

Here's your Tangerine
Money-Back Credit Card statement.



Your new balance is \$1,933.88

Your payment is due by February 13, 2020

Dear Eugene,

Here's your latest statement for your Tangerine Money-Back Credit Card.

Your new balance is \$1,933.88.

Please make your minimum monthly payment of \$65.81, or more, by February 13, 2020 to keep your Account in good standing.

Thanks for choosing the Tangerine Money-Back Credit Card.

Sincerely,

Credit Card Services
Tangerine

Account number 5360 xxxx xxxx 0372
Statement period Dec 17, 2019 to Jan 16, 2020

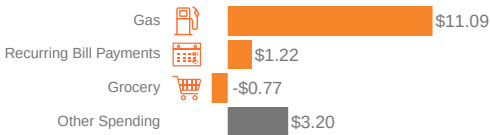
Your statement summary

Previous balance	\$695.98
Payments & other credits	-\$42.78
Transactions	\$1,255.85
Cash Advances	\$0.00
Adjustments	\$0.00
Interest charges*	\$24.83
Fees	\$0.00

New balance \$1,933.88
Minimum payment due by Feb 13, 2020 \$65.81

*In Quebec, these are credit charges.

Your Money-Back Rewards summary



Earned this statement: \$14.74

Important Info

Your minimum payment on your last statement wasn't made by its due date. To prevent an increase in your annual interest rates to 24.95%, please make your minimum payment by the due date on this statement.

Credit limit	\$3,000.00
Credit available	\$1,066.12
Cash advance limit	\$900.00
Cash advance available	\$8.00

Please detach this portion when mailing payment.



Eugene Twien
37-2585 Jane Street
Toronto ON M3L 1R8

Account number 5360 xxxx xxxx 0372
Statement period Dec 17, 2019 to Jan 16, 2020

New balance \$1,933.88
Minimum payment \$65.81
Minimum payment due by Feb 13, 2020

Payment enclosed \$

Convenient payment options

- Online at Tangerine.ca
- With a smartphone or tablet using our Mobile Banking app

Here’s how you used your Credit Card

Previous Balance			\$695.98		
Transaction Date	Posted Date	Description	Category	Amount	Reward Earned
16-Jan-2020	16-Jan-2020	FREEDOM MOBILE INC 877-946-3184 ON	⋯	\$165.59	\$0.83
16-Jan-2020	16-Jan-2020	PURCHASE INTEREST	—	\$24.83	—
14-Jan-2020	15-Jan-2020	ULTRAMAR #32800 TORONTO ON	🛢️	\$35.93	\$0.72
13-Jan-2020	15-Jan-2020	PIZZA PIZZA # 39 NORTH YORK ON	🍽️	\$16.41	\$0.08
13-Jan-2020	15-Jan-2020	PRESTO OSGOOD STN TORONTO ON	Ⓟ	\$3.25	\$0.02
13-Jan-2020	14-Jan-2020	TORONTO PARKING AUTHOR TORONTO ON	Ⓟ	\$5.00	\$0.03
12-Jan-2020	13-Jan-2020	PIONEER #325 NORTH YORK ON	🛢️	\$23.38	\$0.47
12-Jan-2020	13-Jan-2020	DOLLARAMA #1266 TORONTO ON	⋯	\$13.62	\$0.07
12-Jan-2020	13-Jan-2020	DOLLARAMA #1266 TORONTO ON	⋯	\$2.83	\$0.01
12-Jan-2020	13-Jan-2020	TORONTO PARKING AUTHOR TORONTO ON	Ⓟ	\$3.00	\$0.02
12-Jan-2020	13-Jan-2020	AIR- SERV A PS606087 NORTH YORK ON	🛢️	\$1.50	\$0.03
12-Jan-2020	13-Jan-2020	AIR- SERV A PS606089 NORTH YORK ON	🛢️	\$1.50	\$0.03
11-Jan-2020	13-Jan-2020	APPLE.COM/BILL 866-712-7753 ON	📅	\$5.64	\$0.11
11-Jan-2020	13-Jan-2020	APPLE.COM/BILL 866-712-7753 ON	📅	\$1.46	\$0.03
11-Jan-2020	13-Jan-2020	DOLLARAMA # 736 TORONTO ON	⋯	\$3.66	\$0.02
11-Jan-2020	13-Jan-2020	DOWNTOWN TOYOTA TORONTO ON	⋯	\$7.76	\$0.04
11-Jan-2020	13-Jan-2020	CORKTOWN ESSO TORONTO ON	🛢️	\$16.57	\$0.33
11-Jan-2020	13-Jan-2020	WENDYS #6486 TORONTO ON	🍽️	\$12.17	\$0.06
10-Jan-2020	14-Jan-2020	SHELL NORTH YORK ON	🛢️	\$30.00	\$0.60
10-Jan-2020	14-Jan-2020	SHELL NORTH YORK ON	🛢️	\$17.00	\$0.34
10-Jan-2020	13-Jan-2020	AXESS GIFT AND CONVENI NORTH YORK ON	⋯	\$9.15	\$0.05
10-Jan-2020	13-Jan-2020	DIXIE MITSUBISHI MISSISSAUGA ON	⋯	\$29.18	\$0.15
08-Jan-2020	10-Jan-2020	CDN TIRE GASBAR #01074 MISSISSAUGA ON	🛢️	\$17.00	\$0.34
07-Jan-2020	09-Jan-2020	CIRCLE K NORTH YORK ON	🛢️	\$15.00	\$0.30
05-Jan-2020	08-Jan-2020	PETROCAN TORONTO ON	🛢️	\$13.55	\$0.27
02-Jan-2020	06-Jan-2020	MOBIL@ - 4186 TORONTO ON	🛢️	\$20.00	\$0.40
01-Jan-2020	03-Jan-2020	7 ELEVEN STORE #33419 TORONTO ON	🛢️	\$19.52	\$0.39
31-Dec-2019	02-Jan-2020	TORONTO RSD - PARKING TORONTO ON	Ⓟ	\$42.00	\$0.21
31-Dec-2019	31-Dec-2019	Microsoft*Store Mississauga ON	📅	\$54.23	\$1.08
29-Dec-2019	02-Jan-2020	PETROCAN WOODBRIDGE ON	🛢️	\$3.27	\$0.07
29-Dec-2019	31-Dec-2019	CIRCLE K TORONTO ON	🛢️	\$0.23	
28-Dec-2019	31-Dec-2019	SHELL REXDALE ON	🛢️	\$137.76	\$2.76
28-Dec-2019	30-Dec-2019	PIONEER #325 NORTH YORK ON	🛢️	\$3.38	\$0.07
28-Dec-2019	30-Dec-2019	MCDONALD'S #4981 NORTH YORK ON	🍽️	\$13.42	\$0.07
28-Dec-2019	30-Dec-2019	METRO #493 NORTH YORK ON	🛒	\$4.49	\$0.09
27-Dec-2019	31-Dec-2019	CDN TIRE STORE #00019 NORTH YORK ON	🔧🛠️	\$32.63	\$0.16
27-Dec-2019	30-Dec-2019	CIRCLE K NORTH YORK ON	🛢️	\$4.52	\$0.09
27-Dec-2019	30-Dec-2019	PIZZA PIZZA # 39 NORTH YORK ON	🍽️	\$9.97	\$0.05
27-Dec-2019	30-Dec-2019	9 STAR LTD. DOWNSVIEW ON	⋯	\$80.00	\$0.40
26-Dec-2019	30-Dec-2019	PIZZA PIZZA # 39 NORTH YORK ON	🍽️	\$14.78	\$0.07
26-Dec-2019	30-Dec-2019	WAL-MART # 1151 TORONTO ON	⋯	\$9.57	\$0.05

Interest rates

Transaction Type	Annual interest rates	Interest charges*
Purchases	19.95%	\$24.83
Cash Advances	19.95%	\$0.00

*In Quebec, these are credit charges.

At your current rates of interest, if you only make your Minimum Payment by its due date each month, it will take approximately 16 year(s) and 3 month(s) to repay the account balance shown on this statement.

Money-Back Reward Category legend

Your chosen 2% Money-Back Categories

- 🛢️ Gas
- 🛒 Grocery
- 📅 Recurring Bill Payments

Currently earning 0.50% Money-Back
(Eligible 2% Money-Back Categories)

- 📖 Drug Store
 - 🍽️ Eating Places
 - 🎮 Entertainment
 - 🛋 Furniture
 - 🔧🛠️ Home Improvement
 - 🏨 Hotel & Motel
 - Ⓟ Public Transportation & Parking
- All other eligible spending receives 0.50% Money-Back

Important Info

Please note: we haven't received the minimum payment from your last statement. Please make your minimum payment or more by Feb 13, 2020.

Questions or concerns?

- Contact us online at Tangerine.ca
- Or call collect: 416-758-3139
- To report a lost or stolen card, call 1-888-826-4374

How do you prefer to pay?

- Online at Tangerine.ca
- With a smartphone or tablet using our Mobile Banking app
- At most financial institutions
- By phone at 1-888-826-4374
- Or detach, complete & mail this portion with your cheque payable to:

Tangerine Money-Back Credit Card
3389 Steeles Ave E
Toronto ON M2H 0A1

(Please don't attach correspondence or send cash.)

Transaction Date	Posted Date	Description	Category	Amount	Reward Earned
26-Dec-2019	27-Dec-2019	AXESS GIFT AND CONVENI NORTH YORK ON	...	\$9.00	\$0.05
25-Dec-2019	27-Dec-2019	PIONEER #325 NORTH YORK ON	🛢️	\$21.58	\$0.43
25-Dec-2019	27-Dec-2019	MCDONALD'S #5968 NORTH YORK ON	🍴	\$11.23	\$0.06
25-Dec-2019	27-Dec-2019	CIRCLE K NORTH YORK ON	🛢️	\$19.52	\$0.39
23-Dec-2019	24-Dec-2019	OTTERBOX/LIFEPROOF 9704938446 CO 7.90 USD @ 1.350632911	...	\$10.67	\$0.05
21-Dec-2019	23-Dec-2019	CIRCLE K NORTH YORK ON	🛢️	\$10.00	\$0.20
20-Dec-2019	23-Dec-2019	APPLE STORE #R121 TORONTO ON	...	\$44.07	\$0.22
20-Dec-2019	23-Dec-2019	APPLE STORE #R121 TORONTO ON	...	\$44.07	\$0.22
20-Dec-2019	23-Dec-2019	CIRCLE K TORONTO ON	🛢️	\$16.24	\$0.32
19-Dec-2019	23-Dec-2019	WAL-MART # 3105 TORONTO ON	...	\$42.78	\$0.21
19-Dec-2019	23-Dec-2019	WAL-MART #1004 TORONTO ON	🛒	-\$42.78	-\$0.86
18-Dec-2019	20-Dec-2019	CIRCLE K TORONTO ON	🛢️	\$15.00	\$0.30
07-Dec-2019	08-Jan-2020	MOBIL@ - 4186	🛢️	\$61.77	\$1.24
05-Dec-2019	08-Jan-2020	CIRCLE K	🛢️	\$50.00	\$1.00
New Balance – Eugene Twien				\$1,933.88	\$14.74

Interest rates

Transaction Type	Annual interest rates	Interest charges*
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At your current rates of interest, if you only make your Minimum Payment by its due date each month, it will take approximately 16 year(s) and 3 month(s) to repay the account balance shown on this statement.

Money-Back Reward Category legend

Your chosen 2% Money-Back Categories

- 🛢️

Gas
- 🛒

Grocery
- 📅

Recurring Bill Payments

Currently earning 0.50% Money-Back
(Eligible 2% Money-Back Categories)

- 📖

Drug Store
- 🍴

Eating Places
- 🎮

Entertainment
- 🛋️

Furniture
- 🔧

Home Improvement
- 🏨

Hotel & Motel
- 🅑

Public Transportation & Parking
- All other eligible spending receives 0.50% Money-Back

Questions or concerns?

- Contact us online at Tangerine.ca
- Or call collect: 416-758-3139
- To report a lost or stolen card, call 1-888-826-4374

1. Tangerine.ca: All of your Account information, including your current balance, credit limit, transaction details and Money-Back Rewards summary, are available online through your secure online Account management page. Go to tangerine.ca and log in to view your Account.

2. Minimum Payment: The monthly statement will show a Minimum Payment that we must receive from the Primary Cardholder that month on or before the Payment Due Date. The way we calculate your Minimum Payment is shown on your Disclosure Statement and is available at tangerine.ca. For Balances that are less than the Minimum Payment, the Minimum Payment will equal the outstanding Balance.

3. Transaction/Posting Date: Each transaction made on your Credit Card Account will display both a transaction and posting date. The transaction date refers to the date the transaction was actually made on your Credit Card Account (i.e. the day the purchase occurred) and the posting date refers to the date that the transaction gets applied to your Credit Card Account. You will earn applicable Money-Back Rewards when the transaction posts to your Credit Card Account.

4. Interest and Grace Period (on new Purchases): We calculate interest on any amount owed from the Transaction date until that amount has been paid in full. However, we do not charge interest on new Purchases that appear on your Credit Card Account statement for the first time if we receive payment in full of your Balance (as shown on your Credit Card Account statement) by the Payment Due Date on that statement. This interest-free grace period does not apply to Cash Advances. We charge interest on Cash Advances as described in "Interest on Cash Advances, including Balance Transfers and Cash-Like Transactions", below.

You can avoid interest charges on new Purchases by ensuring that we always receive payment of the Balance in full every month by the Payment Due Date. You will lose your interest-free status if we do not receive payment of your Balance in full by the Payment Due Date. This means that we will charge you interest on the new Purchases that appeared on that statement, accruing from the original Transaction date until the date it is paid in full. These interest charges will appear on your next monthly statement. We do not charge interest on top of interest or fees.

If interest is charged, we calculate it daily using the annual interest rate(s) as shown on your monthly statement. We calculate interest on any amount owed each month by multiplying the outstanding average daily balance (excluding fees and interest) by the applicable daily interest rate or rates (note that the applicable daily rate is the annual interest rate in effect divided by the number of days in the year), and adding together those interest charges for each day in that month. The total is the amount of interest we charge you on your monthly statement.

Interest rates are subject to change. Any change to the applicable annual interest rate(s) will be indicated on your statement and prior notice of that change will be provided to you as described in "Changes to this Agreement".

5. Statement Errors: You agree to promptly review your statement and notify us of any errors or irregularities. We investigate errors reported to us within thirty (30) days of the Statement Date. If we don't receive notice from you within thirty (30) days of the Statement Date, we will consider the statement, every item on the statement, and our records respecting the Credit Card Account and statement to be correct. However, if we discover that we incorrectly credited your Credit Card Account, we may reverse the credit at any time. You and your Authorized User(s) are required to cooperate fully with any investigation we conduct.

6. Foreign Currency Transactions: We will bill you in Canadian currency for any amount incurred in a foreign currency on your Credit Card Account (including returns). We will convert foreign currency amounts into Canadian currency at the exchange rate set by Mastercard International Incorporated ("Mastercard") in effect on the date we post the Transaction to your Credit Card Account. This exchange rate may be different from the rate in effect on the Transaction date. When the amount is posted to your Credit Card Account, in addition to the exchange rate, you will be charged a foreign currency conversion fee for each converted amount. The foreign currency conversion fee is disclosed in your Disclosure Statement and applies to both debit and credit transactions. Any amount incurred in a foreign currency on your Credit Card Account may be converted into another currency (such as U.S. Dollars) before it is converted to Canadian Dollars and posted to your Credit Card Account. Credits to the Credit Card Account involving a foreign currency will also be converted directly to Canadian Dollars, or first to U.S. Dollars and then to Canadian Dollars, depending on the foreign currency as described above. Whether or not foreign currency will be converted directly to Canadian Dollars before being posted in your Credit Card Account is determined by Mastercard and is subject to change. If the Card is used for a Transaction in a foreign currency, and the Transaction is subsequently cancelled or refunded, the credit to the Credit Card Account will not be exactly the same as the original Transaction because we do not reverse the foreign currency conversion fee and the exchange rate may be different on the date when the cancelled or refunded Transaction is posted to your Credit Card Account. Once the credit has been processed, you will be required to pay any remaining balance of the Transaction resulting from an exchange rate differential.

The conversion rate shown on your Credit Card Statement includes Mastercard's exchange rate and the foreign currency conversion fee we charge you. The conversion rate shown only displays the first nine decimal places (following the decimal point), even though we use the more detailed calculation explained above to convert to Canadian dollars.

7. Tangerine Money-Back Rewards: This Agreement sets out the Terms and Conditions applicable to your Card(s) and Credit Card Account. We may also provide other benefits with the Card, such as a rewards program. We will provide you with the initial principal features and Terms and Conditions of any such program, typically in a separate Rewards Program Terms & Conditions booklet, which is provided to you with the Card or by such other means as we determine. The most current version of the Rewards Program Terms & Conditions is also available on our website; at tangerine.ca. Rewards programs may be changed or cancelled by us at any time, without prior notice to you (unless notice is required by law).

The 'Tangerine' trademarks are owned by The Bank of Nova Scotia and used under licence.



Get more Money-Back Rewards on more purchases.

Did you know you can get 2% Money-Back Rewards on a third spending category of your choice? Just have your Money-Back Rewards deposited directly to a Tangerine Savings Account. It's the faster way to build your savings, even as you spend.

Tangerine.ca