05-31 11:27:02 AM	Access granted		
690	2023-05-31 11:27:14 AM	Access granted		
691	2023-05-31 1:27:07 PM	Access - door opened		
692	2023-05-31 1:27:34 PM	Access granted		
693	2023-05-31 1:32:28 PM	Access - door opened		
694	2023-05-31 1:32:50 PM	Access granted		
695	2023-05-31 2:11:58 PM	Access granted		
696	2023-05-31 2:12:44 PM	Access - door opened		
697	2023-05-31 2:12:57 PM	Access granted		
698	2023-05-31 2:30:08 PM	Access - door opened		
699	2023-05-31 2:30:31 PM	Access granted		
700	2023-05-31 5:09:24 PM	Access granted		
701	2023-05-31 5:28:48 PM	Access granted		
702	2023-05-31 5:28:58 PM	Access granted		
703	2023-05-31 5:29:07 PM	Access granted		
704	2023-05-31 5:30:42 PM	Access granted		
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 7:12:41 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	2023-06-14 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		
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 6:48:47 AM	Access granted		
878	2023-07-05 6:49:09 AM	Access granted		
879	2023-07-05 6:49:18 AM	Access granted		
880	2023-07-05 6:50:52 AM	Access 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		

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		

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		
1035	2023-08-08 8:04:58 AM	Access granted		
1036	2023-08-08 8:08:15 AM	Access 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		

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		
1139	2023-08-17 12:11:44 PM	Access granted		
1140	2023-08-17 12:11:58 PM	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		
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		
1152	2023-08-22 1:28:14 PM	Access granted		
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 2:11:26 PM	Access granted		
1160	2023-08-22 2:31:22 PM	Access granted		
1161	2023-08-22 2:31:35 PM	Access granted		
1162	2023-08-22 2:31:47 PM	Access granted		
1163	2023-08-22 4:51:57 PM	Access granted		
1164	2023-08-22 6:21:05 PM	Access - door opened		
1165	2023-08-22 6:21:17 PM	Access granted		
1166	2023-08-22 6:21:28 PM	Access granted		
1167	2023-08-22 6:26:16 PM	Access granted		
1168	2023-08-23 6:56:05 AM	Access granted		
1169	2023-08-23 6:56:19 AM	Access granted		
1170	2023-08-23 6:56:27 AM	Access granted		
1171	2023-08-23 6:59:31 AM	Access granted		
1172	2023-08-23 9:06:27 AM	Access granted		
1173	2023-08-23 9:09:59 AM	Access granted		
1174	2023-08-23 12:38:29 PM	Access granted		
1175	2023-08-23 12:38:42 PM	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 7:22:58 AM	Access granted		
1312	2023-10-11 7:23:08 AM	Access granted		
1313	2023-10-11 7:27:08 AM	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 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	2023-10-14 4:16:32 PM	Access granted		
1366	2023-10-16 7:26:26 AM	Access granted		
1367	2023-10-16 7:26:41 AM	Access granted		
1368	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	2023-10-18 7:13:02 AM	Access granted		
1398	2023-10-18 7:13:16 AM	Access granted		
1399	2023-10-18 7:16:56 AM	Access granted		
1400	2023-10-18 7:20:30 AM	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 1:17:23 PM	Access granted		
1421	2023-10-24 1:21:10 PM	Access - door opened		
1422	2023-10-24 1:21:24 PM	Access granted		
1423	2023-10-24 1:57:37 PM	Access granted		
1424	2023-10-24 1:58:42 PM	Access - door opened		
1425	2023-10-24 1:58:52 PM	Access granted		
1426	2023-10-24 2:30:17 PM	Access granted		
1427	2023-10-24 2:30:49 PM	Access granted		
1428	2023-10-24 5:48:09 PM	Access granted		
1429	2023-10-25 8:26:01 AM	Access granted		
1430	2023-10-25 8:26:16 AM	Access granted		
1431	2023-10-25 9:02:15 AM	Access granted		
1432	2023-10-25 10:02:18 AM	Access granted		
1433	2023-10-25 12:56:30 PM	Access - door opened		
1434	2023-10-25 12:56:41 PM	Access granted		
1435	2023-10-25 1:20:40 PM	Access granted		
1436	2023-10-25 2:15:02 PM	Access granted		
1437	2023-10-25 2:15:52 PM	Access - door opened		
1438	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		

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		
1520	2023-11-01 4:06:20 PM	Access granted		
1521	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 1:34:14 PM	Access granted		
1550	2023-11-10 2:06:35 PM	Access granted		
1551	2023-11-10 2:06:51 PM	Access - door opened		
1552	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 6:54:30 AM	Access granted		
1576	2023-11-15 6:54:39 AM	Access granted		
1577	2023-11-15 6:57:27 AM	Access granted		
1578	2023-11-15 7:01:06 AM	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		

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		
1625	2023-11-21 7:21:30 AM	Access granted		
1626	2023-11-21 7:21:44 AM	Access granted		
1627	2023-11-21 7:22:00 AM	Access granted		
1628	2023-11-21 1:00:26 PM	Access granted		
1629	2023-11-21 1:01:46 PM	Access granted		
1630	2023-11-21 1:13:52 PM	Access granted		
1631	2023-11-21 1:29:38 PM	Access granted		
1632	2023-11-21 2:53:00 PM	Access - door opened		
1633	2023-11-21 2:53:12 PM	Access granted		
1634	2023-11-21 3:05:10 PM	Access - door opened		
1635	2023-11-21 3:05:21 PM	Access granted		
1636	2023-11-21 3:37:54 PM	Access granted		
1637	2023-11-21 3:38:35 PM	Access - door opened		
1638	2023-11-21 3:38:47 PM	Access granted		
1639	2023-11-21 3:55:44 PM	Access granted		
1640	2023-11-21 4:24:28 PM	Access granted		
1641	2023-11-21 4:25:50 PM	Access granted		
1642	2023-11-21 4:25:59 PM	Access granted		
1643	2023-11-21 6:18:58 PM	Access granted		
1644	2023-11-21 6:20:49 PM	Access granted		
1645	2023-11-22 6:28:48 AM	Access granted		
1646	2023-11-22 6:29:04 AM	Access granted		
1647	2023-11-22 6:29:17 AM	Access granted		
1648	2023-11-22 9:30:34 AM	Access granted		
1649	2023-11-22 11:39:28 AM	Access granted		
1650	2023-11-22 11:39:46 AM	Access granted		
1651	2023-11-22 11:40:04 AM	Access granted		
1652	2023-11-22 12:21:34 PM	Access - door opened		
1653	2023-11-22 12:21:48 PM	Access granted		
1654	2023-11-22 12:28:21 PM	Access - door opened		
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		
1659	2023-11-23 8:01:25 AM	Access granted		
1660	2023-11-23 8:01:40 AM	Access granted		

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 12:09:44 PM	Access granted		
1679	2023-11-27 12:10:03 PM	Access granted		
1680	2023-11-27 3:03:07 PM	Access - door opened		
1681	2023-11-27 3:03:19 PM	Access granted		
1682	2023-11-27 3:12:04 PM	Access - door opened		
1683	2023-11-27 3:12:20 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		
1756	2023-12-04 2:34:33 PM	Access granted		
1757	2023-12-04 2:35:19 PM	Access - door opened		
1758	2023-12-04 2:35:32 PM	Access granted		
1759	2023-12-04 2:46:28 PM	Access - door opened		
	2023-12-04 2:46:34 PM	Access granted		
1761	2023-12-04 6:05:27 PM	Access granted		
1762	2023-12-04 6:26:00 PM	Access granted		
1763	2023-12-04 6:26:11 PM	Access granted		
1764	2023-12-04 6:26:19 PM	Access granted		

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	2023-12-19 12:37:51 PM	Access granted		
1841	2023-12-19 12:38:04 PM	Access granted		
1842	2023-12-19 4:56:45 PM	Access granted		
1843	2023-12-20 7:23:11 AM	Access granted		
1844	2023-12-20 7:23:32 AM	Access granted		
1845	2023-12-20 7:23:41 AM	Access granted		
1846	2023-12-20 12:05:04 PM	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		

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 - door opened		
1974	2024-01-22 2:02:09 PM	Access granted		
1975	2024-01-22 2:27:49 PM	Access granted		
1976	2024-01-22 2:28:02 PM	Access granted		
1977	2024-01-22 2:28:11 PM	Access granted		
1978	2024-01-22 5:58:34 PM	Access granted		
1979	2024-01-23 7:01:26 AM	Access granted		
1980	2024-01-23 7:01:43 AM	Access granted		
1981	2024-01-23 7:01:53 AM	Access granted		
1982	2024-01-23 1:33:34 PM	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 2:13:10 PM	Access granted		
1986	2024-01-23 3:22:28 PM	Access - door opened		
1987	2024-01-23 3:22:38 PM	Access granted		
1988	2024-01-23 3:27:25 PM	Access - door opened		
1989	2024-01-23 3:27:43 PM	Access granted		
1990	2024-01-23 4:17:00 PM	Access granted		
1991	2024-01-23 4:17:46 PM	Access - door opened		
1992	2024-01-23 4:17:57 PM	Access granted		
1993	2024-01-23 4:34:01 PM	Access - door opened		
1994	2024-01-23 4:34:14 PM	Access granted		
1995	2024-01-23 6:39:05 PM	Access granted		
1996	2024-01-24 7:47:35 AM	Access granted		
1997	2024-01-24 7:47:50 AM	Access granted		
1998	2024-01-24 7:48:02 AM	Access granted		
1999	2024-01-24 1:39:05 PM	Access - door opened		
2000	2024-01-24 1:39:16 PM	Access granted		
2001	2024-01-24 1:50:43 PM	Access granted		
2002	2024-01-24 1:51:08 PM	Access granted		
2003	2024-01-24 1:55:54 PM	Access - door opened		
2004	2024-01-24 1:56:09 PM	Access granted		
2005	2024-01-24 2:25:31 PM	Access - door opened		
2006	2024-01-24 2:26:32 PM	Access granted		
2007	2024-01-24 2:47:39 PM	Access granted		
2008	2024-01-24 2:47:46 PM	Access granted		
2009	2024-01-24 5:55:00 PM	Access granted		
2010	2024-01-25 6:17:37 AM	Access granted		
2011	2024-01-25 6:17:52 AM	Access granted		
2012	2024-01-25 6:18:04 AM	Access granted		
2013	2024-01-25 9:40:43 AM	Access granted		
2014	2024-01-25 10:02:05 AM	Access granted		
2015	2024-01-25 12:10:58 PM	Access granted		
2016	2024-01-25 1:57:28 PM	Access granted		
2017	2024-01-25 3:10:32 PM	Access granted		
2018	2024-01-25 3:10:46 PM	Access granted		
2019	2024-01-25 3:11:05 PM	Access granted		
2020	2024-01-25 4:35:43 PM	Access granted		
2021	2024-01-25 5:17:09 PM	Access granted		
2022	2024-01-25 5:17:39 PM	Access granted		
2023	2024-01-25 5:32:50 PM	Access granted		
2024	2024-01-25 7:33:49 PM	Access granted		

2025	2024-01-25 7:34:03 PM	Access granted		
2026	2024-01-25 7:40:21 PM	Access granted		
2027	2024-01-26 8:42:40 AM	Access granted		
2028	2024-01-26 8:42:54 AM	Access granted		
2029	2024-01-26 8:43:03 AM	Access granted		
2030	2024-01-26 1:32:56 PM	Access - door opened		
2031	2024-01-26 1:33:08 PM	Access granted		
2032	2024-01-26 1:36:50 PM	Access - door opened		
2033	2024-01-26 1:37:05 PM	Access granted		
2034	2024-01-26 2:22:49 PM	Access granted		
2035	2024-01-26 2:23:38 PM	Access - door opened		
2036	2024-01-26 2:23:50 PM	Access granted		
2037	2024-01-26 2:41:33 PM	Access - door opened		
2038	2024-01-26 2:41:43 PM	Access granted		
2039	2024-01-26 5:53:08 PM	Access granted		
2040	2024-01-27 4:25:57 PM	Access granted		
2041	2024-01-27 4:26:10 PM	Access granted		
2042	2024-01-27 4:26:30 PM	Access granted		
2043	2024-01-27 4:28:16 PM	Access granted		
2044	2024-01-27 5:01:42 PM	Access granted		
2045	2024-01-29 8:06:57 AM	Access granted		
2046	2024-01-29 8:07:10 AM	Access granted		
2047	2024-01-29 8:07:26 AM	Access granted		
2048	2024-01-29 1:23:14 PM	Access granted		
2049	2024-01-29 1:23:27 PM	Access granted		
2050	2024-01-29 1:23:38 PM	Access granted		
2051	2024-01-29 4:03:44 PM	Access - door opened		
2052	2024-01-29 4:03:55 PM	Access granted		
2053	2024-01-29 4:09:13 PM	Access - door opened		
2054	2024-01-29 4:09:22 PM	Access granted		
2055	2024-01-29 4:46:19 PM	Access granted		
2056	2024-01-29 4:47:15 PM	Access granted		
2057	2024-01-29 4:55:04 PM	Access - door opened		
2058	2024-01-29 4:55:11 PM	Access granted		
2059	2024-01-30 7:35:41 AM	Access granted		
2060	2024-01-30 7:35:55 AM	Access granted		
2061	2024-01-30 7:36:13 AM	Access granted		
2062	2024-01-30 1:29:12 PM	Access granted		
2063	2024-01-30 3:28:12 PM	Access - door opened		
2064	2024-01-30 3:28:24 PM	Access granted		
2065	2024-01-30 3:32:34 PM	Access - door opened		
2066	2024-01-30 3:32:42 PM	Access granted		
2067	2024-01-30 4:24:53 PM	Access granted		
2068	2024-01-30 4:25:37 PM	Access - door opened		
2069	2024-01-30 4:41:44 PM	Access - door opened		
2070	2024-01-30 4:41:58 PM	Access granted		
2071	2024-01-30 5:49:08 PM	Access granted		
2072	2024-01-31 7:46:32 AM	Access granted		
2073	2024-01-31 7:46:46 AM	Access granted		
2074	2024-01-31 7:46:56 AM	Access granted		
2075	2024-01-31 12:25:35 PM	Access - door opened		
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		
2091	2024-02-01 1:14:54 PM	Access - door opened		
2092	2024-02-01 1:15:04 PM	Access granted		
2093	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 12:19:36 PM	Access granted		
2119	2024-02-05 12:19:44 PM	Access granted		
2120	2024-02-05 12:31:09 PM	Access granted		
2121	2024-02-05 12:33:05 PM	Access granted		
2122	2024-02-05 12:33:20 PM	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		

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 4:23:40 PM	Access granted		
2231	2024-02-21 4:24:24 PM	Access granted		
2232	2024-02-21 4:24:40 PM	Access 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		
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		
2284	2024-03-11 3:53:39 PM	Access - door opened		

2285	2024-03-11 3:53:51 PM	Access granted		
2286	2024-03-11 3:59:17 PM	Access - door opened		
2287	2024-03-11 3:59:47 PM	Access granted		
2288	2024-03-11 4:29:49 PM	Access granted		
2289	2024-03-11 4:30:22 PM	Access granted		
2290	2024-03-11 4:30:45 PM	Access - door opened		
2291	2024-03-11 4:47:21 PM	Access - door opened		
2292	2024-03-11 4:47:37 PM	Access granted		
2293	2024-03-11 7:09:56 PM	Access granted		
2294	2024-03-12 7:20:21 AM	Access granted		
2295	2024-03-12 7:20:37 AM	Access granted		
2296	2024-03-12 7:20:47 AM	Access granted		
2297	2024-03-12 12:25:25 PM	Access granted		
2298	2024-03-12 12:25:34 PM	Access granted		
2299	2024-03-12 3:57:33 PM	Access - door opened		
2300	2024-03-12 3:57:44 PM	Access granted		
2301	2024-03-12 4:02:53 PM	Access - door opened		
	2024-03-12 4:03:44 PM	Access granted		
2303	2024-03-12 4:31:58 PM	Access granted		
2304	2024-03-12 4:32:59 PM	Access - door opened		
2305	2024-03-12 4:33:12 PM	Access granted		
2306	2024-03-12 4:48:38 PM	Access - door opened		
2307	2024-03-12 4:48:51 PM	Access granted		
2308	2024-03-12 6:32:28 PM	Access granted		
2309	2024-03-13 7:36:42 AM	Access granted		
2310	2024-03-13 7:36:58 AM	Access granted		
2311	2024-03-13 7:37:10 AM	Access granted		
2312	2024-03-13 12:38:02 PM	Access granted		
2313	2024-03-13 12:41:46 PM	Access granted		
2314	2024-03-13 5:54:41 PM	Access granted		
2315	2024-03-14 8:33:44 AM	Access granted		
2316	2024-03-14 8:33:59 AM	Access granted		
2317	2024-03-14 1:11:15 PM	Access granted		
2318	2024-03-14 1:11:53 PM	Access granted		
2319	2024-03-14 2:38:44 PM	Access - door opened		
2320	2024-03-14 2:38:56 PM	Access granted		
2321	2024-03-14 2:51:05 PM	Access - door opened		
2322	2024-03-14 2:51:14 PM	Access granted		
2323	2024-03-14 3:34:37 PM	Access granted		
2324	2024-03-14 3:35:18 PM	Access - door opened		
2325	2024-03-14 3:35:29 PM	Access granted		
2326	2024-03-14 3:51:51 PM	Access - door opened		
2327	2024-03-14 3:52:22 PM	Access granted		
2328	2024-03-14 6:43:00 PM	Access granted		
2329	2024-03-14 7:26:46 PM	Access - door opened		
2330	2024-03-14 7:27:21 PM	Access granted		
2331	2024-03-14 7:32:39 PM	Access granted		
2332	2024-03-14 7:32:43 PM	Access granted		
2333	2024-03-15 7:56:26 AM	Access granted		
2334	2024-03-15 7:56:40 AM	Access granted		
2335	2024-03-15 2:22:36 PM	Access granted		
2336	2024-03-15 2:22:48 PM	Access granted		

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		

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		
2491	2024-05-06 2:30:22 PM	Access granted		
2492	2024-05-06 2:34:44 PM	Access granted		

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		
2537	2024-05-13 5:12:09 PM	Access granted		
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		

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		

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		

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		
2751	2024-06-11 1:13:26 PM	Access granted		
2752	2024-06-11 1:54:47 PM	Access - door opened		

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		
2792	2024-06-18 1:04:32 PM	Access - door opened		
2793	2024-06-18 1:05:12 PM	Access granted		
2794	2024-06-18 1:38:08 PM	Access granted		
2795	2024-06-18 1:38:50 PM	Access - door opened		
2796	2024-06-18 1:39:00 PM	Access granted		
2797	2024-06-18 2:40:28 PM	Access granted		
2798	2024-06-18 2:40:38 PM	Access granted		
2799	2024-06-18 7:31:42 PM	Access granted		
2800	2024-06-19 6:58:08 AM	Access granted		
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		
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 4:31:28 PM	Access granted		

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		
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		

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		
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		
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 2:41:20 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 12:17:44 PM	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		
3114	2024-09-05 8:14:13 PM	Access granted		
3115	2024-09-05 8:16:00 PM	Access granted		
3116	2024-09-06 8:21:35 AM	Access 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	2024-09-07 11:35:56 AM	Access granted		
3134	2024-09-07 11:36:08 AM	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		

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		

Summary of your account

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 **\$85.87**

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: May. 3, 2023

Balance due **\$85.87**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$22,000.00

Your available credit **\$21,914.13**

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 09 months.

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 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 com/alerts.

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:
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 com/cha

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

JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$85.87
Minimum payment due	\$10.00
Payment due date	May. 3, 2023

Amount you're paying



P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].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 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

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.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking



██████████ ██████████
Card number: XXXX XXXX XXXX ██████████

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX ██████████ ██████████ ██████████			
Mar. 11	Mar. 13	TELUS MOBILITY PREAUTH 403-5303586 AB	104.78
Mar. 13	Mar. 14	APPLE.COM/BILL TORONTO ON	1.44
Mar. 29	Mar. 30	TRSF FROM/DE ACCT/CPT ██████████	117.53 CR
Apr. 1	Apr. 3	UBER* EATS TORONTO ON	74.68
Apr. 3	Apr. 4	Spotify P22291790B Stockholm	11.19
Subtotal for ██████████ ██████████			192.09
Total for card number XXXX XXXX XXXX ██████████			\$85.87

Summary of your account

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	\$3,741.06

Minimum payment due **\$33.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: May. 7, 2024

Balance due **\$3,741.06**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$22,000.00

Your available credit **\$18,258.94**

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 32 years and 08 months.

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.

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

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 [com/cha](#)

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

JOHNSON ST
VICTORIA BC

Card number XXXX XXXX XXXX
Balance due **\$3,741.06**
Minimum payment due **\$33.00**
Payment due date **May. 7, 2024**

Amount you're paying



P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Mar. 12	Mar. 14	SAVE ON FOODS VICTORIA BC	24.28
Mar. 12	Mar. 14	STICKY WICKET VICTORIA BC	18.89
Mar. 13	Mar. 15	SAVE ON FOODS VICTORIA BC	9.49
Mar. 13	Mar. 15	ROYAL THEATRE VICTORIA BC	39.10
Mar. 16	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	Mar. 18	COUNTRY GROCER LAKE COWICLAKE COWICHANBC	62.83
Mar. 18	Mar. 20	COUNTRY GROCER LAKE COWICLAKE COWICHANBC	82.67
Mar. 20	Mar. 20	TRSF FROM/DE ACCT/CPT	500.00 CR
Mar. 23	Mar. 25	BC LIQUOR #067 LAKE COWICHANBC	34.07
Mar. 23	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
Mar. 28	Mar. 29	IGA 1045 N.VANCOUVER BC	9.33
Mar. 28	Apr. 1	BROWNS SOCIALHOUSE LOWER NORTH VANCOUVBC	101.07
Mar. 29	Apr. 1	CHV43043 3 WAY ON THE NORTH VANCOUVBC	100.00
Mar. 29	Apr. 1	SQ *EARLS AMBLESIDE BEACHWest VancouveBC	137.01
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	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

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Apr. 10	Apr. 11	BCF-SWARTZ BAY VICTORIA BC	109.75
Apr. 10	Apr. 11	BCF - COASTAL RENAISSANCEVICTORIA BC	38.50
Apr. 9	Apr. 12	WAL-MART SUPERCENTER#1214VICTORIA BC	83.97
Apr. 9	Apr. 12	THRIFTY FOODS # [REDACTED] VICTORIA BC	21.56
Apr. 10	Apr. 12	PETRO CANADA77918 TSAWWASSEN BC	166.61
Apr. 12	Apr. 12	INTEREST PURCHASES	23.16
Subtotal for [REDACTED] [REDACTED]			3,037.58
Total for card number XXXX XXXX XXXX [REDACTED]			\$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

Card number	XXXX XXXX XXXX
Statement date	Aug. 12, 2023
Statement period	Jul. 13, 2023 - Aug. 12, 2023

You can view your current [REDACTED] Rewards point balance and points earned on eligible purchases at any time! Simply log in to your [REDACTED] Rewards account at [REDACTED].com.

Includes any installment plan payments due this month (see installment plan section for more info)

Total installments not yet due	0.00
--------------------------------	------

Balance due
Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$22,000.00
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Amount over credit limit	\$0.00
--------------------------	--------

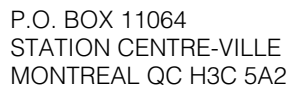
Estimated time to repay – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 0 years and 09 months.

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		

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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 [www.banqueparibas.com/cha](#)

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.



Card number	XXXX XXXX XXXX	
Balance due		\$79.45
Minimum payment due		\$10.00
Payment due date	Sep. 5, 2023	

Amount you're paying



JOHNSON ST
VICTORIA BC

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] [REDACTED] [REDACTED]			
Jul. 21	Jul. 24	TRSF FROM/DE ACCT/CPT [REDACTED]	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 [REDACTED]	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
Subtotal for [REDACTED] [REDACTED]			401.21
Total for card number XXXX XXXX XXXX [REDACTED]			\$79.45

* Trademark of [REDACTED] 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 Sep. 5, 2023

Summary of your account

Previous total balance, Jul. 12, 2024	\$1,875.44
Payments and credits	-5,578.70
Purchases and other charges	+3,888.91
New installments	0.00
Cash advances ¹	0.00
Total interest charges	+32.47
Fees	0.00
Total balance	\$218.12

Minimum payment due **\$42.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Sep. 6, 2024

Total installments not yet due	0.00
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Balance due **\$218.12**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$22,000.00
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Your available credit **\$21,781.88**

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 1 years and 08 months.

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 (\$)	ANNUAL INTEREST RATE (%)	DAILY 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.

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 com/cha

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

JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$218.12
Minimum payment due	\$42.00
Payment due date	Sep. 6, 2024

Amount you're paying



P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

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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

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jul. 18	Jul. 22	SHOPPERS DRUG MART #22 NORTH VANCOUVER BC	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 ASTILLE North Vancouv BC	31.74
Jul. 21	Jul. 22	SQ *LA CERVECERIA ASTILLE North Vancouv BC	59.87
Jul. 21	Jul. 23	LOBLAW CITY MARKET - L NORTH VANCOUVER BC	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 VANCOUVER BC	47.34
Jul. 28	Jul. 30	A&W WATERFRONT #738 VANCOUVER BC	15.36
Jul. 29	Jul. 30	BCF - ONLINE SALES & BOOK VICTORIA BC	118.95
Jul. 29	Jul. 30	BCF - ONLINE SALES & BOOK VICTORIA BC	5.00
Jul. 29	Jul. 30	SQ *TAP & BARREL SHIPYARD North Vancouv BC	51.04
Jul. 29	Jul. 30	SQ *TAP & BARREL SHIPYARD North Vancouv BC	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 Cowichan BC	18.11
Aug. 8	Aug. 8	TRSF FROM/DE ACCT/CPT [REDACTED]	4,800.00 CR
Aug. 8	Aug. 9	BCF-SWARTZ BAY VICTORIA BC	19.10
Aug. 8	Aug. 9	BCF - COASTAL CELEBRATION VICTORIA BC	39.77
Aug. 9	Aug. 12	FSM 1045 N.VANCOUVER BC	87.66
Aug. 12	Aug. 12	INTEREST PURCHASES	32.47
Subtotal for [REDACTED] [REDACTED]			3,272.68
Total for card number XXXX XXXX XXXX [REDACTED]			\$218.12

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 * Trademark of [REDACTED] 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 Sep. 6, 2024

(continued on next page)



██████████ ██████████

Card number: XXXX XXXX XXXX ██████████

Card number	XXXX XXXX XXXX
Statement date	Dec. 12, 2023
Statement period	Nov. 13, 2023 - Dec. 12, 2023

You can view your current [REDACTED] Rewards point balance and points earned on eligible purchases at any time! Simply log in to your [REDACTED] Rewards account at [REDACTED].com.

Minimum payment due	\$10.00
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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.

Your available credit **\$21,714.83**

Amount over credit limit	\$0.00
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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 07 months.

Security Tip

Learn what you can do to stay safe this holiday season by visiting www.fbi.com/security. Get the best gift of all; peace of mind.

Your interest charges

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.

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

Lost/stolen cards
Immediately report your card as missing. 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 [www.banqueparibas.com/cha](#)

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	\$285.17
Minimum payment due	\$10.00
Payment due date	Jan. 2, 2024

Amount you're paying



JOHNSON ST
VICTORIA BC

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

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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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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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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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² Excludes: promotional balance transfers

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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
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Transactions since your last statement

®/™ Trade-marks/ Registered trade-marks of ██████████
 * Trademark of ██████ International Services Association and used under license.

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 **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Jan. 2, 2025

Total installments not yet due	0.00
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Balance due **\$694.74**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$22,000.00
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Your available credit **\$21,305.26**

Amount over credit limit	\$0.00
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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 02 months.

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.

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.

Contact us

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P.O. BOX 11064
STATION CENTRE-VILLE
MONTREAL QC H3C 5A2

JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$694.74
Minimum payment due	\$10.00
Payment due date	Jan. 2, 2025

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

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¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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. 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 [REDACTED] Online/Mobile Banking

Transactions since your last statement

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 * Trademark of ██████ International Services Association and used under license.

Page **3** of 3

Card number	XXXX XXXX XXXX
Statement date	Feb. 12, 2023
Statement period	Jan. 13, 2023 - Feb. 12, 2023

You can view your current [REDACTED] Rewards point balance and points earned on eligible purchases at any time! Simply log in to your [REDACTED] Rewards account at [REDACTED].com.

Minimum payment due	\$10.00
Includes any installment plan payments due this month (see installment plan section for more info)	

Balance due	\$227.38
--------------------	-----------------

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$22,000.00
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Your available credit **\$21,772.62**

Amount over credit limit	\$0.00
--------------------------	--------

Notice regarding changes to your statement

New terms called **balance due** and **total balance** have been introduced to reflect the new [REDACTED] 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 [REDACTED] **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		

www.█.com/onlinebanking
 Toll Free Calls Canada & US: 1-800-263-2263
 █ █ Privilege* Credit Cards:
 1-833-256-7136
 Outside Canada & US (Call Collect): 1-514-877-0330

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 [www.banqueparibas.com/cha](#)

Page 1 of 3



Card number	XXXX XXXX XXXX
Balance due	\$227.38
Minimum payment due	\$10.00
Payment due date	Mar. 6, 2023

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].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 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

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.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Jan. 12	Jan. 13	TELUS MOBILITY PREAUTH 403-5303586 AB	179.93
Jan. 13	Jan. 16	APPLE.COM/BILL 866-712-7753 ON	1.44
Jan. 14	Jan. 16	UBER CANADA/UBEREATS TORONTO ON	101.57
Jan. 14	Jan. 18	- Lifestyle Credit	50.00 CR
Jan. 21	Jan. 23	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 number XXXX XXXX XXXX			\$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
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. 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	\$1,369.70

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Mar. 4, 2024

Balance due **\$1,369.70**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$22,000.00

Your available credit **\$20,630.30**

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 12 years and 01 months.

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 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/estatemements-signup](#)

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

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 [com/cha](#)

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

JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,369.70
Minimum payment due	\$10.00
Payment due date	Mar. 4, 2024

Amount you're paying



P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Transactions since your last statement

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Important Information about changes to your [REDACTED] Credit Card

We're writing to inform you of changes being made to your [REDACTED] 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 [\[REDACTED\].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.^{1,2}

For more information on the lifestyle credit for your card, please call the number on the back of your card.

Important Information about your [REDACTED] 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 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 [REDACTED] 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 [REDACTED] PaySmart terms and conditions at [REDACTED].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 [REDACTED] 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)

awarded to the Primary Cardholder within the annual period as a result may be subject to claw back.

² ██████████ ██████████ ██████████ 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, you will not be entitled to a subsequent \$200.00 credit that 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.

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.



Card

Card Number
Customer Name

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.

Statement Date Jan. 12, 2023

Previous Balance, Dec. 12, 2022 \$186.01
Purchases and other charges +35.21
Cash Advances¹ +100.00
Total Interest Charges +0.46
Fees +5.00
Payments and Credits -326.22
New Balance, Jan. 12, 2023 \$0.46

Minimum Payment Due \$0.46

Payment Due Date Feb. 2, 2023

Your Credit Limit \$22,000.00
Your Available Credit \$21,999.54
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 Number:				
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 CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST 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 \$

JOHNSON ST
VICTORIA BC

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED]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

1 Includes: cash-like transactions, promotional and non-promotional balance transfers.

2 Excludes: promotional balance transfers

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* Trademark of [REDACTED] International Services Association and used under license.

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 [REDACTED]com/onlinebanking or via [REDACTED] 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 [REDACTED]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 [REDACTED]com/cha

Enquiries

www.[REDACTED]com/onlinebanking

Toll Free Calls Canada & US: 1-800-263-2263

[REDACTED] Credit Cards: 1-833-256-7136

[REDACTED] Privilege* Credit Cards: 1-833-256-7137

Outside Canada & US (Call Collect): 1-514-877-0330

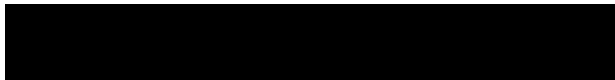
How to make payments to your credit card account

You have many convenient ways to pay

- At www.[REDACTED]com/onlinebanking or via [REDACTED] Mobile Banking app from a [REDACTED] 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

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 [REDACTED] Online/Mobile Banking



██████████[®] ██████████ Card

Statement Date: Jan. 12, 2023

Card Number ██████████
Customer Name ██████████

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.

Summary of your account

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	\$1,994.33

Minimum payment due **\$22.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Feb. 6, 2024

Balance due **\$1,994.33**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit **\$22,000.00**

Your available credit **\$20,005.67**

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 17 years and 06 months.

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

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
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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

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

JOHNSON ST
VICTORIA BC

Card number XXXX XXXX XXXX
Balance due **\$1,994.33**
Minimum payment due **\$22.00**
Payment due date **Feb. 6, 2024**

Amount you're paying



P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] Cdn\$ deposit account
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- Transfer up to the available funds in your bank account without daily limit restriction
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- 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 [REDACTED] Online/Mobile Banking

Transactions since your last statement

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jan. 12	Jan. 12	INTEREST PURCHASES	12.00
Subtotal for [REDACTED]			1,719.16
Total for card number XXXX XXXX XXXX [REDACTED]			\$1,994.33

®/™ Trade-marks/ Registered trade-marks of [REDACTED]
* Trademark of [REDACTED] 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 Feb. 6, 2024

Summary of your account

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
Fees	+120.00
Total balance	\$120.00

Minimum payment due **\$120.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Aug. 2, 2023

Total installments not yet due 0.00

Balance due **\$120.00**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$22,000.00

Your available credit **\$21,880.00**

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 months.

Card number	XXXX XXXX XXXX
Statement date	Jul. 12, 2023
Statement period	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 (\$)	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 [com/cha](#)

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

JOHNSON ST
VICTORIA BC

Card number XXXX XXXX XXXX
Balance due **\$120.00**
Minimum payment due **\$120.00**
Payment due date **Aug. 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 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 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 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.

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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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¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

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
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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
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- At an ABM or by mail

If you are paying by mail

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- Return this payment slip with your cheque/money order but do not staple them together
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- We do not accept written requests
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Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Jul. 1	Jul. 3	MOUNT BRENTON GOLF COURSE CHEMAINUS BC	85.00
Jul. 9	Jul. 10	TRSF FROM/DE ACCT/CPT	85.00 CR
Jul. 12	Jul. 12	ANNUAL CARD FEE	120.00
Subtotal for			205.00
Total for card number XXXX XXXX XXXX			\$120.00

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 * 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 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	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	+120.00
Total balance	\$1,875.44

Minimum payment due **\$130.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Aug. 2, 2024

Total installments not yet due	0.00
--------------------------------	------

Balance due **\$1,875.44**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$22,000.00
-------------------	-------------

Your available credit **\$20,124.56**

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 15 years and 06 months.

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.

Contact us

www.com/onlinebanking
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Credit Cards: 1-833-256-7136
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Lost/stolen cards

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P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064
STATION CENTRE-VILLE
MONTREAL QC H3C 5A2

JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,875.44
Minimum payment due	\$130.00
Payment due date	Aug. 2, 2024

Amount you're paying



P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

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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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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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 to make payments to your credit card account

You have many convenient ways to pay

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Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: 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 PLADKOEENHAVN K	11.50
Jul. 9	Jul. 10	EUR 18.7@1.515508021 Briciole Aeroporto Firen FIRENZE	28.34

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jul. 9	Jul. 10	DUFITAL 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 KOEBENHAVN V	17.87
Jul. 11	Jul. 12	DKK 25@0.2028 MCDONALDS KGS NYTORV KOEBENHAVN 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
Subtotal for [REDACTED]			2,147.29
Total for card number XXXX XXXX XXXX [REDACTED]			\$1,875.44

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* Trademark of [REDACTED] 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 Aug. 2, 2024

Card number	XXXX XXXX XXXX
Statement date	Jun. 12, 2023
Statement period	May. 13, 2023 - Jun. 12, 2023

You can view your current [REDACTED] Rewards point balance and points earned on eligible purchases at any time! Simply log in to your [REDACTED] Rewards account at [REDACTED].com.

Includes any installment plan payments due this month (see installment plan section for more info)

Total installments not yet due	0.00
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Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$22,000.00
-------------------	-------------

Amount over credit limit	\$0.00
--------------------------	--------

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](https://www.cbc.ca/news/canada/ottawa/2018/05/23/cryptocurrency-scams-learn-more-1.4681111)

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		

www. [REDACTED] com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
[REDACTED] [REDACTED] Privilege* Credit Cards:
1-833-256-7136
Outside Canada & US (Call Collect): 1-514-877-0330

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 [\[redacted\].com/cha](#)

P.O. BOX 11064
STATION CENTRE-VILLE
MONTREAL QC H3C 5A2

Card number	XXXX XXXX XXXX	
Balance due		\$0.00
Minimum payment due		\$0.00
Payment due date		Jul. 4, 2023

\$

JOHNSON ST
VICTORIA BC

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 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 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 [com/cha](#)

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

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



██████████ ██████████
Card number: XXXX XXXX XXXX ██████████

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX ██████████ ██████████ ██████████			
May. 12	May. 15	TELUS MOBILITY PREAUTH 403-5303586 AB	167.40
May. 13	May. 15	APPLE.COM/BILL 866-712-7753 ON	1.44
May. 23	May. 23	TRSF FROM/DE ACCT/CPT ██████████	231.94 CR
Jun. 4	Jun. 5	UBER CANADA/UBEREATS TORONTO ON	41.34
Jun. 6	Jun. 7	TRSF FROM/DE ACCT/CPT ██████████	41.34 CR
Subtotal for ██████████ ██████████			210.18
Total for card number XXXX XXXX XXXX ██████████			\$0.00

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Summary of your account

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 **\$1,328.15**

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Jul. 3, 2024

Balance due **\$1,328.15**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$22,000.00

Your available credit **\$20,671.85**

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.

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

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.

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 com/cha

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

JOHNSON ST
VICTORIA BC

Card number XXXX XXXX XXXX
Balance due **\$1,328.15**
Minimum payment due **\$10.00**
Payment due date **Jul. 3, 2024**

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Transactions since your last statement

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jun. 10	Jun. 12	SAVE ON FOODS VICTORIA BC	27.45
Subtotal for [REDACTED]			2,177.92
Total for card number XXXX XXXX XXXX [REDACTED]			\$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

Previous balance, Feb. 12, 2023	\$227.38
Payments and credits	-346.00
Purchases and other charges	+ 129.93
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00

Total balance **\$11.31**

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Apr. 3, 2023

Balance due **\$11.31**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$22,000.00

Your available credit **\$21,988.69**

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 months.

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](#)

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:
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 [com/cha](#)

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

JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$11.31
Minimum payment due	\$10.00
Payment due date	Apr. 3, 2023

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].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 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

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.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Feb. 13	Feb. 14	APPLE.COM/BILL 866-712-7753 ON	1.44
Feb. 14	Feb. 16	TELUS MOBILITY PREAUTH 403-5303586 AB	117.30
Feb. 17	Feb. 17	TRSF FROM/DE ACCT/CPT	346.00 CR
Mar. 3	Mar. 6	Spotify P217FBA60E Stockholm	11.19
Subtotal for			129.93
Total for card number XXXX XXXX XXXX			\$11.31

Summary of your account

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

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Apr. 2, 2024

Balance due **\$1,203.48**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit **\$22,000.00**

Your available credit **\$20,796.52**

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 07 months.

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 [com/security](#) for a listing of the latest scams and ways to stay protected.

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.

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
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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](#)

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

JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,203.48
Minimum payment due	\$10.00
Payment due date	Apr. 2, 2024

Amount you're paying



P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: 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 VANCOUVEBC	50.07
Feb. 17	Feb. 19	SQ *DOLCE AMORE - LOLO North VancouvBC	14.30
Feb. 17	Feb. 19	BC LIQUOR # 196 NORTH VANCOUVEBC	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 VANCOUVEBC	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 PIZZERVICTORIA BC	89.82
Feb. 25	Feb. 27	SAVE ON FOODS VICTORIA BC	33.60
Mar. 2	Mar. 4	NOOK RESTAURANT NORTH VANCOUVEBC	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 for card number XXXX XXXX XXXX			\$1,203.48

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(continued on next page)

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Apr. 2, 2024

Card number	XXXX XXXX XXXX
Statement date	May. 12, 2023
Statement period	Apr. 13, 2023 - May. 12, 2023

You can view your current [REDACTED] Rewards point balance and points earned on eligible purchases at any time! Simply log in to your [REDACTED] Rewards account at [REDACTED].com.

Minimum payment due	\$10.00
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Payment due date: Jun. 2, 2023

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your available credit **\$21,936.90**

Amount over credit limit	\$0.00
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Get convenient access to your  credit card account statements online with eStatements

Securely view your [REDACTED]® 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/estatement-signup](https://www.com/estatement-signup)

Contact us

www.█.com/onlinebanking
 Toll Free Calls Canada & US: 1-800-263-2263
 █ Privilege* 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 [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.

Card number	XXXX XXXX XXXX	
Balance due		\$63.10
Minimum payment due		\$10.00
Payment due date		Jun. 2, 2023

\$

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 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

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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 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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² Excludes: promotional balance transfers

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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

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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 CR
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 CR
May. 8	May. 9	TRSF FROM/DE ACCT/CPT	146.02 CR
Subtotal for			598.25
Total for card number 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 [REDACTED] [REDACTED] Certificates of Insurance booklet. 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 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

Summary of your account

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	\$750.23

Minimum payment due \$15.00

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Jun. 3, 2024

Balance due \$750.23

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$22,000.00

Your available credit \$21,249.77

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 07 months.

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

Your interest charges

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	5.01	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 com/cha

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

JOHNSON ST
VICTORIA BC

Card number XXXX XXXX XXXX
Balance due \$750.23
Minimum payment due \$15.00
Payment due date Jun. 3, 2024

Amount you're paying



P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

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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.

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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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Transactions since your last statement

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Apr. 29	Apr. 30	TRSF FROM/DE ACCT/CPT [REDACTED]	1,500.00 CR
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 [REDACTED] [REDACTED]			1,509.17
Total for card number XXXX XXXX XXXX [REDACTED]			\$750.23

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 * Trademark of [REDACTED] 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

Card number	XXXX XXXX XXXX
Statement date	Nov. 12, 2023
Statement period	Oct. 13, 2023 - Nov. 12, 2023

You can view your current [REDACTED] Rewards point balance and points earned on eligible purchases at any time! Simply log in to your [REDACTED] Rewards account at [REDACTED].com.

Minimum payment due	\$10.00
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Payment due date: Dec. 4, 2023

Your credit limit	\$22,000.00
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Amount over credit limit	\$0.00
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Security Tip

Your interest charges

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

Contact us

www. [REDACTED] com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
[REDACTED] [REDACTED] [REDACTED] 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
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For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at [com/cha](#)

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.

Card number	XXXX XXXX XXXX
Balance due	\$502.15
Minimum payment due	\$10.00
Payment due date	Dec. 4, 2023

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.
2 Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: 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 CR
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 number XXXX XXXX XXXX			\$502.15

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 * 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 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
Total interest charges	+12.97
Fees	0.00
Total balance	\$543.95

Minimum payment due **\$22.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Dec. 9, 2024

Total installments not yet due	0.00
--------------------------------	------

Balance due **\$543.95**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$22,000.00
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Your available credit **\$21,456.05**

Amount over credit limit	\$0.00
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Estimated time to repay – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 4 years and 09 months.

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 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	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 com/cha

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

JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$543.95
Minimum payment due	\$22.00
Payment due date	Dec. 9, 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 [com/cha](#)

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:

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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 [com/cha](#)

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

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. 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

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX 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 number 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:
 - Dining and groceries: \$6,000 per category, per year
 - 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

We are making some changes to the Credit Card Annual Fee Rebate terms and conditions effective May 1, 2025.

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.

Card number	XXXX XXXX XXXX
Statement date	Oct. 12, 2023
Statement period	Sep. 13, 2023 - Oct. 12, 2023

You can view your current [REDACTED] Rewards point balance and points earned on eligible purchases at any time! Simply log in to your [REDACTED] Rewards account at [REDACTED].com.

Minimum payment due	\$10.00
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Payment due date: Nov. 2, 2023

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your available credit **\$20,068.79**

Estimated time to repay – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 17 years and 00 months.

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](https://www.fishbase.org/com/security)

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

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

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 [www.banqueparibas.com/cha](#)

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.

Card number	XXXX XXXX XXXX
Balance due	\$1,931.21
Minimum payment due	\$10.00
Payment due date	Nov. 2, 2023

Amount you're paying

\$

JOHNSON ST
VICTORIA BC

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 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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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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.
2 Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] [REDACTED] [REDACTED]			
Sep. 12	Sep. 13	A&W RESTAURANT NORTH VANCOUVER BC	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

Page **3** of 6

Transactions since your last statement (continued)

TRANS DATE	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 [REDACTED]	1,400.00 CR
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

(continued on next page)

Card number: XXXX XXXX XXXX

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

Page **5** of 6

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Oct. 11	Oct. 12	THE MARKET ON YATES VICTORIA BC	3.59
Subtotal for [REDACTED] [REDACTED]			2,940.49
Total for card number XXXX XXXX XXXX [REDACTED]			\$1,931.21

®/™ Trade-marks/ Registered trade-marks of [REDACTED]
* Trademark of [REDACTED] 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 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	0.00
Fees	0.00

Total balance **\$540.98**

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Nov. 4, 2024

Total installments not yet due 0.00

Balance due **\$540.98**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$22,000.00

Your available credit **\$21,459.02**

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 4 years and 10 months.

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

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.

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 com/cha

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

JOHNSON ST
VICTORIA BC

Card number XXXX XXXX XXXX
Balance due **\$540.98**
Minimum payment due **\$10.00**
Payment due date **Nov. 4, 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 [com/cha](#)

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 [com/cha](#)

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

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. 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

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 * Trademark of ██████ International Services Association and used under license.

Page **3** of 3

Card number	XXXX XXXX XXXX
Statement date	Sep. 12, 2023
Statement period	Aug. 13, 2023 - Sep. 12, 2023

You can view your current [REDACTED] Rewards point balance and points earned on eligible purchases at any time! Simply log in to your [REDACTED] Rewards account at [REDACTED].com.

Includes any installment plan payments due this month (see installment plan section for more info)

Total installments not yet due	0.00
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Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$22,000.00
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Amount over credit limit	\$0.00
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Estimated time to repay – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 3 years and 06 months.

Security Tip

Kids are growing up in a vast and ever-changing digital environment. As online learning and socializing increases, find tips by visiting [\[redacted\]com/security](#) to help keep your kids safe on the Internet.

Your interest charges

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 [www.banqueparibas.com/cha](#)

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	\$390.72
Minimum payment due	\$10.00
Payment due date	Oct. 3, 2023

Amount you're paying

\$

JOHNSON ST
VICTORIA BC

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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. 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.
2 Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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 CR
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 number XXXX XXXX XXXX			\$390.72

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 * 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 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
Total interest charges	+52.63
Fees	0.00
Total balance	\$2,045.09

Minimum payment due **\$62.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Oct. 7, 2024

Total installments not yet due	0.00
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Balance due **\$2,045.09**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$22,000.00
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Your available credit **\$19,954.91**

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 17 years and 07 months.

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.

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
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For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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

JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$2,045.09
Minimum payment due	\$62.00
Payment due date	Oct. 7, 2024

Amount you're paying



P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

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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 4.50% 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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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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2 Excludes: promotional balance transfers

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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

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- Return this payment slip with your cheque/money order but do not staple them together
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- 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Aug. 10	Aug. 13	MOBIL@ - NORTH VANCOUVER BC	4.29
Aug. 12	Aug. 13	INDIGO 739 WEST VANCOUVER BC	82.99
Aug. 12	Aug. 13	FSM 1045 N.VANCOUVER BC	47.26
Aug. 14	Aug. 15	BCF - TSAWWASSEN VICTORIA BC	105.60
Aug. 15	Aug. 15	SQ *CHACHI'S TSAWWASSEN MDelta BC	16.90
Aug. 15	Aug. 15	SQ *HULA POKE Delta BC	38.11
Aug. 16	Aug. 19	THE MARKET ON YATES VICTORIA BC	31.86
Aug. 17	Aug. 19	PENCO LIQUOR YATES VICTORIA BC	71.09
Aug. 17	Aug. 20	LITTLE JUMBO RESTAURANT VICTORIA BC	91.08
Aug. 22	Aug. 22	TST-Pinhalla Pinball P Victoria BC	43.12
Aug. 22	Aug. 22	TST-Pinhalla Pinball P Victoria BC	10.00
Aug. 22	Aug. 23	SQ *SUPERBABA (VICTORIA) Victoria BC	39.85
Aug. 22	Aug. 26	SAVE ON FOODS #933 DUNCAN BC	71.50
Aug. 22	Aug. 26	ESSO 7-ELEVEN 37898 VICTORIA BC	89.91
Aug. 26	Aug. 28	PETRO CANADA39076 DUNCAN BC	38.91
Aug. 29	Aug. 30	TST-Tacofino - Victori Victoria BC	42.12
Aug. 29	Sep. 2	SAVE ON FOODS 2250 VICTORIA BC	56.51
Aug. 29	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 VANCOUVER BC	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	Sep. 9	Noodlebox_2 Duncan BC	37.19
Sep. 8	Sep. 9	BCF - OAK BAY, QUEEN OF VICTORIA BC	20.35
Sep. 8	Sep. 9	BCF-HSB SELF SERVE TIC WEST VANCOUVER BC	38.70
Sep. 10	Sep. 11	SQ *SUPERBABA (VICTORIA) Victoria BC	18.72
Sep. 11	Sep. 11	RED BARN JAMES BAY VICTORIA BC	30.04

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING 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 [REDACTED]			1,868.97
Total for card number XXXX XXXX XXXX [REDACTED]			\$2,045.09

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* Trademark of [REDACTED] 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 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
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
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

Balance due **\$214.04**

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 **\$17,785.96**

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 1 years and 11 months.

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.

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.

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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$214.04
Minimum payment due	\$10.00
Payment due date	Apr. 29, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay















- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] MR [REDACTED]			
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	 APPLE.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 [REDACTED]	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 [REDACTED]	500.00 CR
Mar. 26	Mar. 26	TRSF FROM/DE ACCT/CPT [REDACTED]	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
Subtotal for MR [REDACTED]			2,432.40
Total for card number XXXX XXXX XXXX [REDACTED]			\$214.04


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™*/® [REDACTED] is a registered trademark, and the circles design is a trademark of [REDACTED] International Incorporated. Used under license.


 Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector

(continued on next page)

account

 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Apr. 29, 2024

Important information regarding your [REDACTED] Credit Card Benefits

We're writing to inform you about upcoming changes to your [REDACTED] Credit Card benefits.

- **Enterprise Rent-A-Car** will be added as a car rental partner. You will continue receiving discounts with your [REDACTED] 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/> [REDACTED] 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**.

- The 24-hour access to **Concierge** service benefit will no longer be available from **May 03, 2024**.

Summary of your account

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
Total balance	\$894.08

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Aug. 28, 2023

Total installments not yet due	0.00
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Balance due **\$894.08**

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
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Your available credit **\$17,105.92**

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 7 years and 11 months.

Mr

Card number	XXXX XXXX XXXX
Statement date	Aug. 7, 2023
Statement period	Jul. 8, 2023 - Aug. 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.

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

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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$894.08
Minimum payment due	\$10.00
Payment due date	Aug. 28, 2023
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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	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	APPLE.COM/BILL 866-712-7753 ON	1.44
Jul. 12	Jul. 14	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	Jul. 17	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	BLINKINSOP VALLEY GOLF VICTORIA BC	30.00
Jul. 19	Jul. 20	Subway 12962 Victoria BC	22.55

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jul. 18	Jul. 20	BODEGA VICTORIA BC	110.73
Jul. 18	Jul. 21	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	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 [REDACTED]	1,400.00 CR
Jul. 20	Jul. 27	MACCHIATO@THE JULIET VICTORIA BC	8.10
Jul. 26	Jul. 27	QUESADA BURRITOS AND T NORTH VANCOUVER BC	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	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
Subtotal for MR [REDACTED]			2,580.67
Total for card number XXXX XXXX XXXX [REDACTED]			\$894.08

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Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

(continued on next page)

Card number: XXXX XXXX XXXX [REDACTED]

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 advances ¹	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

Total installments not yet due	0.00
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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
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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](#)

Your interest charges

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	41.87	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

[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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$3,792.93
Minimum payment due	\$51.00
Payment due date	Sep. 3, 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 [com/cha](#)

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 [com/cha](#)

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

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. 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

Mr







Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX MR			
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

(continued on next page)


Transactions since your last statement (continued)


TRANS DATE	POSTING 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	 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	 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	 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
Subtotal for MR [REDACTED]			3,607.94
Total for card number XXXX XXXX XXXX [REDACTED]			\$3,792.93

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 Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] 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. 3, 2024

(continued on next page)

Card number: XXXX XXXX XXXX XXXXXXXXXX

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	+1,605.80
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
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

Balance due **\$674.58**

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 **\$17,325.42**

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 months.

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.

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.

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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$674.58
Minimum payment due	\$10.00
Payment due date	Dec. 28, 2023
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] MR [REDACTED]			
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 [REDACTED]	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 [REDACTED]			1,605.80
Total for card number XXXX XXXX XXXX [REDACTED]			\$674.58

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™*/® [REDACTED] is a registered trademark, and the circles design is a trademark of [REDACTED] International Incorporated. Used under license.

✈ Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

🍷 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

🎫 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

💳 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] 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	\$5,563.78
Payments and credits	-6,000.00
Purchases and other charges	+1,738.60
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
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

Total installments not yet due	0.00
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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
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Your available credit **\$16,697.62**

Amount over credit limit	\$0.00
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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.

Mr

Card number	XXXX XXXX XXXX
Statement date	Dec. 7, 2024
Statement period	Nov. 8, 2024 - Dec. 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 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	0.05734
Cash Advances ²	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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,302.38
Minimum payment due	\$10.00
Payment due date	Dec. 30, 2025
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 [com/cha](#)

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 [com/cha](#)

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

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. 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

Mr Card number: XXXX XXXX XXXX **Transactions since your last statement**

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX  MR 			
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	 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*czvbm9tk 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. 11	Nov. 12	USD 2.9@1.431034482 MTA*NYCT PAYGO NEW YORK NY	4.15
Nov. 11	Nov. 12	USD 8.5@1.429411764 MTA*NYCT PAYGO NEW YORK NY	12.15
Nov. 11	Nov. 12	USD 2.5@1.424 VENTRA ACCOUNT CHICAGO IL	3.56
Nov. 12	Nov. 12	 APPLE.COM/BILL 866-712-7753 ON	1.44
Nov. 12	Nov. 13	 TELUS MOBILITY PREAUTH CALGARY AB	135.94
Nov. 12	Nov. 13	TRSF FROM/DE ACCT/CPT 	6,000.00 CR
Nov. 13	Nov. 14	 USD 57@1.431929824 DARIUS LUKAS/ ACADEMY SINGAPORE LND	81.62
Nov. 14	Nov. 15	USD 3.74@1.438502673 SHELLIS NEWS ST2240 ATLANTA GA	5.38
Nov. 14	Nov. 18	 USD 11.72@1.435153583 AC HOTEL ATL AIRPORT G COLLEGE PARK GA	16.82
Nov. 14	Nov. 18	 USD 375.04@1.435180247 AC HOTEL ATL AIRPORT G COLLEGE PARK GA	538.25
Nov. 15	Nov. 18	USD 2.9@1.444827586 MTA*NYCT PAYGO NEW YORK NY	4.19
Nov. 15	Nov. 18	USD 2.9@1.444827586 MTA*NYCT PAYGO NEW YORK NY	4.19
Nov. 15	Nov. 18	USD 14.33@1.445917655 SQ *KOS USA 1 LLC New York NY	20.72
Nov. 16	Nov. 18	USD 2.9@1.444827586 MTA*NYCT PAYGO NEW YORK NY	4.19
Nov. 16	Nov. 18	USD 2.9@1.444827586 MTA*NYCT PAYGO NEW YORK NY	4.19

(continued on next page)

Transactions since your last statement (continued)




TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Nov. 17	Nov. 18	USD 2.9@1.444827586 MTA*NYCT PAYGO NEW YORK NY	4.19
Nov. 18	Nov. 19	USD 2.9@1.444827586 MTA*NYCT PAYGO NEW YORK NY	4.19
Nov. 18	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	 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	Nov. 25	USD 2.9@1.437931034 MTA*NYCT PAYGO NEW YORK NY	4.17
Nov. 22	Nov. 25	USD 2.9@1.437931034 MTA*NYCT PAYGO NEW YORK NY	4.17
Nov. 22	Nov. 25	USD 2.9@1.437931034 MTA*NYCT PAYGO NEW YORK NY	4.17
Nov. 22	Nov. 25	 USD 5@1.436 SUNSTAR VENDING INC. BROOKLYN NY	7.18
Nov. 23	Nov. 25	 USD 10.51@1.436726926 FAMOUS PIZZA NEW YORK NY	15.10
Nov. 23	Nov. 25	 USD 12.25@1.436734693 TST* OSCAR WILDE NEW YORK NY	17.60
Nov. 23	Nov. 25	USD 2.9@1.437931034 MTA*NYCT PAYGO NEW YORK NY	4.17
Nov. 26	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	Nov. 29	USD 11.97@1.444444444 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	 Spotify P32078C5FE Stockholm SWE	14.21
Subtotal for MR [REDACTED]			1,738.60
Total for card number XXXX XXXX XXXX [REDACTED]			\$1,302.38

(continued on next page)



Card number: XXXX XXXX XXXX

✈ 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

² Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] 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 Dec. 30, 2025

Summary of your account

Previous total balance, Jan. 7, 2024	\$641.30
Payments and credits	-2,800.00
Purchases and other charges	+3,215.93
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$1,057.23

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

Balance due **\$1,057.23**

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 **\$16,942.77**

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 9 years and 04 months.

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/estatement-signup](#)

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.

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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,057.23
Minimum payment due	\$10.00
Payment due date	Feb. 28, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] MR [REDACTED]			
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	TELUS MOBILITY PREAUTH CALGARY AB	118.72
Jan. 13	Jan. 15	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 [REDACTED]	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 [REDACTED]	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 [REDACTED]	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	AIR CAN* 00142189362137 AIRCANADA.COMMB	1,105.61
Jan. 30	Feb. 2	AIR CAN* 00144260210266 AIRCANADA.COMMB	50.40
Jan. 30	Feb. 2	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

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Feb. 3	Feb. 5	Spotify P2998E3480 Stockholm SWE	12.31
Feb. 5	Feb. 6	TST-Tacofino - Victori Victoria BC	19.82
Subtotal for MR [REDACTED]			3,215.93
Total for card number XXXX XXXX XXXX [REDACTED]			\$1,057.23

®/™ Trade-marks/Registered trade-marks of [REDACTED]
[REDACTED] is a registered trademark, and the circles design is a trademark of [REDACTED] International Incorporated. Used under license.

Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Feb. 28, 2024

Important information regarding your [REDACTED] Credit Card Benefits

We're writing to inform you about an upcoming change to your [REDACTED] 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 [REDACTED] Credit Card

We're writing to inform you of changes being made to your [REDACTED] 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 [\[REDACTED\].com/rates-fees](#)

Important Information about your [REDACTED] 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.

(continued on next page)

Mr [REDACTED]

Card number: XXXX XXXX XXXX [REDACTED]

· 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) 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 [REDACTED] 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 [REDACTED] PaySmart terms and conditions at [REDACTED] 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	+1,966.72
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
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

Balance due **\$641.30**

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 **\$17,358.70**

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 months.

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.

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.

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

MR JOHNSON ST
VICTORIA BC

Card number XXXX XXXX XXXX
Balance due **\$641.30**
Minimum payment due **\$10.00**
Payment due date **Jan. 29, 2024**
Amount you're paying \$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] MR [REDACTED]			
Dec. 7	Dec. 8	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	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	BK # 18215 VICTORIA BC	15.96
Dec. 12	Dec. 13	VICEXPRESS TERIYAKI & VICTORIA BC	18.11
Dec. 13	Dec. 13	APPLE.COM/BILL 866-712-7753 ON	1.44
Dec. 13	Dec. 14	Subway 12962 Victoria BC	16.63
Dec. 12	Dec. 14	TELUS MOBILITY PREAUTH CALGARY AB	103.04
Dec. 14	Dec. 15	Subway 12962 Victoria BC	16.16
Dec. 15	Dec. 18	FAIRMONT EMPRESS VICTORIA BC	12.50
Dec. 15	Dec. 18	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	MACCHIATO@THE JULIET VICTORIA BC	13.11
Dec. 20	Dec. 25	MACCHIATO@THE JULIET VICTORIA BC	18.40
Dec. 22	Dec. 25	WINNERS 306 N-VANCOUVER BC	38.05
Dec. 23	Dec. 25	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 [REDACTED]	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

(continued on next page)


Transactions since your last statement (continued)


TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jan. 2	Jan. 3	 SQ *JAMJAR CANTEEN NOR North VancouvBC	34.45
Jan. 3	Jan. 4	 Spotify P28773428E Stockholm SWE	12.31
Jan. 4	Jan. 4	 SQ *JOEY SHIPYARDS North VancouvBC	247.43
Subtotal for MR [REDACTED]			1,966.72
Total for card number XXXX XXXX XXXX [REDACTED]			\$641.30

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™*/®* [REDACTED] is a registered trademark, and the circles design is a trademark of [REDACTED] International Incorporated. Used under license.

 Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jan. 29, 2024

Summary of your account

Previous balance, Jun. 7, 2023	\$11.88
Payments and credits	-2,200.00
Purchases and other charges	+3,401.53
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$1,213.41

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Jul. 28, 2023

Total installments not yet due	0.00
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Balance due **\$1,213.41**

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
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Your available credit **\$16,786.59**

Amount over credit limit	\$0.00
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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.

Mr

Card number	XXXX XXXX XXXX
Statement date	Jul. 7, 2023
Statement period	Jun. 8, 2023 - Jul. 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 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 (\$)	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

[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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,213.41
Minimum payment due	\$10.00
Payment due date	Jul. 28, 2023
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].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 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 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr









Card number: XXXX XXXX XXXX



Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX 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	UBER CANADA/UBEREATS TORONTO ON	37.04
Jun. 9	Jun. 12	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	TELUS MOBILITY PREAUTH CALGARY AB	181.44
Jun. 11	Jun. 12	LONSDALE TASTING ROOM NORTH VANCOUVBC	65.73
Jun. 13	Jun. 13	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	HIGHLAND PACIFIC GOLF VICTORIA BC	29.03
Jun. 16	Jun. 19	TACOFINO VICTORIA VICTORIA BC	18.11
Jun. 18	Jun. 19	JAKES AT THE LAKE LAKE COWICHANBC	100.00
Jun. 17	Jun. 19	TRSF FROM/DE ACCT/CPT	1,500.00 CR
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	ORIGINAL JOE'S DUNCAN DUNCAN BC	54.21
Jun. 21	Jun. 21	PARKVICTORIA 250-361-0260 BC	13.25
Jun. 20	Jun. 22	THE ORIGINAL FARM VICTORIA BC	26.87
Jun. 22	Jun. 23	BCF-SWARTZ BAY VICTORIA BC	85.60
Jun. 21	Jun. 26	FOO ASIAN STREET FOOD VICTORIA BC	20.90
Jun. 24	Jun. 26	CHIPOTLE 4040 NORTH VANCOUVBC	16.33
Jun. 26	Jun. 26	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	UBER CANADA/UBEREATS TORONTO ON	54.63
Jun. 25	Jun. 27	SEYMOUR CREEK GOLF CTR NORTH VANCOUVBC	14.50
Jun. 26	Jun. 27	TAKE FIVE CAFE NORTH VANCOUVBC	3.32
Jun. 26	Jun. 27	CHIPOTLE 4040 NORTH VANCOUVBC	16.33

(continued on next page)


Transactions since your last statement (continued)


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	 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
Subtotal for MR [REDACTED]			3,401.53
Total for card number XXXX XXXX XXXX [REDACTED]			\$1,213.41

 Trade-marks/Registered trade-marks of [REDACTED]
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 Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jul. 28, 2023

Summary of your account

Previous total balance, Jun. 7, 2024	\$1,518.60
Payments and credits	-8,305.54
Purchases and other charges	+9,971.93
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
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

Total installments not yet due	0.00
--------------------------------	------

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 months.

Mr

Card number	XXXX XXXX XXXX
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

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.

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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$3,184.99
Minimum payment due	\$10.00
Payment due date	Jul. 29, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX MR			
Jun. 7	Jun. 10	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	APPLE.COM/BILL 866-712-7753 ON	1.44
Jun. 12	Jun. 13	SQ *SUPERBABA VICTORIA Victoria BC	16.31
Jun. 12	Jun. 13	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. 19	Jun. 21	BLINKINSOP VALLEY GOLF VICTORIA BC	8.50
Jun. 19	Jun. 21	BLINKINSOP VALLEY GOLF VICTORIA BC	15.00
Jun. 21	Jun. 21	TRSF FROM/DE ACCT/CPT	2,300.00 CR
Jun. 21	Jun. 24	APPLE.COM/BILL 866-712-7753 ON	14.55
Jun. 20	Jun. 24	EDO JAPAN BAY CENTER VICTORIA BC	14.28
Jun. 20	Jun. 24	REXALL PHARMACY #7121 VICTORIA BC	4.45
Jun. 21	Jun. 24	VICEXPRESS TERIYAKI & VICTORIA BC	18.11
Jun. 22	Jun. 24	UBER CANADA/UBEREATS TORONTO ON	42.10
Jun. 22	Jun. 24	FRONTGATE TICKETS/SUNF TORONTO ON	645.40
Jun. 24	Jun. 24	flightnetwrk1018787997 Toronto ON	399.86
Jun. 22	Jun. 24	EUR 330.8@1.504564691 BKG*BOOKING.COM HOTEL (888)850-3958NH	497.71
Jun. 23	Jun. 25	WESTJET 883821880110205 CALGARY AB	2,201.24
Jun. 25	Jun. 26	Subway 12962 Victoria BC	17.75
Jun. 25	Jun. 26	TRSF FROM/DE ACCT/CPT	1,600.00 CR
Jun. 26	Jun. 27	VICEXPRESS TERIYAKI & VICTORIA BC	18.11
Jun. 25	Jun. 27	OXFORD HOUSE OF HAIR D VICTORIA BC	60.00
Jun. 28	Jul. 1	Subway 12962 Victoria BC	17.75
Jun. 27	Jul. 1	THE ORIGINAL FARM DOWN VICTORIA BC	30.22

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jun. 28	Jul. 1	SHOPPERS DRUG MART #02 VICTORIA BC	17.90
Jun. 29	Jul. 1	 SQ *CHACHI'S TSAWWASSE TSAWWASSEN BC	16.90
Jun. 29	Jul. 2	 AIR CAN* 00142199599017 AIRCANADA.COMMB	1,323.67
Jun. 29	Jul. 2	 AIR CAN* 00142199599018 AIRCANADA.COMMB	1,323.67
Jun. 29	Jul. 2	 AIR CAN* 00144269315844 AIRCANADA.COMMB	47.10
Jun. 29	Jul. 2	 AIR CAN* 00144269315845 AIRCANADA.COMMB	47.10
Jun. 29	Jul. 2	 AIR CAN* 00144269315846 AIRCANADA.COMMB	82.00
Jun. 29	Jul. 2	 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	 AIR CAN* 00142199599017 AIRCANADA.COMMB	1,323.67 CR
Jun. 29	Jul. 3	 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	 AIR CAN* 00144269315846 AIRCANADA.COMMB	82.00 CR
Jun. 29	Jul. 3	 AIR CAN* 00144269315847 AIRCANADA.COMMB	82.00 CR
Jul. 1	Jul. 3	 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	 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

(continued on next page)

Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]


Transactions since your last statement (continued)


TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jul. 3	Jul. 4	EUR 3.2@1.5125 FIRENZE RIFREDI SELF S FIRENZE	4.84
Subtotal for MR [REDACTED]			7,066.39
Total for card number XXXX XXXX XXXX [REDACTED]			\$3,184.99

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™*/®* [REDACTED] is a registered trademark, and the circles design is a trademark of [REDACTED] International Incorporated. Used under license.

 Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jul. 29, 2024

Important information regarding your [REDACTED] 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
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
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

Total installments not yet due	0.00
--------------------------------	------

Balance due **\$11.88**

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
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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 months.

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](#)

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

[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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$11.88
Minimum payment due	\$10.00
Payment due date	Jun. 28, 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 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 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 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 [com/cha](#)

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

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







Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] MR [REDACTED]			
May. 17	May. 18	USD 5.99@1.387312186 LAUNCH IT! BOOK SAN FRANCISCOCA	8.31
May. 18	May. 18	SQ *LOCAL PIZZA - DOUG Victoria BC	7.30
May. 18	May. 19	📄 BK # 20587 DUNCAN BC	12.79
May. 19	May. 22	LS MARCH MEADOWS GOLF HONEYMOON BAYBC	35.00
May. 18	May. 22	SAVE ON FOODS #933 DUNCAN BC	29.14
May. 19	May. 22	COUNTRY GROCER LAKE CO LAKE COWICHANBC	101.43
May. 18	May. 22	📄 MACCHIATO@THE JULIET VICTORIA BC	13.40
May. 20	May. 22	MOUNT BRENTON GOLF COU CHEMAINUS BC	1,019.91
May. 20	May. 22	MOUNT BRENTON GOLF COU CHEMAINUS BC	21.99
May. 20	May. 22	COUNTRY GROCER LAKE CO LAKE COWICHANBC	10.35
May. 20	May. 22	BC LIQUOR #067 LAKE COWICHANBC	163.79
May. 23	May. 24	USD 394@1.389035532 CFA Institute 4349515499 VA	547.28
May. 23	May. 25	📄 TACOFINO VICTORIA VICTORIA BC	15.75
May. 24	May. 25	RED BARN OAK BAY VICTORIA BC	11.01
May. 23	May. 26	📄 MACCHIATO@THE JULIET VICTORIA BC	12.29
May. 24	May. 26	KPMG LLP VAUGHAN ON	1,123.50
May. 25	May. 26	BCF-SWB SELF SERVE TIC SIDNEY BC	19.20
May. 24	May. 26	SHELL C47057 VICTORIA BC	121.50
May. 26	May. 26	TRSF FROM/DE ACCT/CPT [REDACTED]	1,000.00 CR
May. 24	May. 29	ITALIAN FOOD IMPORTS VICTORIA BC	16.24
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. 28	May. 29	📄 SQ *BATCH VANCOUVER BC	22.48
May. 28	May. 29	📄 SQ *BATCH VANCOUVER BC	11.77
May. 27	May. 29	COMPASS ACCOUNT BURNABY BC	3.10
May. 27	May. 29	📄 STEAMWORKS VANCOUVER BC	79.40
May. 28	May. 30	COMPASS ACCOUNT BURNABY BC	3.10
May. 30	May. 31	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	📄 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

(continued on next page)


Transactions since your last statement (continued)


TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jun. 3	Jun. 5	 BEERE BREWING COMPANY NORTH VANCOUVBC	30.06
Jun. 3	Jun. 5	 BEERE BREWING COMPANY NORTH VANCOUVBC	20.88
Jun. 3	Jun. 5	 GOOD CO. NORTHWOODS N-VANCOUVER BC	62.47
Jun. 3	Jun. 5	 NORTHLANDS BAR AND GRI NORTH VANCOUVBC	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 [REDACTED]	1,500.00 CR
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 [REDACTED]	1,500.00 CR
Subtotal for MR [REDACTED]			4,011.88
Total for card number XXXX XXXX XXXX [REDACTED]			\$11.88

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 [REDACTED] is a registered trademark, and the circles design is a trademark of [REDACTED] International Incorporated. Used under license.

 Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] Rewards point will be awarded.

Thank you for choosing [REDACTED] for your credit card needs. Use your card every time you shop, dine out or travel.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jun. 28, 2023

Summary of your account

Previous total balance, May. 7, 2024	\$6,535.92
Payments and credits	-7,970.00
Purchases and other charges	+2,952.68
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
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

Balance due **\$1,518.60**

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 **\$16,481.40**

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 months.

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](#)

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.

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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,518.60
Minimum payment due	\$10.00
Payment due date	Jun. 28, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] MR [REDACTED]			
May. 8	May. 9	PENCO LIQUOR YATES VICTORIA BC	67.32
May. 9	May. 9	TRSF FROM/DE ACCT/CPT [REDACTED]	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	May. 10	TRSF FROM/DE ACCT/CPT [REDACTED]	2,000.00 CR
May. 9	May. 13	TELUS PRE-AUTH PAYMENT EDMONTON AB	236.81
May. 10	May. 13	BC LIQUOR #067 LAKE COWICHANBC	37.17
May. 12	May. 13	APPLE.COM/BILL 866-712-7753 ON	1.44
May. 12	May. 13	LK COWICHAN MIDISLAND LAKE COWICHANBC	3.66
May. 13	May. 14	ISLAND KIDS CA MONTREAL QC	200.00
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. 16	Subway 12962 Victoria BC	16.24
May. 14	May. 16	TELUS MOBILITY PREAUTH CALGARY AB	314.72
May. 15	May. 16	UBER CANADA/UBEREATS TORONTO ON	37.00
May. 15	May. 17	FRESHSLICE PIZZA NORTH VANCOUVBC	16.31
May. 16	May. 17	QUESADA BURRITOS AND T NORTH VANCOUVBC	15.68
May. 17	May. 20	BEST BUY #13 WEST VANCOUVEBC	140.69
May. 18	May. 20	SQ *STREETCAR BREWING North VancouvBC	13.88
May. 18	May. 20	JACK LONSDALE'S PUBLIC NORTH VANCOUVBC	90.68
May. 20	May. 21	APPLE.COM/BILL 866-712-7753 ON	14.55
May. 19	May. 21	BEERE BREWING COMPANY NORTH VANCOUVBC	8.23
May. 21	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	May. 22	TRSF FROM/DE ACCT/CPT [REDACTED]	3,860.00 CR
May. 23	May. 24	Subway 12962 Victoria BC	16.61
May. 23	May. 24	BCF-SWARTZ BAY VICTORIA BC	109.75
May. 24	May. 27	QUESADA BURRITOS AND T NORTH VANCOUVBC	13.95
May. 24	May. 27	HACHI HANA JAPANESE RE NORTH VANCOUVBC	100.04
May. 26	May. 27	GREENSTAR CANNABIS NOR NORTH VANCOUVBC	33.08
May. 27	May. 28	TST-Tacofino - Victori Victoria BC	18.80
May. 28	May. 29	TIM HORTONS #3258 VICTORIA BC	2.30
May. 29	May. 31	EUR 244.52@1.520898086 SAS 117251172521377673 Findel LUX	371.89

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
May. 29	May. 31	✈ 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	📶 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 for MR [REDACTED]			2,842.68
Total for card number XXXX XXXX XXXX [REDACTED]			\$1,518.60

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✈ Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

🍷 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

📶 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

📶 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] 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 advances ¹	0.00
Total interest charges	0.00
Fees	0.00
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

Balance due **\$3,381.64**

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 **\$14,618.36**

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 months.

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.

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.

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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$3,381.64
Minimum payment due	\$10.00
Payment due date	Mar. 28, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking







Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] MR [REDACTED]			
Feb. 6	Feb. 8	135-MAYCOCK OPTICAL VICTORIA BC	120.00
Feb. 6	Feb. 8	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	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	APPLE.COM/BILL 866-712-7753 ON	1.44
Feb. 13	Feb. 14	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	SHIKI SUSHI VICTORIA BC	41.18
Feb. 20	Feb. 20	TRSF FROM/DE ACCT/CPT [REDACTED]	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

(continued on next page)


Transactions since your last statement (continued)


TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Feb. 29	Mar. 1	 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	 USD 1827.33@1.385896362 SOFITEL NEW YORK NEW YORK NY	2,532.49
Mar. 3	Mar. 4	 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 for MR [REDACTED]			4,324.41
Total for card number XXXX XXXX XXXX [REDACTED]			\$3,381.64

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 Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] 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 [REDACTED] Credit Card Benefits

We're writing to inform you about upcoming changes to your [REDACTED] Credit Card benefits.

- **Enterprise Rent-A-Car** will be added as a car rental partner. You will continue receiving discounts with your [REDACTED] 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/\[REDACTED\]](https://partners.rentalcar.com/[REDACTED]). 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

(continued on next page)

Summary of your account

Previous balance, Apr. 9, 2023	\$0.00
Payments and credits	-150.00
Purchases and other charges	0.00
Cash advances ¹	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

Balance due **\$0.00**

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 **\$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 months.

Mr [REDACTED]

Card number XXXX XXXX XXXX [REDACTED]

Statement date May. 7, 2023

Statement period Apr. 10, 2023 - May. 7, 2023

You can view your current [REDACTED] Rewards point balance and points earned on eligible purchases at any time! Simply log in to your [REDACTED] Rewards account at [REDACTED].com.

Get convenient access to your [REDACTED]® credit card account statements online with eStatements

Securely view your [REDACTED]® 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 [REDACTED].com/estatemements-signup

Contact us

[REDACTED].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 [REDACTED].com/cha

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		

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

MR [REDACTED]
[REDACTED] JOHNSON ST
VICTORIA BC [REDACTED]

000P

Card number XXXX XXXX XXXX [REDACTED]

Balance due **\$0.00**

Minimum payment due **\$0.00**

Payment due date **May. 29, 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 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 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 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 [com/cha](#)

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

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

Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] MR [REDACTED]			
May. 5	May. 5	ANNUAL CARD FEE	150.00
May. 5	May. 5	ANNUAL CARD FEE REBATE	150.00 CR
Subtotal for MR [REDACTED]			0.00
Total for card number XXXX XXXX XXXX [REDACTED]			\$0.00

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™*/®* [REDACTED] is a registered trademark, and the circles design is a trademark of [REDACTED] International Incorporated. Used under license.

✈ Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

🍽 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

🎬 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

📅 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] Rewards point will be awarded.

Changes are coming to your [REDACTED] Insurance

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 language of your Certificate of Insurance. 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.\[REDACTED\].com/insurancechanges](http://www.[REDACTED].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 [REDACTED]**

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 [REDACTED] 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	-1,000.00
Purchases and other charges	+7,171.88
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	+150.00
Total 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

Balance due **\$6,535.92**

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 **\$11,464.08**

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 months.

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

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.

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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$6,535.92
Minimum payment due	\$160.00
Payment due date	May. 28, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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	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	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	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	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	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	GBP 2.99@1.759197324 PRET A MANGER 80	5.26

(continued on next page)

Transactions since your last statement (continued)

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	APPLE.COM/BILL 866-712-7753 ON	14.55
Apr. 22	Apr. 23	COSTCO WHOLESALE W256 VICTORIA BC	158.95
Apr. 22	Apr. 23	COSTCO WHOLESALE W256 VICTORIA BC	4.35
Apr. 22	Apr. 24	THE ORIGINAL FARM DOWN VICTORIA BC	25.75
Apr. 22	Apr. 24	OLYMPIC VIEW GOLF COUR VICTORIA BC	16.00
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. 26	Subway 12962 Victoria BC	15.46
Apr. 27	Apr. 29	EL FURNITURE WAREHOUSE VICTORIA BC	172.13
Apr. 27	Apr. 29	SQ *EARLS VICTORIA BAY Victoria BC	102.06
Apr. 27	Apr. 29	THE DUKE SALOON VICTORIA BC	31.86
Apr. 26	Apr. 29	MACCHIATO@THE JULIET VICTORIA BC	12.65
Apr. 28	Apr. 29	PENCO LIQUOR YATES VICTORIA BC	20.14
Apr. 29	Apr. 29	TRSF FROM/DE ACCT/CPT ██████████	1,000.00 CR
Apr. 30	May. 2	CACTUS CLUB DOUGLAS VICTORIA BC	43.56
May. 1	May. 2	R PARKING ? LOT 711 VICTORIA BC	2.25
May. 1	May. 2	SHOPPERS DRUG MART #02 VICTORIA BC	26.85
May. 3	May. 3	Subway 12962 Victoria BC	17.75
May. 1	May. 3	WESTJET 883821858342666 CALGARY AB	1,282.34
May. 3	May. 6	Spotify P2BEB19E3A Stockholm SWE	12.31

(continued on next page)

Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
May. 3	May. 6	MACCHIATO@THE JULIET VICTORIA BC	13.11
May. 7	May. 7	ANNUAL CARD FEE	150.00
Subtotal for MR [REDACTED]			7,321.88
Total for card number XXXX XXXX XXXX [REDACTED]			\$6,535.92

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✈ Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

🍽 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

🎬 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

📅 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on May. 28, 2024

Important information regarding your [REDACTED] Credit Card Benefits

We're writing to inform you about upcoming changes to your [REDACTED] Credit Card benefits.

- **Enterprise Rent-A-Car** will be added as a car rental partner. You will continue receiving discounts with your [REDACTED] 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/\[REDACTED\]](https://partners.rentalcar.com/[REDACTED]). 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**.

- 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	+10,113.94
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
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

Balance due **\$3,068.78**

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 **\$14,931.22**

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.

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

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.

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

MR JOHNSON ST
VICTORIA BC

Card number XXXX XXXX XXXX
Balance due **\$3,068.78**
Minimum payment due **\$10.00**
Payment due date **Nov. 28, 2023**
Amount you're paying \$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers


How to make payments to your credit card account





















You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr Card number: XXXX XXXX XXXX **Transactions since your last statement**

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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 LIMU 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	 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	Oct. 10	 GBP 4635.75@1.700639594 Corinthia Hotel London 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	 APPLE.COM/BILL 866-712-7753 ON	1.44
Oct. 12	Oct. 16	ITALIAN FOOD IMPORTS VICTORIA BC	12.65
Oct. 12	Oct. 16	 TELUS MOBILITY PREAUTH CALGARY AB	323.44
Oct. 13	Oct. 16	 TACOFINO VICTORIA VICTORIA BC	15.75
Oct. 13	Oct. 16	 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	 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 CR
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	 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

(continued on next page)


Transactions since your last statement (continued)


TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Nov. 2	Nov. 3	AFFINITY CANNABIS STOR VANCOUVER BC	29.11
Nov. 3	Nov. 6	 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	 UBER CANADA/UBEREATS TORONTO ON	243.20
Nov. 5	Nov. 6	 UBER* TRIP TORONTO ON	12.19
Subtotal for MR [REDACTED]			10,113.94
Total for card number XXXX XXXX XXXX [REDACTED]			\$3,068.78

®/™ Trade-marks/Registered trade-marks of [REDACTED]
 [REDACTED] is a registered trademark, and the circles design is a trademark of [REDACTED] International Incorporated. Used under license.

 Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Nov. 28, 2023

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	\$5,563.78

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, 2024

Total installments not yet due	0.00
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Balance due **\$5,563.78**

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
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Your available credit **\$12,436.22**

Amount over credit limit	\$0.00
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Estimated time to repay – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 48 years and 11 months.

Mr

Card number	XXXX XXXX XXXX
Statement date	Nov. 7, 2024
Statement period	Oct. 8, 2024 - Nov. 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.

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.

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
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For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at com/cha

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P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.

P.O. BOX 11064
STATION CENTRE-VILLE
MONTREAL QC H3C 5A2

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$5,563.78
Minimum payment due	\$10.00
Payment due date	Nov. 28, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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.

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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 4.50% 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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. 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 [REDACTED] Online/Mobile Banking

Mr








Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX MR			
Oct. 7	Oct. 8	SQ *URBAN CITY CLEANER VICTORIA BC	714.00
Oct. 9	Oct. 10	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	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	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	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	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

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Oct. 22	Oct. 23	 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 [REDACTED]	580.00 CR
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	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

(continued on next page)

Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]

Transactions since your last statement (continued)

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
Subtotal for MR [REDACTED]			8,719.10
Total for card number XXXX XXXX XXXX [REDACTED]			\$5,563.78

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✈ Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

🍴 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

🎟 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

📅 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] Rewards point will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Nov. 28, 2024

Important notice regarding your [REDACTED] Credit Card Account

We're writing to inform you of changes being made to your [REDACTED] 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 [REDACTED]com/rates-fees.

Important Information about your [REDACTED] Cardholder Agreement

We are making some changes to the [REDACTED] Credit Card Annual Fee Rebate terms and conditions effective May 1, 2025.

If you have a [REDACTED] 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 [REDACTED] Credit Card, effective the day after your next [REDACTED] 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 [REDACTED] Credit Card to continue to qualify for the Annual Fee Rebate. A Qualifying Purchase is an eligible purchase that appears on your eligible [REDACTED] Credit Card statement, less refunds, and excludes cash advances and cash-like transactions as defined in the [REDACTED] Credit Card Cardholder Agreement available online at [REDACTED]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 [REDACTED]com/agreements and at all [REDACTED] branches in Canada.

(continued on next page)

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 advances ¹	0.00
Total interest charges	0.00
Fees	0.00
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

Balance due **\$2,954.84**

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 **\$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 months.

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](#)

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.

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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$2,954.84
Minimum payment due	\$10.00
Payment due date	Oct. 30, 2023
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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	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 CR
Sep. 15	Sep. 18	JACK LONSDALE'S PUBLIC NORTH VANCOUVBC	83.37
Sep. 18	Sep. 19	EUR 62@1.482258064 SumUp *Salimtaxi Bobigny FRA	91.90
Sep. 18	Sep. 19	EUR 12@1.481666666 NICOLAUDIE PARIS 14	17.78
Sep. 18	Sep. 19	EUR 27.4@1.47919708 CAFE DE PARIS PARIS 1	40.53
Sep. 18	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	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	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	EUR 140.6@ R589U Reykjavik ISL	207.53

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Sep. 22	Sep. 22	EUR 61.05@ [REDACTED] Dohop PAS-LGW R589UJA3 Reykjavik ISL	90.11
Sep. 21	Sep. 22	✈ 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 [REDACTED]	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	🎧 Spotify P263B2481B Stockholm SWE	12.31
Oct. 4	Oct. 5	🎧 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@1.713333333 SQ *JOHN BUTLER SOUVEN London	25.70
Subtotal for MR [REDACTED]			5,642.35
Total for card number XXXX XXXX XXXX [REDACTED]			\$2,954.84

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✈ Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

☞ Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

🎧 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

🎧 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] 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. 30, 2023

(continued on next page)

[REDACTED] [REDACTED] [REDACTED]

[REDACTED]

Mr [REDACTED] [REDACTED]

Card number: XXXX XXXX XXXX [REDACTED]

Summary of your account

Previous total balance, Sep. 7, 2024	\$1,655.62
Payments and credits	-6,424.35
Purchases and other charges	+5,993.41
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
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

Total installments not yet due	0.00
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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
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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 months.

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 [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.

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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,224.68
Minimum payment due	\$10.00
Payment due date	Oct. 28, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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. 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 [REDACTED] Online/Mobile Banking

Mr

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX 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	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. 9	Sep. 10	UBER CANADA/UBERTRIP TORONTO ON	25.29
Sep. 10	Sep. 11	OXFORD HOUSE OF HAIR D VICTORIA BC	65.00
Sep. 12	Sep. 12	TST-Pinhalla Pinball P Victoria BC	5.00
Sep. 11	Sep. 12	VICEPRESS TERIYAKI & VICTORIA BC	18.11
Sep. 12	Sep. 12	TST-Pinhalla Pinball P Victoria BC	6.03
Sep. 12	Sep. 12	SQ *SWIFT BREWING Victoria BC	30.53
Sep. 10	Sep. 13	MACCHIATO@THE JULIET VICTORIA BC	14.44
Sep. 11	Sep. 13	ICBC #01580 VICTORIA BC	44.00
Sep. 12	Sep. 13	Subway 12962 Victoria BC	17.75
Sep. 12	Sep. 13	APPLE.COM/BILL TORONTO ON	1.44
Sep. 13	Sep. 13	TRSF FROM/DE ACCT/CPT	2,101.53 CR
Sep. 12	Sep. 16	REVENUE SERVICES BC VICTORIA BC	80.00
Sep. 12	Sep. 16	TELUS MOBILITY PREAUTH CALGARY AB	152.32
Sep. 15	Sep. 16	Lids 7802 West VancouveBC	142.32
Sep. 15	Sep. 16	Lids 7802 West VancouveBC	127.82
Sep. 16	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	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	Sep. 18	USD 8@1.395 WIFIONBOARD ALASKA 877-350-0038 IL	11.16
Sep. 16	Sep. 18	ALASKA A 002723826176131 RICHMOND BC	157.50
Sep. 17	Sep. 18	USD 37.86@1.395932382 CVS PHARMACY #11014 NEW YORK NY	52.85
Sep. 19	Sep. 19	TRSF FROM/DE ACCT/CPT	4,180.50 CR
Sep. 19	Sep. 20	USD 20.01@1.398800599 D AGOSTINO #27 NEW YORK NY	27.99
Sep. 19	Sep. 20	USD 7.24@1.393646408 WEIL GOTSHAL CAFE NEW YORK NY	10.09
Sep. 21	Sep. 23	APPLE.COM/BILL 866-712-7753 ON	14.55
Sep. 21	Sep. 23	USD 3.1@1.39032258 NY GRILL AND DELI NEW YORK NY	4.31
Sep. 21	Sep. 23	USD 21@1.393333333 OMNY VENDING* NEW YORK NY	29.26
Sep. 23	Sep. 23	USD 5.75@1.393043478 TST* JOE COFFEE - BRYA NEW YORK NY	8.01

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Sep. 24	Sep. 25	USD 217.75@1.392422502 Yankees Clubhouse 9023 New York NY	303.20
Sep. 25	Sep. 26	 USD 9.82@1.387983706 WEIL GOTSHAL CAFE NEW YORK NY	13.63
Sep. 26	Sep. 27	 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	 USD 17.74@1.383878241 LEGENDS@YANKEE STDM-CO BRONX NY	24.55
Oct. 1	Oct. 2	 USD 7.68@1.385416666 WEIL GOTSHAL CAFE NEW YORK NY	10.64
Oct. 2	Oct. 3	USD 6.78@1.384955752 967 1ST AVE FOOD NEW YORK NY	9.39
Oct. 2	Oct. 3	 USD 8.22@1.386861313 WEIL GOTSHAL CAFE NEW YORK NY	11.40
Oct. 3	Oct. 4	 Spotify P306889DFB Stockholm SWE	12.31
Oct. 3	Oct. 4	 USD 10.42@1.389635316 WEIL COFFEE NEW YORK NY	14.48
Oct. 5	Oct. 7	USD 2.9@1.389655172 MTA*NYCT PAYGO RECOVER NEW YORK NY	4.03
Oct. 5	Oct. 7	USD 2.9@1.389655172 MTA*NYCT PAYGO NEW YORK NY	4.03
Oct. 5	Oct. 7	USD 2.9@1.389655172 MTA*NYCT PAYGO NEW YORK NY	4.03
Oct. 5	Oct. 7	USD 2.9@1.389655172 MTA*NYCT PAYGO NEW YORK NY	4.03
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
Subtotal for MR [REDACTED]			5,851.09
Total for card number XXXX XXXX XXXX [REDACTED]			\$1,224.68

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 Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

(continued on next page)

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	-2,194.08
Purchases and other charges	+7,612.49
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
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

Total installments not yet due	0.00
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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
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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.

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

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

[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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$6,312.49
Minimum payment due	\$10.00
Payment due date	Sep. 28, 2023
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Mr

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX MR			
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	TELUS PRE-AUTH PAYMENT EDMONTON AB	225.61
Aug. 12	Aug. 14	TELUS MOBILITY PREAUTH CALGARY AB	103.04
Aug. 12	Aug. 14	STONG'S MARKET NORTH VANCOUVBC	13.63
Aug. 13	Aug. 14	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	Spotify P25874F057 Stockholm SWE	11.19

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	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	✈️ 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 MR [REDACTED]			7,612.49
Total for card number XXXX XXXX XXXX [REDACTED]			\$6,312.49

Trade-marks/Registered trade-marks of [REDACTED]
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✈️ Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

🍷 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

🎟️ Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

📅 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] 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
Payments and credits	-3,800.00
Purchases and other charges	+1,662.69
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
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

Total installments not yet due	0.00
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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 months.

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.

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.

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

MR JOHNSON ST
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,655.62
Minimum payment due	\$10.00
Payment due date	Oct. 1, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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. 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 [REDACTED] Online/Mobile Banking

Mr [REDACTED]
Card number: XXXX XXXX XXXX [REDACTED]

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] MR [REDACTED]			
Aug. 6	Aug. 8	TELUS PRE-AUTH PAYMENT EDMONTON AB	236.81
Aug. 8	Aug. 8	TRSF FROM/DE ACCT/CPT [REDACTED]	3,800.00 CR
Aug. 10	Aug. 12	TELUS MOBILITY PREAUTH CALGARY AB	206.20
Aug. 10	Aug. 12	BC LIQUOR # 196 NORTH VANCOUVER BC	40.80
Aug. 12	Aug. 13	APPLE.COM/BILL 866-712-7753 ON	1.44
Aug. 12	Aug. 13	QUESADA BURRITOS AND T NORTH VANCOUVER BC	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	APPLE.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 [REDACTED]			1,662.69
Total for card number XXXX XXXX XXXX [REDACTED]			\$1,655.62

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TM*/® [REDACTED] is a registered trademark, and the circles design is a trademark of [REDACTED] International Incorporated. Used under license.

✈ Indicates eligible travel purchases that may qualify for 4 bonus [REDACTED] Rewards points, up to \$15,000 annually per [REDACTED] Rewards collector account

🍽 Indicates eligible dining purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

🎮 Indicates eligible entertainment purchases that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

📅 Indicates eligible recurring bill payments that may qualify for 2 bonus [REDACTED] Rewards points, up to \$10,000 annually per [REDACTED] Rewards collector account

All purchases earn 1 [REDACTED] 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 [REDACTED] 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 [REDACTED] Credit Card Benefits

(continued on next page)

The free access to Boingo Wi-Fi benefit will no longer be available from October 01, 2024.

Summary of your account

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
Fees	0.00

Total balance **\$6,342.50**

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: May. 18, 2023

Balance due **\$6,342.50**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$29,000.00

Your available credit **\$22,657.50**

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 09 months.

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.

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		

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

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$6,342.50
Minimum payment due	\$10.00
Payment due date	May. 18, 2023
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].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 [REDACTED] 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 [REDACTED] 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].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.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Mar. 26	Mar. 28	KINTON RAMEN NORTH VANCOUVBC	47.07
Mar. 29	Mar. 30	Store North VancouvBC	11.73
Mar. 29	Mar. 30	TRSF FROM/DE ACCT/CPT	1,000.00 CR
Mar. 30	Mar. 31	WHOLE FOODS MARKET NORTH VANCOUVBC	11.98
Mar. 30	Mar. 31	CHIPOTLE 4040 NORTH VANCOUVBC	16.33
Mar. 30	Apr. 3	SEYMOUR CREEK GOLF CTR N-VANCOUVER BC	22.50
Apr. 1	Apr. 3	SQ *NORTH POINT BREWIN North VancouvBC	23.85
Apr. 1	Apr. 3	SQ *NORTH POINT BREWIN North VancouvBC	12.57
Apr. 1	Apr. 3	RUSTY GULL NEIGHBOURHO NORTH VANCOUVBC	20.13
Apr. 2	Apr. 4	REAL CDN. SUPERSTORE # N.VANCOUVER BC	25.02
Apr. 2	Apr. 4	SEYMOUR CREEK GOLF CTR N-VANCOUVER BC	14.50
Apr. 4	Apr. 5	BCF-TSA SELF SERVE TIC DELTA BC	18.70
Apr. 5	Apr. 5	Subway 12962 Victoria BC	15.67
Apr. 4	Apr. 6	THE ORIGINAL FARM VICTORIA BC	24.63
Apr. 6	Apr. 6	SQ *LOCAL PIZZA - DOUG Victoria BC	14.49
Apr. 4	Apr. 7	MACCHIATO@THE JULIET VICTORIA BC	12.80
Apr. 6	Apr. 7	Subway 12962 Victoria BC	11.58
Apr. 6	Apr. 7	BCF-SWARTZ BAY VICTORIA BC	18.70
Apr. 6	Apr. 7	RW&CO #2299 TSAWWASSEN BC	371.77
Apr. 5	Apr. 7	TACOFINO VICTORIA VICTORIA BC	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 AB	157.82
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
Apr. 8	Apr. 10	BC LIQUOR # 196 NORTH VANCOUVBC	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	1,000.00 CR
Apr. 12	Apr. 13	TACOFINO VICTORIA VICTORIA BC	17.33
Apr. 11	Apr. 14	FOO ASIAN STREET FOOD VICTORIA BC	20.90
Apr. 13	Apr. 14	BCF - VANIS, SPIRIT OF VICTORIA BC	19.50

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING 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 [REDACTED]	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

(continued on next page)

Card number: XXXX XXXX XXXX

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 HOLLYWOCA	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
Subtotal for			7,095.66
Total for card number XXXX XXXX XXXX			\$6,342.50

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 **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: May. 21, 2024

Balance due **\$477.91**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit **\$36,522.09**

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 4 years and 03 months.

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.

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

[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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$477.91
Minimum payment due	\$10.00
Payment due date	May. 21, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.
² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Mar. 28	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	Apr. 23	COSTCO WHOLESALE W256 VICTORIA BC	275.38
Apr. 25	Apr. 26	AMZN Mktp CA*3R3WI05G3 WWW.AMAZON.CAON	33.59
Apr. 26	Apr. 26	CC BAL INS	0.94
Subtotal for			477.91
Total for card number XXXX XXXX XXXX			\$477.91

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 TM*/®* is a registered trademark, and the circles design is a trademark of International Incorporated. Used under license.
 ®/™+ 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 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
Total balance	\$506.45

Minimum payment due \$10.00

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Sep. 18, 2023

Total installments not yet due 0.00

Balance due \$506.45

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit \$36,493.55

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 4 years and 06 months.

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

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		

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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$506.45
Minimum payment due	\$10.00
Payment due date	Sep. 18, 2023

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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 CR
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 number XXXX XXXX XXXX			\$506.45

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®/™ 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

Summary of your account

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

Total balance **\$4.01**

Minimum payment due **\$4.01**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Sep. 17, 2024

Total installments not yet due 0.00

Balance due **\$4.01**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit **\$36,995.99**

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 months.

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](#)

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.

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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$4.01
Minimum payment due	\$4.01
Payment due date	Sep. 17, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] Mobile Banking.

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² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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. 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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 number XXXX XXXX XXXX			\$4.01

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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 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 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](https://www.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](https://www.airmiles.ca/3xmiles).

To view all your updated credit card benefits and the Terms and Conditions please visit [com/MoreMiles](https://www.airmiles.ca/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 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 AIR MILES Loyalty Inc.
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.

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.

(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](#).

Summary of your account

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
Total balance	\$1,435.29

Minimum payment due \$10.00

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Jan. 17, 2024

Balance due \$1,435.29

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit \$35,564.71

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 12 years and 07 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	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

[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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,435.29
Minimum payment due	\$10.00
Payment due date	Jan. 17, 2024

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] [REDACTED] [REDACTED]			
Nov. 28	Nov. 29	SOFA SO GOOD VANCOUVER BC	616.00
Dec. 1	Dec. 1	TRSF FROM/DE ACCT/CPT [REDACTED]	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	Dec. 19	COOK STREET CASTLE VICTORIA BC	10.28
Dec. 18	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	[REDACTED] CC BAL INS	9.90
Subtotal for [REDACTED] [REDACTED]			2,051.17
Total for card number XXXX XXXX XXXX [REDACTED]			\$1,435.29

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 TM/® ██████████ is a registered trademark, and the circles design is a trademark of ██████████ International Incorporated. Used under license.
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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

Your Credit Card Balance Protection Insurance

In the event you are faced with a significant life challenge, rest assured your optional [REDACTED] credit card balance protection insurance¹ can help make payments on your [REDACTED] 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

Total balance **\$577.38**

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Mar. 20, 2023

Balance due **\$577.38**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$29,000.00

Your available credit **\$28,422.62**

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 5 years and 01 months.

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](https://www.airmiles.ca/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	22.99000	0.06298
Total interest charges	\$0.00		

Contact us

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Outside Canada & US (Call Collect): 1-514-877-0330

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Immediately report your card as missing.
Online via Online Banking
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P.O. BOX 11064
STATION CENTRE-VILLE
MONTREAL QC H3C 5A2

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$577.38
Minimum payment due	\$10.00
Payment due date	Mar. 20, 2023

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] account

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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 [REDACTED] 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 [REDACTED] 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].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.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: 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 VANCOUVER BC	30.79
Feb. 11	Feb. 14	JACK LONSDALE'S LIQUOR NORTH VANCOUVER BC	24.07
Feb. 14	Feb. 15	BCF-TSA SELF SERVE TIC DELTA BC	18.70
Jan. 28	Feb. 16	SHOPPERS DRUG MART #22 NORTH VANCOUVER BC	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 VANCOUVER BC	61.42
Feb. 27	Feb. 27	CC BAL INS	3.61
Subtotal for			2,826.19
Total for card number XXXX XXXX XXXX			\$577.38

(continued on next page)

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

Minimum payment due \$14.65

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Mar. 25, 2024

Balance due \$14.65

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit \$36,985.35

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 months.

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 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/estatemnts-signup](#)

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.

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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$14.65
Minimum payment due	\$14.65
Payment due date	Mar. 25, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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	Feb. 13	Amazon.ca*RB63R7511 AMAZON.CA ON	12.88
Feb. 20	Feb. 20	AUTOMATIC PYMT RECEIVED	10.00 CR
Feb. 24	Feb. 26	TRSF FROM/DE ACCT/CPT	350.00 CR
Feb. 27	Feb. 27	INTEREST PURCHASES	12.22
Feb. 27	Feb. 27	CC BAL INS	2.31
Subtotal for			176.86
Total for card number 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.

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.

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%**.¹ 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 XXXXXX 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 XXXXXX PaySmart terms and conditions at XXXXXX.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.

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].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 [REDACTED] 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 [REDACTED] 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].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 [REDACTED].com/cha

Enquiries

[REDACTED].com/onlinebanking

Toll Free Calls Canada & US: 1-800-263-2263

Outside Canada & US (Call Collect): 1-514-877-0330

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.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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

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 [REDACTED] Online/Mobile Banking

AIR MILES

Statement Date: Jan. 27, 2023
Card Number
Customer Name**PERIOD COVERED BY THIS STATEMENT**

Dec. 28, 2022 - Jan. 27, 2023

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Dec. 26	Dec. 29	USD95.90@1.402815432 NORTH GOLF COURSE SUN CITY AZ	900014385963	134.53
Dec. 28	Dec. 29	USD53.51@1.393945056 PHX MATTS BIGBRKF N3 1 PHOENIX AZ	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 VANCOUEBC	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 <div style="background-color: black; width: 100px; height: 15px; display: inline-block;"></div>	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 <div style="background-color: black; width: 100px; height: 15px; display: inline-block;"></div>	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 <div style="background-color: black; width: 100px; height: 15px; display: inline-block;"></div>	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	<div style="background-color: black; width: 50px; height: 15px; display: inline-block;"></div> 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.

Summary of your account

Previous total balance, Dec. 27, 2023	\$1,435.29
Payments and credits	-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

Minimum payment due \$10.00

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Feb. 20, 2024

Balance due \$197.79

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit \$36,802.21

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 1 years and 09 months.

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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$197.79
Minimum payment due	\$10.00
Payment due date	Feb. 20, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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 number 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

Summary of your account

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	\$2.99

Minimum payment due \$2.99

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Aug. 17, 2023

Total installments not yet due 0.00

Balance due \$2.99

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit \$36,997.01

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 0 years and 00 months.

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](#)

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		

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

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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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$2.99
Minimum payment due	\$2.99
Payment due date	Aug. 17, 2023
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].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 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 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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 CR
Jul. 12	Jul. 14	SLEEP COUNTRY - DUNCAN DUNCAN BC	166.00
Jul. 21	Jul. 24	TRSF FROM/DE ACCT/CPT	166.00 CR
Jul. 27	Jul. 27	CC BAL INS	2.99
Subtotal for			2,414.43
Total for card number XXXX XXXX XXXX			\$2.99

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 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 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.

Summary of your account

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
Fees	0.00
Total balance	\$674.19

Minimum payment due \$11.00

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Aug. 21, 2024

Total installments not yet due	0.00
--------------------------------	------

Balance due \$674.19

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$37,000.00
-------------------	-------------

Your available credit \$36,325.81

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 11 months.

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](#)

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.

Contact us

[com/onlinebanking](#)
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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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P.O. BOX 11064
STATION CENTRE-VILLE
MONTREAL QC H3C 5A2

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$674.19
Minimum payment due	\$11.00
Payment due date	Aug. 21, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] Mobile Banking.

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² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Jun. 27	Jun. 28	SHOPPERS DRUG MART #02 VICTORIA BC	42.41
Jul. 17	Jul. 18	SQ *URBAN CITY CLEANER VICTORIA BC	580.13
Jul. 18	Jul. 18	AUTOMATIC PYMT RECEIVED	10.00 CR
Jul. 26	Jul. 26	INTEREST PURCHASES	1.05
Jul. 26	Jul. 26	CC BAL INS	2.92
Subtotal for			626.51
Total for card number XXXX XXXX XXXX			\$674.19

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 TM ® 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 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 airmiles.ca/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 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 AIR MILES Loyalty Inc.
 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.

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 \$10.00

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Jul. 18, 2023

Total installments not yet due 0.00

Balance due \$110.65

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit \$36,889.35

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 1 years and 00 months.

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](#)

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		

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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$110.65
Minimum payment due	\$10.00
Payment due date	Jul. 18, 2023

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].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 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 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

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- Transfer up to the available funds in your bank account without daily limit restriction
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- At an ABM or by mail

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- 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Jun. 6	Jun. 7	TRSF FROM/DE ACCT/CPT	573.96 CR
Jun. 7	Jun. 9	TELUS PRE-AUTH PAYMENT EDMONTON AB	206.73
Jun. 11	Jun. 13	THE HOME DEPOT #7035 WEST VANCOUVEBC	606.21
Jun. 20	Jun. 21	SQ *URBAN CITY CLEANER VICTORIA BC	672.00
Jun. 26	Jun. 26	AMZN Mktp CA*DJ9KP8S93 WWW.AMAZON.CAON	89.59
Jun. 24	Jun. 26	TRSF FROM/DE ACCT/CPT	1,500.00 CR
Jun. 26	Jun. 27	AMZN Mktp CA*CI1C713P3 WWW.AMAZON.CAON	30.23
Jun. 27	Jun. 27	CC BAL INS	5.89
Subtotal for			1,610.65
Total for card number XXXX XXXX XXXX			\$110.65

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®/TM+ Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and

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](#).

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
Total balance	\$57.68

Minimum payment due \$10.00

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Jul. 18, 2024

Total installments not yet due	0.00
--------------------------------	------

Balance due \$57.68

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$37,000.00
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Your available credit \$36,942.32

Amount over credit limit	\$0.00
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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 07 months.

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](#)

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.

Contact us

[com/onlinebanking](#)
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Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

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For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at [com/cha](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$57.68
Minimum payment due	\$10.00
Payment due date	Jul. 18, 2024

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

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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

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- Do not send cash through the mail
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- Write your card number on your Cdn\$ cheque/money order
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- We do not accept written requests
- Please call us if your request cannot be done via [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Jun. 18	Jun. 19	AMZN Mktp CA*W394X3II3 WWW.AMAZON.CAON	28.60
Jun. 21	Jun. 21	TRSF FROM/DE ACCT/CPT	175.00 CR
Jun. 26	Jun. 27	AMZN Mktp CA*RC2WU1ZO2 WWW.AMAZON.CAON	55.99
Jun. 27	Jun. 27	INTEREST PURCHASES	0.12
Jun. 27	Jun. 27	CC BAL INS	1.13
Subtotal for			85.84
Total for card number XXXX XXXX XXXX			\$57.68

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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, 2024

Summary of your account

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**

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, 2023

Balance due **\$1,746.84**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$29,000.00

Your available credit **\$27,253.16**

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 15 years and 05 months.

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](https://www.airmiles.ca/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	22.99000	0.06298
Total interest charges	\$0.00		

Contact us

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Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

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Online via Online Banking
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P.O. BOX 11064
STATION CENTRE-VILLE
MONTREAL QC H3C 5A2

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,746.84
Minimum payment due	\$10.00
Payment due date	Apr. 17, 2023

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].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.

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Foreign currency transactions: Canadian dollar card: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by [REDACTED] 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 [REDACTED] 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.

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1 Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

2 Excludes: promotional balance transfers

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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

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Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: 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	Feb. 28	BCF - ONLINE SALES & B VICTORIA BC	17.00
Feb. 26	Feb. 28	JORDAN SUSHI N-VANCOUVER BC	55.51
Feb. 28	Mar. 1	BCF - ONLINE SALES & B VICTORIA BC	17.00
Feb. 28	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 VANCOUVER BC	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. 10	Mar. 13	TACOFINO VICTORIA VICTORIA BC	17.33
Mar. 11	Mar. 13	YATES STREET TAPHOUSE VICTORIA BC	43.37
Mar. 12	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. 11	Mar. 13	PETROCAN VICTORIA BC	104.63
Mar. 12	Mar. 13	STAPLES STORE #210 DUNCAN BC	526.41
Mar. 11	Mar. 14	#336 SPORT CHEK VICTORIA BC	78.39
Mar. 12	Mar. 14	SLEEP COUNTRY - DUNCAN DUNCAN BC	503.99
Mar. 12	Mar. 14	SLEEP COUNTRY - DUNCAN DUNCAN BC	150.36
Mar. 14	Mar. 15	TRSF FROM/DE ACCT/CPT	1,000.00 CR
Mar. 15	Mar. 17	COUNTRY GROCER LAKE CO LAKE COWICHAN BC	28.06
Mar. 16	Mar. 17	STAPLES STORE #210 DUNCAN BC	55.99 CR
Mar. 16	Mar. 20	AZUMA SUSHI VICTORIA BC	48.22
Mar. 17	Mar. 20	YATES LIQUOR EXPRESS VICTORIA BC	37.40
Mar. 17	Mar. 20	MACCHIATO@THE JULIET VICTORIA BC	23.73
Mar. 18	Mar. 20	DELTA VICTORIA F&B VICTORIA BC	57.57
Mar. 18	Mar. 20	STARBUCKS 04326 VICTORIA BC	5.36

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING 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 number XXXX XXXX XXXX			\$1,746.84

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](#).

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, GBIC1001/GBIC1001L, 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.

®* Balance Insurance, Essential Balance Insurance, Balance Insurance (\$0.74), Balance Insurance® (\$0.94), Essential Balance Insurance, Credit Card Balance Protection, Essential Credit Card Balance Protection and Credit Card Balance Protection Enhanced are underwritten by American Bankers Insurance Company of Florida (ABIC) and/or American Bankers Life Assurance Company of Florida (ABLAC). The group master policies are issued by the insurers to ABIC, ABLAC, their subsidiaries and affiliates carry on business in Canada under the name of Assurant®. For questions related to the insurers, you may contact Assurant at 1 800 268-5962 or visit www.assurant.ca

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™/® 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 advances ¹	0.00
Total interest charges	+0.15
Fees	0.00
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

Balance due \$3,009.94

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

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.

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.

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.

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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$3,009.94
Minimum payment due	\$10.00
Payment due date	Apr. 17, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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 CR
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 number XXXX XXXX XXXX			\$3,009.94

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®†/™+ 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 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/>. 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 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

Total balance **\$573.96**

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Jun. 19, 2023

Balance due **\$573.96**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit **\$36,426.04**

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 01 months.

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/estatemnts-signup](https://www.airmiles.ca/com/estatemnts-signup)

Contact us

[com/onlinebanking](https://www.airmiles.ca/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](https://www.airmiles.ca/com/cha)

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		

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$573.96
Minimum payment due	\$10.00
Payment due date	Jun. 19, 2023

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].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 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 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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING 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 [REDACTED]	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 [REDACTED]	1,000.00 CR
May. 23	May. 23	TRSF FROM/DE ACCT/CPT [REDACTED]	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 [REDACTED]	1,800.00 CR
May. 26	May. 26	[REDACTED] CC BAL INS	44.01
Subtotal for [REDACTED] [REDACTED]			4,531.46
Total for card number XXXX XXXX XXXX [REDACTED]			\$573.96

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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.

Summary of your account

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
Fees	0.00
Total balance	\$146.84

Minimum payment due \$18.00

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Jun. 21, 2024

Balance due \$146.84

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit \$36,853.16

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 1 years and 03 months.

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](#)

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.

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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$146.84
Minimum payment due	\$18.00
Payment due date	Jun. 21, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.
2 Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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 BC	2,523.00
May. 21	May. 21	AUTOMATIC PYMT RECEIVED	10.00 CR
May. 22	May. 22	TRSF FROM/DE ACCT/CPT	2,000.00 CR
May. 24	May. 24	TRSF FROM/DE ACCT/CPT	1,175.95 CR
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 number XXXX XXXX XXXX			\$146.84

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 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 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
Payments and credits	-5,324.12
Purchases and other charges	+4,732.32
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00

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

Balance due **\$1,328.12**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

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

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Online via Online Banking
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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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,328.12
Minimum payment due	\$10.00
Payment due date	Dec. 18, 2023

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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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.

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX 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 CR
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 VANCOUVEBC	2,557.48
Nov. 12	Nov. 14	CDN TIRE STORE #00365 VICTORIA BC	7.86
Nov. 13	Nov. 15	HUDSON'S BAY #1139 VICTORIA BC	73.59
Nov. 23	Nov. 24	AMZN Mktp CA WWW.AMAZON.CAON	24.12 CR
Nov. 23	Nov. 24	TRSF FROM/DE ACCT/CPT	3,300.00 CR
Nov. 24	Nov. 27	BEST BUY #13 WEST VANCOUVEBC	285.97
Nov. 24	Nov. 27	SOFA SO GOOD VANCOUVER BC	1,000.40
Nov. 27	Nov. 27	CC BAL INS	23.59
Subtotal for			4,708.20
Total for card number 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 you.

Call us for a quote: 1-800-661-9060 or Visit com/travel to learn more about our travel insurance plans¹

¹ 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)

Summary of your account

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

Total balance **\$9.93**

Minimum payment due **\$9.93**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Dec. 18, 2024

Total installments not yet due 0.00

Balance due **\$9.93**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit **\$36,990.07**

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 0 years and 00 months.

Card number	XXXX XXXX XXXX
Statement date	Nov. 27, 2024
Statement period	Oct. 28, 2024 - Nov. 27, 2024

YOUR REWARDS



Reward Miles earned	203
Bonus Reward Miles earned	20
Reward Miles adjusted	0
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

com/onlinebanking
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Outside Canada & US (Call Collect): 1-514-877-0330

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P.O. BOX 11064
STATION CENTRE-VILLE
MONTREAL QC H3C 5A2

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$9.93
Minimum payment due	\$9.93
Payment due date	Dec. 18, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] credit card account

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Your minimum payment if you reside within Quebec:

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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 4.50% 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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- 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: 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

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Nov. 7	Nov. 11	USD 61.17@1.429949321 LA CAVA NEW YORK NY	87.47
Nov. 8	Nov. 11	USD 148.41@1.427397075 GIORDANO'S PRUDENTIAL CHICAGO IL	211.84
Nov. 9	Nov. 11	USD 41.42@1.427329792 SQ *DEEP PURPL Chicago IL	59.12
Nov. 9	Nov. 11	USD 133.56@1.427448337 TST* CHERRY CIRCLE ROO CHICAGO IL	190.65
Nov. 9	Nov. 11	USD 27.85@1.426929982 TST*GODDESS AND THE BA Chicago IL	39.74
Nov. 9	Nov. 11	USD 5@1.426 VENTRA ACCOUNT CHICAGO IL	7.13
Nov. 9	Nov. 11	USD 81.75@1.427400611 PBS CHICAGO CHICAGO IL	116.69
Nov. 9	Nov. 11	USD 72.58@1.427252686 PBS CHICAGO CHICAGO IL	103.59
Nov. 9	Nov. 11	USD 116.44@1.427344555 TST*HOGSALT - AU CHEVA Chicago IL	166.20
Nov. 10	Nov. 11	USD 63.27@1.427374743 TST* GUINNESS OPEN GAT CHICAGO IL	90.31
Nov. 10	Nov. 11	USD 100.1@1.427372627 TST* LEYE - RAMEN-SAN CHICAGO IL	142.88
Nov. 10	Nov. 11	USD 54.69@ [REDACTED] TST* EGG TUCK - CHICAG CHICAGO IL	78.06
Nov. 9	Nov. 11	USD 33.56@1.427294398 CIRA CABRA LAZY BIRD CHICAGO IL	47.90
Nov. 10	Nov. 11	USD 5@1.426 VENTRA ACCOUNT CHICAGO IL	7.13
Nov. 10	Nov. 11	USD 54.47@1.427207637 PY *LOU MALNATIS - WES CHICAGO IL	77.74
Nov. 11	Nov. 12	USD 99.85@1.427341011 TST* THE BARN CHICAGO IL	142.52
Nov. 11	Nov. 12	USD 13.73@1.42971595 BURRITO BEACH CHICAGO IL	19.63
Nov. 11	Nov. 12	USD 2.5@1.424 VENTRA ACCOUNT CHICAGO IL	3.56
Nov. 10	Nov. 12	USD 20.54@1.426971762 THECROSSROADS BAR CHICAGO IL	29.31
Nov. 11	Nov. 13	USD 68.11@1.427396858 TST*WILDBERRY PANCAKES Chicago IL	97.22
Nov. 12	Nov. 13	USD 58.19@1.432032995 TRADER JOE S #571 NEW YORK NY	83.33
Nov. 12	Nov. 13	USD 36.98@1.431855056 CVS PHARMACY #11014 NEW YORK NY	52.95
Nov. 13	Nov. 13	TRSF FROM/DE ACCT/CPT [REDACTED]	2,500.00 CR
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 103.33@1.438788348 BUCKETLIST* MARIAH CAR NEW YORK CITYNY	148.67

(continued on next page)

Card number: XXXX XXXX XXXX

Transactions since your last statement (continued)

TRANS DATE	POSTING 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 number 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	+1,919.79
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
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

Balance due \$1,919.92

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$1,919.92
Minimum payment due	\$10.00
Payment due date	Nov. 17, 2023

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

1 Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.
2 Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX [REDACTED] [REDACTED] [REDACTED]			
Sep. 28	Sep. 28	SQ *URBAN CITY CLEANER VICTORIA BC	840.00
Sep. 28	Sep. 29	TRSF FROM/DE ACCT/CPT [REDACTED]	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	[REDACTED] CC BAL INS	11.22
Subtotal for [REDACTED] [REDACTED]			1,919.79
Total for card number XXXX XXXX XXXX [REDACTED]			\$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

Summary of your account

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
Fees	0.00
Total balance	\$2,582.35

Minimum payment due \$10.00

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Nov. 18, 2024

Total installments not yet due	0.00
--------------------------------	------

Balance due \$2,582.35

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$37,000.00
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Your available credit \$34,417.65

Amount over credit limit	\$0.00
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Estimated time to repay – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 22 years and 08 months.

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 [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	22.99000	0.06281

Refer to the Installment Plan section for installment plan related interest charges.

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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$2,582.35
Minimum payment due	\$10.00
Payment due date	Nov. 18, 2024

Amount you're paying

\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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. 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Sep. 27	Sep. 30	USD 32.94@1.384638737 PY *SOUVLAKI GR KOUZIN NEW YORK NY	45.61
Sep. 28	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 FRANCISCO CA	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 CR
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

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING 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. 11	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	USD 26.57@1.418517124 PANDA EXPRESS #2595 NEW YORK NY	37.69
Oct. 16	Oct. 17	USD 80.86@1.416027702 TRADER JOE S #571 NEW YORK NY	114.50
Oct. 18	Oct. 18	AUTOMATIC PYMT RECEIVED	8.96 CR
Oct. 18	Oct. 21	USD 25.02@1.415667466 TRADER JOE S #571 NEW YORK NY	35.42
Oct. 19	Oct. 21	USD 81.2@1.415763546 TST* PAPILLON BISTRO & NEW YORK NY	114.96

(continued on next page)



Card number: XXXX XXXX XXXX

Transactions since your last statement (continued)

TRANS DATE	POSTING 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 number XXXX XXXX XXXX			\$2,582.35

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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 Nov. 18, 2024

Summary of your account

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

Total balance **\$385.13**

Minimum payment due **\$10.00**

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Oct. 18, 2023

Total installments not yet due 0.00

Balance due **\$385.13**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit **\$36,614.87**

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 3 years and 05 months.

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 [com/security](#) to help keep your kids safe on the Internet.

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		

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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$385.13
Minimum payment due	\$10.00
Payment due date	Oct. 18, 2023
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At [www.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX			
Aug. 27	Aug. 28	USD 5@1.398 BIRD* RIDE MONICA CA SANTA	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 CR
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 number XXXX XXXX XXXX			\$385.13

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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, 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 \$8.96

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Oct. 18, 2024

Total installments not yet due 0.00

Balance due \$8.96

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$37,000.00

Your available credit \$36,991.04

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 months.

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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[com/onlinebanking](#)
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Outside Canada & US (Call Collect): 1-514-877-0330

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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](#)

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

JOHNSON ST APT
VICTORIA BC

Card number	XXXX XXXX XXXX
Balance due	\$8.96
Minimum payment due	\$8.96
Payment due date	Oct. 18, 2024
Amount you're paying	\$

P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your [REDACTED] 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 [REDACTED] Cardholder Agreement (the "agreement") available at [REDACTED].com/cha

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 [REDACTED].com/onlinebanking or via [REDACTED] 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 [REDACTED].com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-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.\[REDACTED\].com/onlinebanking](http://www.[REDACTED].com/onlinebanking) or via [REDACTED] Mobile Banking app from a [REDACTED] 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. 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 [REDACTED] Online/Mobile Banking

Card number: XXXX XXXX XXXX

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: 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 for card number XXXX XXXX XXXX			\$8.96

(continued on next page)

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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 [REDACTED] AIR MILES [REDACTED] credit card

We're writing to inform you of changes being made to your [REDACTED] AIR MILES [REDACTED] 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](https://www.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](https://www.airmiles.ca/3xmiles).

To view all your updated credit card benefits and the Terms and Conditions please visit [\[REDACTED\].com/MoreMiles](https://www.airmiles.ca/MoreMiles)

Important Information about your [REDACTED] AIR MILES [REDACTED] 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 AIR MILES Loyalty Inc.
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.

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers
(hereinafter called the Insurer) through [REDACTED] approved coverholder
("the Coverholder")

Policy No. [REDACTED]

Declarations

Effective [REDACTED] 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

[REDACTED] Insurance Services
[REDACTED]
Victoria, British Columbia [REDACTED]

SUB-AGENT OR SUB-BROKER

[REDACTED] Insurance Services
[REDACTED]
Victoria, British Columbia [REDACTED]

NAMED INSURED AND POSTAL ADDRESS

[REDACTED] Thomas James [REDACTED]
[REDACTED] Johnson Street
Victoria, British Columbia [REDACTED]

LOCATION OF RISK

[REDACTED] Johnson Street, Victoria, British Columbia [REDACTED]

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 [REDACTED] Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

PER

[REDACTED]

Agreement No.

[REDACTED]
[REDACTED]

NEW ANNUAL PREMIUM ▶

\$2,470

PREMIUM PAYABLE (EXCL. APPL. TAXES) ▶

\$2,470

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers
(hereinafter called the Insurer) through [REDACTED] approved coverholder
("the Coverholder")

Policy No. [REDACTED] Declarations Effective [REDACTED] 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

TYPE OF COVERAGE	ANNUAL PREMIUM	MINIMUM RETAINED COVERAGE 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 [REDACTED] Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

PER [REDACTED]

Agreement No. [REDACTED]

NEW ANNUAL PREMIUM ▶ \$2,470

PREMIUM PAYABLE (EXCL. APPL. TAXES) ▶ \$2,470

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

Policy No. [REDACTED]

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 [REDACTED] AND LSW1550)

THE INSURERS AND COVERAGES INSURED

SUM(S) INSURED OR PERCENTAGE(S)	PREMIUM	FLAT CHARGE PREMIUM	AUTHORIZED REPRESENTATIVE
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Property

[REDACTED] Underwriters under Agreement No. [REDACTED]

100.0% \$1,420

Equipment Breakdown

Aviva Insurance Company of Canada

100.0% \$75

Liability

[REDACTED] Underwriters under Agreement No. [REDACTED]

100.0% \$975

Other

[REDACTED] Underwriters under Agreement No. [REDACTED]

100.0% Incl

Total Policy Premium

\$2,470

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers
(hereinafter called the Insurer) through [REDACTED] approved coverholder
("the Coverholder")

Policy No. [REDACTED]

Declarations

Effective [REDACTED]-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.

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers
(hereinafter called the Insurer) through [REDACTED] approved coverholder
("the Coverholder")

Policy No. [REDACTED]

Declarations

Effective [REDACTED]-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.

[REDACTED]

Where [REDACTED] 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 "[REDACTED] 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 [REDACTED] 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.

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

Policy No. [REDACTED]

Declarations

Effective [REDACTED]-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

FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
Property				
[REDACTED]	Commercial Building and Contents - Broad Form	2,500	90%	
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)	2,500	90%	
	Contents	2,500	90%	134,820
	As per attached Building & Contents Wording			
	Water Damage Deductible	5,000		
	Replacement Cost Endorsement			
	Earthquake Endorsement			
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)			164,820
	Deductible percentage	15%		
	As per attached Earthquake Wording			
Commercial Additional Protection Endorsement				
	Flood			
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)	25,000		
	Sewer Back-up			
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)	5,000		
	Installation Floater			10,000
	Crime			
	Employee Dishonesty Coverage			10,000
	Loss Inside the Premises Coverage			10,000
	Loss Outside the Premises Coverage			10,000
	Money Orders and Counterfeit Paper Currency Coverage			10,000
	Depositors Forgery Coverage			10,000
	Credit Card Forgery Coverage			10,000
	Securities In Safe Deposit Boxes			10,000
	Condo Unit Owners Assessment			
	(i) Betterments & Improvements			75,000
	(ii) Condo Contingency Coverage			75,000
	(iii) Special Assessments			75,000
Tenant Theft and Vandalism Endorsement				
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)	5,000		
Rent or Rental Value				
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)		100%	30,000
	As per attached Rents Wording			

Equipment Breakdown

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

Policy No. [REDACTED]

Declarations

Effective [REDACTED] 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

FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
[REDACTED]	Equipment Breakdown			
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)	1,000		134,820
	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
	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

[REDACTED]	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
[REDACTED]	Combined Deductible Endorsement (Bodily Injury and Property Damage)			
	Per occurrence	1,000		
	As per attached Liability Wording			
[REDACTED]	Non-Owned Automobile Liability			2,000,000
	As per attached Non Owned Automobile Wording			

Other

2022

LMA3100
LSW1542F
LSW1543D
LSW1565C
NMA2802
LC50922

Western Program Wordings (All [REDACTED] Subscribers)

Sanctions Limitation and Exclusion Clause
[REDACTED] 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 [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

Policy No. [REDACTED]

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

FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
LC50929	Standard Mortgage Clause			
2022	Western Program Wordings (TMK)			
LMA5401	Property Cyber and Data Exclusion			
NMA2918	War and Terrorism Exclusion			
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

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

Policy No. [REDACTED]

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

CANCELLATION REQUEST

We, the undersigned, do hereby request cancellation of the Policy bearing number [REDACTED] (together with any renewal certificates relating thereto) as of _____ and acknowledge that the Insurers are hereby relieved from all liability as from the cancellation date.

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
10. Fire Department Service Charges	\$50,000
11. Fire Equipment Recharge	\$25,000
12. Peak Season	25%
13. Professional Fees	\$25,000
14. Sewer Backup (Building & Contents)	INCLUDED
15. Flood	INCLUDED
16. Valuable Papers and Records	\$50,000
17. Master Key	\$25,000
18. 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
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
31. Limited Contingent Loss of Income – Neighbouring Premises	\$25,000
32. Limited Contingent Loss of Income – Contributing/Recipient Property	\$25,000

Commercial Additional Protection Endorsement

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:

Commercial Additional Protection Endorsement

- 1) 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;
- 2) 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

Commercial Additional Protection Endorsement

- 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.

Commercial Additional Protection Endorsement

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:
 - (i) 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.

Commercial Additional Protection Endorsement

Additional Exclusions

The Insurer shall not be liable for:

- 1) loss due to fines or damages for breach of contract for late or non-completion of orders, or for any penalties of whatever nature;
- 2) 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:

- 1) 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 thereof;
- 2) 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.
- 3) 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.

Commercial Additional Protection Endorsement

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.

Commercial Additional Protection Endorsement

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;

Commercial Additional Protection Endorsement

- 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

- 1) 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.
- 4) 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 ensues 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;
- 2) 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.

Commercial Additional Protection Endorsement

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

Commercial Additional Protection Endorsement

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 1 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

Insuring Agreement I
Insuring Agreement II
Insuring Agreement III
Insuring Agreement IV
Insuring Agreement V
Insuring Agreement VI
Insuring Agreement VII

Coverage

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

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.

Commercial Additional Protection Endorsement

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;

Commercial Additional Protection Endorsement

- (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

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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;
- b) 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;
 - (i) 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

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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
 - b. 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;
- (l) 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 loss 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 media 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

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- (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

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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'.

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"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.

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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

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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,

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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

Commercial Additional Protection Endorsement

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:

- (i) 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:

Commercial Additional Protection Endorsement

- (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.
- b. **“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.

Commercial Additional Protection Endorsement

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.

Commercial Additional Protection Endorsement

- (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;

Commercial Additional Protection Endorsement

- (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 thereof 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;
 - (l) 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.

Commercial Additional Protection Endorsement

- (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;
1. 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:

Commercial Additional Protection Endorsement

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 habitation 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;

Commercial Additional Protection Endorsement

- (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

Commercial Additional Protection Endorsement

- (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.
 - (a) 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;
 2. 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;
 3. moving or rotating machinery or parts of same when such loss or damage is caused by centrifugal force or mechanical breakdown;
 4. 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, landslide.

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

Commercial Additional Protection Endorsement

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":

- (i) 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
- 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:

- 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:
 - i) 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.
- b) 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;
 - 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.

"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.

- 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 Insurer.
- 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

11.
 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 AND ADDRESS

██████████
██████████ JOHNSON STREET
VICTORIA BC ██████████
Telephone: ██████████
Email: ██████████.ca

BROKER OFFICE

██████████ 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

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 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 ██████████.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 ██████████.com or email talktous@██████████.com. If you need to submit a claim, visit ██████████.com/claims or call 1-844-██████████ (929-2637).

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 ██████████ Insurance. Contact your Broker for details.

Personal Information Notice:

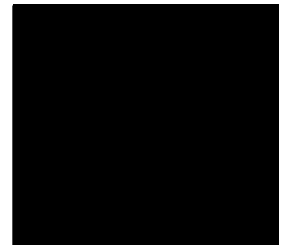
By purchasing insurance from ██████████ you are providing ██████████ with the consent of all individuals insured under this policy to the collection, use and disclosure of their personal information for the purposes of communicating with them, underwriting risks on a prudent basis, investigating and 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 ██████████ and to personal information which it may collect in the future for the purposes identified above. ██████████ may at times use third party service providers to process or store



**Access your policy wordings
online, anytime.**

Ensure your policy meets your needs, and know
what you're covered for in the event of a claim.

Scan the QR code to view your policy wordings, or visit [wawanesa.com/policy-wordings](https://www.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.

personal information on its behalf. In these circumstances, the service providers are provided with only the information necessary to perform such services. In addition, ██████ requires them to protect the information in a manner that is consistent with its Personal Information Protection Policy and security practices. In the event that a service provider is located in a foreign jurisdiction, it is bound by the laws of that jurisdiction, which may require it to disclose personal information to the courts, law enforcement agencies, or national security authorities of the jurisdiction.

You can view our Privacy Policy at <https://██████.com/privacy-policy>. If you have any questions or concerns about this policy or our privacy practices, please contact us at privacy@██████.com or 1-844-241-0226.

Named Insured(s): ██████ Thomas James ██████

Policy Number: ██████ **Account Number:** ██████ **Policy Period:** May 11, 2024 to May 11, 2025 12:01 A.M.

Your 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 Summary

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 ██████.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	2008	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 ██████ Insurance	3 year(s)	Package Claims Count in past 5 Years	0
Automobile policy with ██████ Insurance	Not Applicable		
Sewer Claims Count in past 5 Years	0		

Insurance is provided only where a Premium is shown for the Coverage, subject to all conditions of the policy.

Insurance Coverages

View your wordings at [REDACTED] com/policy-wordings

	Amount of Insurance	Deductible	Premium
Comprehensive Condominium Policy - Form [REDACTED] 2022 CEO Signature - Form [REDACTED] 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		Included
Condominium Unit Coverage	\$125,000		Included
Collectively Owned Condominium Property Coverage	\$125,000		Included
Condominium Unit Owner Improvements Coverage	\$50,000		Included
Section II - Personal Liability Protection			
Coverage E - Legal Liability - each occurrence	\$2,000,000		Included
Coverage F - Voluntary Medical Payments - each person	\$5,000		Included
Coverage G - Voluntary Payment for Damage to Property of Others - each occurrence	\$1,000		Included
Inflation Protection Coverage - Section I Property Coverage - Conditions			Included
Remote or Home Office Liability Coverage - Form 3256 05 2023			Included
Single Limit Coverage	\$400,000		Included
Condominium Deductible Coverage- Section I Property Coverage - Additional Coverages Condominium	\$100,000		\$418.00
Condominium Deductible Coverage Earthquake- Section I Property Coverage - Additional Coverages Condominium	\$25,000		\$68.00
Vandalism by Tenant Coverage - Form 3233 04 2021			Included
Water Defence - Limited Sewer Backup Coverage - Form 3114CT 09 2022	Policy Limits	\$500	\$18.00
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	\$240.00
Water Defence - Overland Water Coverage - Form 3115CT 05 2023	Policy Limits	\$500	\$32.00
Condominium Unit Owners Earthquake Coverage - Form 991C 06 2020			\$174.00
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			\$1,684.00

Policy Level Coverages

View your policy wordings at [REDACTED] 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
Premium Subtotal for Policy Level Coverages			Included

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 [REDACTED] Insurance. If you want to receive notice of these meetings, please visit [REDACTED] com/annual-meeting

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers
(hereinafter called the Insurer) through [REDACTED] approved coverholder
("the Coverholder")

Policy No. [REDACTED] 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

[REDACTED] Insurance Services
[REDACTED]
Victoria, British Columbia [REDACTED]

SUB-AGENT OR SUB-BROKER

[REDACTED] Insurance Services
[REDACTED]
Victoria, British Columbia [REDACTED]

NAMED INSURED AND POSTAL ADDRESS

[REDACTED] Thomas James [REDACTED]
[REDACTED] Johnson Street
Victoria, British Columbia [REDACTED]

LOCATION OF RISK

[REDACTED] Johnson Street, Victoria, British Columbia [REDACTED]

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 [REDACTED] Underwriters' insurance business in Canada.

IN WITNESS WHEREOF THIS POLICY HAS BEEN SIGNED, AS AUTHORIZED BY THE INSURERS BY

PER [REDACTED] Agreement No. [REDACTED]

NEW ANNUAL PREMIUM ▶ \$2,523

PREMIUM PAYABLE (EXCL. APPL. TAXES) ▶ \$2,523

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers
(hereinafter called the Insurer) through [REDACTED] 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

TYPE OF COVERAGE	ANNUAL PREMIUM	MINIMUM RETAINED COVERAGE 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 [REDACTED] 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) ▶

\$2,523

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

Policy No.

Declarations

Effective [REDACTED]-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 [REDACTED] AND [REDACTED])

THE INSURERS AND COVERAGES INSURED

SUM(S)
INSURED OR
PERCENTAGE(S)

PREMIUM

FLAT
CHARGE
PREMIUM

AUTHORIZED
REPRESENTATIVE

Property

Underwriters under Agreement No. [REDACTED]

100.0%

\$1,398

Equipment Breakdown

Aviva Insurance Company of Canada

100.0%

\$75

Liability

Underwriters under Agreement No. [REDACTED]

100.0%

\$1,050

Other

Underwriters under Agreement No. [REDACTED]

100.0%

Incl

Total Policy Premium

\$2,523

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers
(hereinafter called the Insurer) through [REDACTED] approved coverholder
("the Coverholder")

Policy No. [REDACTED]

Declarations

Effective [REDACTED] 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.

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers
(hereinafter called the Insurer) through [REDACTED] approved coverholder
("the Coverholder")

Policy No. [REDACTED]

Declarations

Effective [REDACTED] 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.

[REDACTED]

Where [REDACTED] 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 "[REDACTED] 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 [REDACTED] 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.

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

Policy No. [REDACTED]

Declarations

Effective [REDACTED]-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.
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FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
Property				
LC50927 LC50915	Commercial Building and Contents - Broad Form	2,500	90%	
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)	2,500	90%	
	Contents	2,500	90%	126,000
	As per attached Building & Contents Wording			
	Water Damage Deductible	5,000		
	Replacement Cost Endorsement			
	Earthquake Endorsement			
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)			156,000
	Deductible percentage	15%		
	As per attached Earthquake Wording			
Commercial Additional Protection Endorsement				
LC51024	Flood			
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)	25,000		
	Sewer Back-up			
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)	5,000		
	Installation Floater			10,000
	Crime			
	Employee Dishonesty Coverage			10,000
	Loss Inside the Premises Coverage			10,000
	Loss Outside the Premises Coverage			10,000
	Money Orders and Counterfeit Paper Currency Coverage			10,000
	Depositors Forgery Coverage			10,000
	Credit Card Forgery Coverage			10,000
	Securities In Safe Deposit Boxes			10,000
	Condo Unit Owners Assessment			
	(i) Betterments & Improvements			75,000
	(ii) Condo Contingency Coverage			75,000
	(iii) Special Assessments			75,000
LC51024	Tenant Theft and Vandalism Endorsement			
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)	5,000		
LC50926	Rent or Rental Value		100%	
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)			30,000
	As per attached Rents Wording			

Equipment Breakdown

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

Policy No. [REDACTED]

Declarations

Effective [REDACTED]-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.
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FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
LC51025	Equipment Breakdown			
	At Loc 1 ([REDACTED] Johnson Street, Victoria, British Columbia)	1,000		126,000
	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
	Utilities Service Interruption - Within 25 KM			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

LC50911	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
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
	As per attached Non Owned Automobile Wording			

Other

2024	Western Program Wordings (All [REDACTED] Subscribers)
LMA3100A	Sanctions Limitation and Exclusion Clause
LSW1542F	[REDACTED] Underwriters' Policyholders' Complaint Protocol
LSW1543E	Notice Concerning Personal Information
LSW1565C	Code of Consumer Rights and Responsibilities
NMA2802	Electronic Date Recognition Exclusion

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effectuated with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

Policy No.

Declarations

Effective [REDACTED]-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.
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FORM NO.	TYPE OF COVERAGE	DEDUCTIBLE	COINS. %	LIMIT OF INSURANCE
LC50922	Policy Conditions			
LC50929	Standard Mortgage Clause			
LMA5028B	Service of Suit Clause (Canada)			
LMA5185	Made in Canada Clause			
2024	Western Program Wordings (TMK)			
LMA5401	Property Cyber and Data Exclusion			
NMA2918	War and Terrorism Exclusion			
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

COMMERCIAL INSURANCE POLICY

SUBSCRIPTION POLICY

Effected with certain [REDACTED] Underwriters and other insurers (hereinafter called the Insurer) through [REDACTED] approved coverholder ("the Coverholder")

Policy No. [REDACTED]

Declarations

Effective [REDACTED]-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.
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CANCELLATION REQUEST

We, the undersigned, do hereby request cancellation of the Policy bearing number [REDACTED] (together with any renewal certificates relating thereto) as of _____ and acknowledge that the Insurers are hereby relieved from all liability as from the cancellation date.

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:

- 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:
 - i) 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.
- b) 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;
 - 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.

"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.

- 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 Insurer.
- 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.

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:

General Insurance OmbudService (GIO): 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.

Financial Consumer Agency of Canada (FCAC) 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 [REDACTED] 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. [REDACTED] 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 [REDACTED] Underwriters in Canada, (" [REDACTED] a customer provides [REDACTED] 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: [REDACTED] Coverholders, [REDACTED] 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 [REDACTED] 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 [REDACTED]. Further details can be found on our online Privacy & Cookies policy at [Privacy - \[REDACTED\]](#)

We will not use your personal information for marketing purposes, and we will not sell your personal information to other parties.



Who we disclose your information to:

For our general business administration, efficiency, and accuracy purposes, your personal information might be shared among certain [REDACTED] offices. In order to properly manage the [REDACTED] market and exercise certain supervisory powers, we may share your personal information with the [REDACTED] 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 [REDACTED] may be stored in several provinces within Canada, as well as sent for processing to [REDACTED] 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 [REDACTED] related or 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).



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 [REDACTED] management of personal information or to request, access, corrections, deletion, or to make a complaint, please contact:

[REDACTED] Underwriters

Attention: [REDACTED] [REDACTED] Privacy Officer

[REDACTED] Suite 2930,
P.O. Box 51 Toronto, Ontario M5J 2J2 Tel:

[REDACTED]

E-mail: [REDACTED]

08/23

[REDACTED]

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. ██████ is a member of an independent complaint resolution office, the General Insurance OmbudService.

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 [REDACTED] Underwriters are subject to Canada's privacy laws - with respect to their business in Canada.

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 under 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 borne 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.

(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 "[REDACTED] 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 [REDACTED] 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

[REDACTED]
15 April 2022

For the purpose of the *Insurance Companies Act* (Canada), this Canadian Policy was issued in the course of [REDACTED] 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).

[REDACTED]
01 November 2011

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.

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.

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.

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.

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.

██████████ endorsement (only to be used in conjunction with ██████████ or an alternative subscription policy document containing the attributes of ██████████)

PLEASE NOTE – This notice contains important information – PLEASE READ CAREFULLY

Whereas the Subscription Policy (“the Policy”) has been entered into by the Coverholder in accordance with the authorization granted to the Coverholder by the underwriting members (“the members”) of the ██████████ syndicates as shown in the List of Subscribing Companies (and where the List of Subscribing Companies also notes the identity of the Coverholder);

Whereas the liability of each insurer under the Policy is several and not joint with other insurers party to the Policy;

The following additional provisions shall apply in respect of the participation of the members to the Policy. The following provisions are in addition to and not in substitution for the provisions, terms and condition as set out in the Policy (including any amendment or endorsement thereto).

Several liability

1. The proportion of liability under the Policy underwritten by the members of a ██████████ syndicate (being the total of the proportions 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.
2. 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 ██████████ ██████████ ██████████ United Kingdom. The identity of each member of a ██████████ syndicate and their respective proportion may be obtained in writing to Market Services, ██████████ at the above address.
3. 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.

Action 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.

Notice

5. Any notice to the members may be validly given to the Coverholder whose signature and name appear in the List of Subscribing Companies.

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

11.
 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

R7

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.

Days in force	% of premium returned	Days in force	% of premium returned	Days in force	% of premium returned	Days in force	% of premium returned	Days in force	% of premium returned	Days in force	% of premium returned
1	0.95	64	0.72	127	0.55	190	0.38	253	0.24	316	0.10
2	0.94	65	0.72	128	0.54	191	0.38	254	0.24	317	0.10
3	0.93	66	0.71	129	0.54	192	0.37	255	0.24	318	0.10
4	0.93	67	0.71	130	0.54	193	0.37	256	0.23	319	0.10
5	0.92	68	0.71	131	0.54	194	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	0.66	148	0.49	211	0.33	274	0.19	337	0.06
23	0.83	86	0.66	149	0.49	212	0.33	275	0.19	338	0.05
24	0.83	87	0.66	150	0.48	213	0.33	276	0.19	339	0.05
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	0.02
40	0.79	103	0.61	166	0.44	229	0.29	292	0.15	355	0.02
41	0.78	104	0.61	167	0.44	230	0.29	293	0.15	356	0.01
42	0.78	105	0.61	168	0.43	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	0.74	120	0.57	183	0.39	246	0.26	309	0.12		
58	0.74	121	0.56	184	0.39	247	0.25	310	0.12		
59	0.73	122	0.56	185	0.39	248	0.25	311	0.11		
60	0.73	123	0.56	186	0.39	249	0.25	312	0.11		
61	0.73	124	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	0.72	126	0.55	189	0.38	252	0.24	315	0.10		