



Accounting Services Division
Corporate Accounts Payable

Corporate Business Expense Claim

Attendance at Conference/ Seminars/ Training, and Business Travel

Conference Seminar Training Business Travel

This form should be submitted within 10 business days of return from the conference/seminar.
Attach original approved "Request for Authorization Form" and all original receipts.

Foreign Currency Exchange Rate** Exchange Rate applied to convert from local currency to CAD = _____ (if applicable)			Invoice Number** EXP/SEDL-SEP8/19 <small>JAD00272018</small>
Vendor Name** Jo Ann Pynn			Vendor Number** 1004348
Division** EDC - Capital Assets	Work Address** 55 John St. 8th Floor, Metro Hall Toronto	Postal Code** M5V 3C6	Invoice Date** (m/d/yyyy) 09/27/2019
Name of Conference / Seminar / Training / Business Travel** Cdn Assoc of Heritage Professionals Annual Awards Jury Committee			Payment Amount** \$ 259.65
Start Date** (m/d/yyyy) Friday, September 6, 2019		End Date** (m/d/yyyy) Sunday, September 8, 2019	

Description	GL Account**	Cost Centre/ WBS Element/ Internal Order**	Functional Area**	Net Amount**	HST**	Total Including Taxes**
Registration Fees						0.00
Travel <input checked="" type="checkbox"/> Air <input type="checkbox"/> Train <input type="checkbox"/> Bus	4253	AH0030	157010000	471.50	57.88	529.38
Use of Personal Vehicle _____ kms X \$0. _____ /km						0.00
Accommodation	4252	AH0030	157010000	375.90	43.86	419.76
Ground Transportation ie: taxis and car rental	4254	AH0030	157010000	5.00 40.40 <small>89-96</small>	0.65 5.25 <small>11-60</small>	5.65 45.65 <small>101-07</small>
Ground Transportation ie: taxis and car rental *Foreign Transactions- NO TAX*	4254	A.H0030	157010000	49.56	6.44	56.00 0.00
Per Diem (See Bus. Expense Policy) 3 See attached	4255	AH0030	157010000	140.00		140.00
Other Museum Entrance Fee	4255	AH0030	157010000	17.14	0.86	18.00
Training	4310					0.00
TOTAL EXPENSES						\$1,219.49 \$259.65
Less: Advances & Prepayments: *Mandatory if applicable	SAP Document Number / *CAHP provided a credit of \$949.15 for flight + hotel costs. Pcard transaction Number: Doc# 1400019380					
Registration Fees						-
Air Travel	4253	AH0030 5303-100	157010000	471.50	57.88	529.38
Advances (Conf/Sem)	4250					-
Advances (Bus. Travel) Ground Transport	4254	AH0030 - 157010000	12-48452	5.00	0.65	5.65
Accommodation	4252	AH0030 - 157010000	12-48692	375.90 399.00	43.86 64.76	419.76
Total Advances & Prepayment Amount**						949.79
TOTAL PAYABLE TO INDIVIDUAL/CITY						\$259.65

Employee Name: Jo Ann Pynn
Title: Manager, Capital Assets, EDC
Date: _____

Authorized by: Mike Williams
Title: General Manager
Date: _____

Telephone: [REDACTED]

Telephone: [REDACTED]

Signature: [REDACTED]

Signature: [REDACTED]

****This form may not be altered in any manner. All mandatory fields must be completed and filled in electronically. Incomplete forms will be returned to the originator for corrections prior to being processed for payment. Hand written forms will not be accepted and will be returned to the division.**

Important note: Employees seeking reimbursement and program administration staff are responsible for blacking out or severing the full credit card numbers and/or non-business phone numbers that may appear on original receipts before sending to Accounts Payable for processing.

JUN 28 2019

Request for Authorization

Attendance at Conferences/Seminars, Training and Business Travel

This form should be completed and the necessary approvals obtained at least 10 business days in advance of undertaking any training, business travel, and/or attending any conference/seminar.

The \$3,500 limit does not apply to training. Please refer to the completion guidelines of this form and all related policies.

Conference Seminar Training Business Travel

Name:	Jo Ann Pynn		
Division:	EDC - Museums & Heritage Services - Capital Assets		
Work Address:	55 John Street, 8th Floor, Metro Hall M5V 3C6		
Name of Conference/Seminar/Training:	Cdn Assoc of Heritage Professionals Annual Awards Jury Committee		
	Within GTA <input type="checkbox"/>	Outside GTA & within Ontario <input type="checkbox"/>	Outside Ontario/Canada <input checked="" type="checkbox"/>
Destination:	Winnipeg, Manitoba		
Start Date:	Friday, September 6, 2019	End Date:	Sunday, September 8, 2019
Are breakfast, lunch and/or dinner meals provided by the Sponsor? Please specify: (Meals will be deducted from per Diem as stated in Business Exp Policy)			
No			

Purpose: Use space provided below for full description

Jo Ann Pynn has been invited by the Canadian Association of Heritage Professionals Annual Awards Committee, to sit on the 2019 CAHP Awards Jury Committee. The awards showcase completed projects that demonstrate excellence in the conservation of heritage values, illustrate the viability of heritage buildings and sites for commercial, institutional and residential use, and recognize heritage professionals who have contributed to their success. CAHP has offered an allowance of up to \$700.00 for travel and accommodation expenses.

ESTIMATED COSTS: (The estimated costs should include HST and all other applicable taxes)

Use Exchange rate(s):	1 unit local currency =	\$ _____ CAD	Foreign Currency	Canadian\$ (incl.tax)
	1 unit local currency =	\$ _____		
	1 unit local currency =	\$ _____		
Registration Fees: (Conference/Seminar/Training)				\$0.00
Accommodation: (Standard Single Room) CAHP is offering an allowance of up to				
Number of Days: 2	X	209.88 /day incl. taxes		\$419.76
Travel Method:				
Air <input checked="" type="checkbox"/>	Train <input type="checkbox"/>	Bus <input type="checkbox"/>		
Personal Vehicle: _____ km	X	\$0. _____ CAD/km		\$611.10
Ground transportation: (including car rental, to/from airports) Specify estimates:				
Home/YYZ x 2		YWG/Hotel x 2		230.00.
Sundry Expenses: (See Business Expense Policy; Meals provided are deducted)				
Number of Days: 2	X	\$65.00 CAD or USD		\$130.00
Sub-Total Estimated Costs:				\$1,390.86
- Other Business Meeting expenses outside of Conference costs, please specify:				
Credit offered by CAHP towards expenses: \$700.00				-\$700.00
TOTAL ESTIMATED COST:				\$690.86

Cost Centre/ WBS Element to be charged:	AH0030
Functional Area to be charged:	1570100000

I certify that all estimated costs relating to this travel have been included in this form.

Signature of Employee:

[Redacted Signature]

(signature)

June 25/19
(date)

I have confirmed that approved funds are available

Approval for Proposed Expense

Division Head or	Mike Williams (print name)	[Redacted Signature]	July 2/19 (date)
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Deputy City Manager:	(print name)	(signature)	(date)
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City Manager/Mayor:	(print name)	(signature)	(date)
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Committee & Report No. (if applicable)	(date)
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REPORT ON CONFERENCE

Employee Name: Jo Ann Pynn
Division: EDC – Museums & Heritage Services, Capital Assets
Date Submitted:

Name of Conference: Canadian Association of Heritage Professionals—Awards Jury
Location: Winnipeg, Manitoba
Date(s) Attended: September 6 – 8, 2019

Describe the benefits from attending the Conference (including any benefits to you and to the City):

Personal Development: I am a long-time member of the Canadian Association of Heritage Professionals, serving on the board and executive as Vice-President until three years ago. Serving on the national awards jury is an opportunity to meet with other heritage professionals and community members. Heritage views and values are not consistent across the country, across profession, nor across lived experience. This lead to sometimes heated debate about heritage values and "worthiness" which was stimulating and thought-provoking. Additionally, I took the opportunity to experience Winnipeg's renowned Exchange Heritage District as well as visit the Canadian Museum for Human Rights. The museum visit, in particular, will be instructive as we plan the Museum of Toronto.

Networking: I met with 10 other heritage professionals, only one of whom was also from Toronto. As always, these opportunities to connect with new people and share knowledge open the door to future interaction and resources.

City Benefits (including financial benefits): Alas, no financial benefit will accrue to the City of Toronto as a result of this conference. The other jury participants, while not municipal employees, work in the practice of heritage conservation and management. The benefit to the City is in the recognition of the high standard of heritage conservation work being executed by the small team oat Capital Assets in EDC. The invitation to participate on a national jury for heritage awards is a prestigious one.

DEC 6 / 2019

Employee's signature:

[Redacted Signature]

Date: Sept.23, 2019

Approved by (please print):

Mike Williams

Division Head or Designate

Signature:

[Redacted Signature]

Date:

Dec 6/19

Note: Please complete this form within 10 days after attending the conference.



eTicket Receipt

Prepared For
PYYN/JO ANN MS

RESERVATION CODE	YIDDUU
ISSUE DATE	19Jul19
TICKET NUMBER	8382149855532
ISSUING AIRLINE	WESTJET
ISSUING AGENT	WestJet/SDX

Itinerary Details

TRAVEL DATE	AIRLINE	DEPARTURE	ARRIVAL	OTHER NOTES
08Sep19	WESTJET WS 475	TORONTO ON, CANADA Time 12:15 Terminal TERMINAL 3	WINNIPEG MB, CANADA Time 13:51	Class ECONOMY Seat Number CHECK-IN REQUIRED Baggage Allowance NIL Booking Status OK TO FLY Fare Basis LCVD0BLK Not Valid Before 06SEP19 Not Valid After 06SEP19
08Sep19	WESTJET WS 476	WINNIPEG MB, CANADA Time 15:45	TORONTO ON, CANADA Time 19:06 Terminal TERMINAL 3	Class ECONOMY Seat Number CHECK-IN REQUIRED Baggage Allowance NIL Booking Status OK TO FLY Fare Basis LCVD0BLK Not Valid Before 08SEP19 Not Valid After 08SEP19

Allowances

Baggage Allowance

YYZ to YWG - 0 Pieces WESTJET

Prices of additional baggage pieces:

- 30.00 CAD up to 50 pounds/23 kilograms and up to 62 linear inches/158 linear centimeters
- 50.00 CAD up to 50 pounds/23 kilograms and up to 62 linear inches/158 linear centimeters

YWG to YYZ - 0 Pieces WESTJET

Prices of additional baggage pieces:

- 30.00 CAD up to 50 pounds/23 kilograms and up to 62 linear inches/158 linear centimeters
- 50.00 CAD up to 50 pounds/23 kilograms and up to 62 linear inches/158 linear centimeters

ADDITIONAL ALLOWANCES AND/OR DISCOUNTS MAY APPLY DEPENDING ON FLYER-SPECIFIC FACTORS
/E.G. FREQUENT FLYER STATUS/MILITARY/ CREDIT CARD FORM OF PAYMENT/EARLY PURCHASE OVER
INTERNET,ETC

Carry On Allowances

YYZ to YWG , YWG to YYZ - 1 Piece (WS - WESTJET)

Carry On Charges

YYZ to YWG , YWG to YYZ - (WS - WESTJET) - Carry-on fees unknown - contact carrier

Payment/Fare Details

Form of Payment	CREDIT CARD - MASTERCARD : XXXXXXXXXXXX ██████████
Fare Calculation Line	YTO WS YWG180.00WS YTO180.00CAD360.00END
Fare	CAD 360.00
Taxes/Fees/Carrier-Imposed Charges	CAD 46.00 YQ1 (OTHER AIR TRANSPORTATION CHARGES)
	CAD 1.25 XG9 (GOODS AND SERVICES TAX (GST))
	CAD 14.25 CA4 (AIR TRAVELLERS SECURITY CHARGE)
	CAD 50.00 SQ (AIRPORT IMPROVEMENT FEE (AIF))
	CAD 54.63 RC (HARMONIZED SALES TAX (HST))
	CAD 3.25 RC2 (HARMONIZED SALES TAX (HST))
Total Fare	CAD 529.38

Positive identification required for airport check in**Notice:****QST # 1202807956TQ0001 GST # 866112535**

Baggage fees are charged in CAD or USD by direction depending on point of departure. Guests departing the United States, Latin America and the Caribbean will pay baggage fees in USD. Please see <https://www.westjet.com/en-ca/travel-info/fares/service-fees> for more information.

Passengers embarking upon a journey involving an ultimate destination or a stop in a country other than the country of departure are advised that the provisions of an international treaty (the Warsaw Convention, the 1999 Montreal Convention, or other treaty), as well as a carrier's own contract of carriage or tariff provisions, may be applicable to their entire journey, including any portion entirely within the countries of departure and destination. The applicable treaty governs and may limit the liability of carriers to passengers for death or personal injury, destruction or loss of, or damage to, baggage, and for delay of passengers and baggage.

Additional protection can usually be obtained by purchasing insurance from a private company. Such insurance is not affected by any limitation of the carrier's liability under an international treaty. For further information please consult your airline or insurance company representative.



2 Lombard Place
 Winnipeg, MB, Canada R3B 0Y3
 T (204) 957-1350 F (204) 956-1791
 G.S.T. Registration #831943758

Room : 2021
 Folio # :
 Cashier # : 1069
 Page # : 1 of 1

Ms Jo Ann Pynn
 Unknown

Arrival : 09-06-19
 Departure : 09-08-19

Date	Description	Additional Information	Charges	Credits
09-06-19	Room Charge		179.00	
09-06-19	Room PST		12.53	
09-06-19	Room GST		8.95	
09-06-19	Accommodation Tax		8.95	
09-06-19	Accommodation Tax - GST		0.45	
09-07-19	Room Charge		179.00	
09-07-19	Room PST		12.53	
09-07-19	Room GST		8.95	
09-07-19	Accommodation Tax		8.95	
09-07-19	Accommodation Tax - GST		0.45	
09-07-19	Mastercard			419.76
Total			419.76	419.76
Balance Due			0.00	

GST Summary

Room	17.90
F&B	0.00
Other	0.90
Total	18.80

Thank you for choosing Fairmont Hotels & Resorts.
 To provide feedback about your stay, please contact Jean-Francois Vary, General Manager, at Jean-Francois.Vary@fairmont.com.
 We also invite you to share memories of your experience on our community forum - visit www.everyonesanoriginal.com.

For information or reservations, visit us at
www.fairmont.com or call Fairmont Hotels & Resorts from:
 United States or Canada 1 800 441 1414
 Pour information et réservations visitez notre web au
www.fairmont.com ou téléphoner au Hôtels Fairmont de:
 États-Unis ou Canada 1 800 441 1414

I agree that my liability for this bill is not waived and I agree to be held personally liable in the event that the indicated person, company or association fails to pay for any part of or the full amount of these charges. Overdue balance subject to a surcharge at the rate of 1.5% per month after one month. (18.00% per annum.)

Je me porte personnellement responsable du règlement total de cette note au cas où la compagnie, l'association ou son représentant désigné en refuserait le paiement. Les comptes en souffrance sont sujets à un intérêt de 1,5% par mois après un mois. (18,00% par année)

Thank you for choosing to stay with Fairmont Hotels & Resorts
Merci d'avoir choisi les Hôtels Fairmont

F-10001

Fairmont

#FAIRMONTMOMENTS

OPTIONS DE DÉPART SIMPLIFIÉ

Afin de mieux vous servir, Fairmont vous offre des options de départ simplifiées.

Départ express

Si vous souhaitez profiter de notre option Départ express, veuillez remplir tous les champs à droite et déposer le formulaire dans la boîte située au comptoir de la réception.

Autres options de départ

Communiquez avec le service Royal pour obtenir les options suivantes :

- départ par téléphone;
- vérification de la facture à l'avance
- services par courriel.

EASY DEPARTURE OPTIONS

For your convenience, Fairmont offers you easy departure options.

Express checkout

To take advantage of our Express Checkout option, please complete all information in the form at right and return to the drop-off box located at the Front Desk.

Other departure options

Contact Royal Service for:

- telephone checkout
- advance folio review
- e-mail services

Nom (en caractères d'imprimerie) | Name (please print)

Chambre | Room

J'autorise l'utilisation de ma carte de crédit pour payer le montant total de mon compte. | I authorize my entire account be processed through my credit card.

Signature | Signature

Date | Date

Veuillez envoyer un exemplaire de mon relevé de compte à l'adresse de courriel ci-dessous : | Please send a copy of my account to the e-mail address below:

Adresse de courriel | E-mail address



UP Union Pearson Express

E-TICKET | BILLET N°: 7615-7547-3277-6550

ADULT ONE-WAY /
ADULTE ALLER SIMPLE

\$5.65



BLOOR
↔
AÉROPORT PEARSON AIRPORT

EXPIRATION
5 SEP / SEPT 2020
NUMBER OF ALLOWED USES: 1
NOMBRE D'UTILISATIONS AUTORISÉES: 1

1. Display this ticket on paper or your electronic device when requested onboard the train | Présentez la version papier ou électronique du billet sur demande à bord du train
2. Ticket may be used in either direction between the two stations shown above | Le billet peut être utilisé dans n'importe quelle direction entre les deux gares indiquées ci-dessus
3. Use is subject to, and deemed acceptance of, terms and conditions available at: upexpress.com | En utilisant ce service, le titulaire accepte les conditions telles qu'énoncées sur: upexpress.com



Do all your last minute banking
at the airport.

Like picking up foreign cash instantly.



1.844.GET.ON.UP

UPEXPRESS.COM

Jan (Culture) Donovan

From: [REDACTED]
Sent: September 15, 2019 7:52 AM
To: Jan (Culture) Donovan
Cc: Jo Ann Pynn
Subject: Fwd: Your receipt and ticket(s) from Union Pearson Express - #UPX3460457-148
Attachments: eticket_UPX3460457-148_1of2.pdf; eticket_UPX3460457-148_2of2.pkpass

Hi Jan,

This is the receipt for UP express from Dundas to Pearson on Sept 6, for my P card.

Jo Ann

----- Original Message -----

From: Union Pearson Express <receipts@bytemark.co>
To: [REDACTED]
Date: September 6, 2019 at 9:31 AM
Subject: Your receipt and ticket(s) from Union Pearson Express - #UPX3460457-148



RECEIPT | REÇU

Thank you, [REDACTED]
We look forward to welcoming you on board.

Merci, [REDACTED]
Nous nous souhaitons de vous faire la bienvenue à bord.

ORDER # COMMANDE N°	UPX3460457-148
DATE	06/09/2019 09:31 AM EDT
PAYMENT PAIEMENT	Mastercard **** * 5.65 CA

#	DESCRIPTION	PRICE PRIX	TOTAL
1	ADULT ONE-WAY ADULTE ALLER SIMPLE	\$ 5.65 CAD	\$ 5.65 CA

TOTAL

\$ 5.65 CA

NOTE: THIS IS NOT YOUR TICKET - PLEASE SEE EMAIL ATTACHMENT(S)

PRENEZ NOTE: ÇECI N'EST PAS VOTRE BILLET - VOYEZ LE(S) DOCUMENT(S) CI-JOINT(S)



To add this pass to Wallet, open this email on your iPhone or iPod touch.

UNICITY TAXI #413
390 HARGRAVE PL
DUNDAS, ON M3C 0A5
(416) 925-3033

TRIP ID: 0000297 BATCH#: 716
TRIP DATE: 0001 SHIFT#: 002

Sale

INVT: 000000010
VISA
Priority
MCC: 4400 (Hotel/Resort/Casino)
Auth: 00031010
Exp: 00 00
Card: 00 00

Total: CAD\$ 30.00

APPROVED 055555
0011/00

06 Sep 19 15:38:51

FOR YOUR COPY

Personal Credit Card

From YWG to Hotel

RECEIPT

Cab No. 7523 H.S.T. _____
From 127 Montrose Ave _____
To UP Station _____
Date 6/19/19 Amount 20.00 ✓
Signature [Signature]

Pd. Cash

From Home
to UPS



UNICITY TAXI-130
 140 HARGRAVE PL.
 WINNIPEG, MB R3C 0X5
 TEL (204) 925-3131

TERM ID: C6131465 BATCH#: 009
 SHIFT#: 002

Sale
 INVT: 000000030 Proximity
 VISA SEQ#: 009001001030
 Application Label: Visa Credit
 AID: A000000031010
 EXP: 00 00 00 00
 ISI: 00 00

Total: CAD\$ 26.00

APPROVED 047432
 001/00
 08-Sep-19 14:01:58
 CUSTOMER COPY

← Personal Credit Card.

From Hotel to YWZ



Musée canadien pour les
 droits de la personne
 Served by - Serveur par : Zoe
 Adult-Adulte (1) \$17.14

SUB-SOUS TOTAL \$17.14
 GST-TPS \$0.86
 TOTAL 18.00
 PAYMENT-PAIEMENT 18.00
 CHANGE 0.00

Receipt only / Not valid for admission
 No refund on tickets
 Recu seulement / Non valable pour l'entree
 Les billets sont non remboursables

Thank you for visiting
 Merci de votre visite

Museum Entrance Fee

UP Pearson Express

ADULT ONE-WAY
 ADULTE ALLER SIMPLE
 \$5.65

AÉROPORT
 PEARSON AIRPORT
 TO A
 BLOOR

08 SEP 2019
 19:40

Must take trip within 1 hour of issuance
 Doit faire le trajet au plus 1 heure après achat

Not refundable, not transferable
 Non remboursable, non transférable

Retain for inspection
 Conserver pour inspection

U0404CARD TN: 063305667571

← Personal Credit Card.

From YWZ to Bloor

RECEIPT

Cab No. _____ H.S.T. _____
 From UP express station
 To 127 Mainrose
 Date 08 Sept 2019 Amount 20.00
 Signature [Signature]



From UB Station to Home.
 Pd. Cash

← Personal Credit Card

Transactions from September 9 to October 8, 2019

Your payments

Trans date	Post date	Description	Amount(\$)
Sep 30	Oct 01	PAYMENT THANK YOU/PAIEMENT MERCI	[REDACTED]

Total payments [REDACTED]

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number [REDACTED]				
Sep 06	Sep 09	[REDACTED] ON	Personal and Household Expenses	[REDACTED]
Sep 06	Sep 09	UNICITY TAXI #413 WINNIPEG MB	Transportation	30.00 -
Sep 06	Sep 09	[REDACTED] WINNIPEG	Restaurants	[REDACTED]
Sep 06	Sep 09	DEER AND ALMOND RESTAURANT WINNIPEG MB	Restaurants	53.54
Sep 08	Sep 09	CANADIAN MUSEUM FOR CHILDREN WINNIPEG MB	Personal and Household Expenses	18.00 -
Sep 08	Sep 09	STELLA'S CAFE WINNIPEG MB	Restaurants	28.74
Sep 08	Sep 10	UP EXPRESS PEARSON TVM MISSISSAUGA ON	Transportation	5.65 -
[REDACTED]	[REDACTED]	UNICITY TAXI-130 WINNIPEG MB	Transportation	26.00 -
Sep 12	Sep 16	[REDACTED] ON	[REDACTED]	[REDACTED]
Sep 13	Sep 16	[REDACTED] ON	Hotel, Entertainment and Recreation	[REDACTED]
Sep 15	Sep 17	[REDACTED] ON	Transportation	[REDACTED]
Sep 16	Sep 17	[REDACTED] ON	Personal and Household Expenses	[REDACTED]
Sep 17	Sep 17	[REDACTED] ON	Personal and Household Expenses	[REDACTED]
Sep 17	Sep 18	[REDACTED] ON	Personal and Household Expenses	[REDACTED]
[REDACTED]	Sep 23	[REDACTED] MISSISSAUGA ON	Personal and Household Expenses	[REDACTED]
Sep 20	Sep 23	[REDACTED] ON	Restaurants	[REDACTED]
[REDACTED]	Sep 27	[REDACTED] ON	Personal and Household Expenses	[REDACTED]
[REDACTED]	Sep 27	[REDACTED] ON	Restaurants	[REDACTED]
Sep 27	Sep 30	[REDACTED] ON	Home and Office Improvement	[REDACTED]
Sep 27	Sep 30	[REDACTED] ON	Home and Office Improvement	[REDACTED]
Sep 27	Sep 30	[REDACTED] ON	Professional and Financial Services	[REDACTED]
Oct 01	Oct 03	[REDACTED] MISSISSAUGA ON	Personal and Household Expenses	[REDACTED]
Oct 03	Oct 04	[REDACTED] ON	Personal and Household Expenses	[REDACTED]
Oct 05	Oct 07	[REDACTED] ON	Restaurants	[REDACTED]
Total for [REDACTED]				[REDACTED]

Information about your CIBC Vacationgold Visa account

If you find an error or irregularity (including possible unauthorized or fraudulent Transactions) in this statement you must tell us within 30 days of this Statement Date. If you do not, we may regard this statement as final (except for credits posted in error).

How we charge interest: If interest is charged on a Purchase, it is charged retroactively from the Transaction date. You have a minimum 21 day interest-free grace period for new Purchases. You can avoid interest on those new Purchases by paying your new balance in full by the payment due date.

Interest is charged on Cash Advances from the date they are taken. Interest is charged on Convenience Cheques and Balance Transfers from the date they are posted to your credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Purchase, Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of your CIBC Cardholder Agreement.

If you choose to convert an eligible Purchase into an Installment Plan, interest will be charged on that Installment Plan at the interest rate you agreed to at the time of conversion and in the manner set out in the Installment Plan Terms and Conditions.

Payment period extensions: If you didn't pay the full balance on your last monthly statement, we have extended your payment due date this month to give you extra time to make your payment. Interest will continue to accrue for the extended period. When we receive your full

Balance, your payment due date will change back to your regular payment due date.

Your statement (including the Balance and Minimum Payment) only reflects Transactions that were posted as of the Statement Date. If you made a payment but it has not yet been posted, it will appear on your next monthly statement and any interest charges will be adjusted based on the transaction date and payment amount. Check CIBC Online Banking for the status of your payments and your most up to date Balance.

**Foreign currency Transactions, except Convenience Cheques, are converted to Canadian dollars on or after the Transaction date and no later than the Transaction posting date. At the time of currency conversion, you are charged the same conversion rate CIBC must pay, plus a fee of 2.5% of the converted amount, on both debits and credits. We convert a foreign currency Convenience Cheque or payment at our branch selling rate for Canadian dollars in effect at the time we process it.

¹Amount Due is the amount you must pay if you want to avoid interest on your regular purchases shown on this statement.

²Minimum Payment is the minimum amount you must pay this month and it includes your monthly installment payments due (if applicable).

¹Your cash limit forms part of your credit limit. It is not additional credit.

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

• Registered trademark of CIBC
 ® Trademark of CIBC



CIBC Vacationgold® Visa™

JO-ANN PYNN

Account number

Statement Date
October 8, 2019

October Statement Period
September 8 - October 8, 2019

Your account at a glance

Previous balance		
Payments		
Other credits	0.00	
Total credits		
Purchases		
Cash advances	0.00	
Interest	0.00	
Fees	0.00	
Annual charges		+
Total balance		=

Contact us

Customer Service 1 800 465-4653
 Lost/Stolen 1 800 663-4575
 TTY 1 877 331-3338
 Online www.cibc.com

Summary Credit† Cash†

Limit Available	
Interest Rates	Annual
Regular purchases	19.99%
Cash advances	22.99%

Your payment due this month

Amount Due¹
 Minimum Payment²
 Please pay this amount by **Oct 29, 2019**

Vacation Dollars® summary

As at last statement	+	
This statement		
Earned on net card purchases	+	
Total Vacation Dollars		



Tear Off here

Please turn over - Transactions begin on page 2 —

Page 1 of 3

**CIBC Vacationgold
Visa**

Payment options

- Online Banking: www.cibc.com
 - Telephone Banking: 1 800 465-CIBC (2422)
 - CIBC bank machines and most financial institutions
 - Mail: Return completed slip with your cheque or money order payable to CIBC.
- For general inquiries call
1 800 465-4653

Do not staple or attach correspondence.

Account number

Amount Due

Minimum Payment due by
Oct 29, 2019

Total payment enclosed \$

\$10.00

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JO-ANN PYNN

*0003071

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

120-003071

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