

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

Your new balance is \$2,755.99.



Congratulations. You've earned Money-Back Rewards.

Earned this statement period	\$14.69	Earned since you got the Card	\$253.09
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Dear Eugene,

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

Your new balance is \$2,755.99.

You earned \$14.69 in Money-Back Rewards during this statement period.

Use your Card for all your purchases and continue to enjoy earning Money-Back Rewards. Remember, your 2% Money-Back Categories are Gas, Grocery and Recurring Bill Payments. You earn 0.50% Money-Back Rewards on all other purchases.

Thanks for using the Tangerine Money-Back Credit Card.

Sincerely,

Credit Card Services
Tangerine

Account number5360 xxxx xxxx 0372

Statement periodJan 17 to Feb 16, 2020

Your statement summary

Previous balance	\$1,933.88
Payments & other credits	-\$202.12
Transactions	\$982.58
Cash Advances	\$0.00
Adjustments	\$0.00
Interest charges*	\$41.65
Fees	\$0.00

New balance\$2,755.99

Minimum payment due by Mar 13, 2020\$51.65

*In Quebec, these are credit charges.

Your Money-Back Rewards summary



Earned this statement: \$14.69

Credit limit	\$3,000.00
Credit available	\$244.01
Cash advance limit	\$900.00
Cash advance available	\$244.01

Please detach this portion when mailing payment.



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

Account number5360 xxxx xxxx 0372

Statement periodJan 17 to Feb 16, 2020

New balance\$2,755.99

Minimum payment\$51.65

Minimum payment due byMar 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		\$1,933.88			
Transaction Date	Posted Date	Description	Category	Amount	Reward Earned
14-Feb-2020	14-Feb-2020	PURCHASE INTEREST	—	\$41.65	—
13-Feb-2020	14-Feb-2020	PIONEER #325 NORTH YORK ON		\$15.00	\$0.30
12-Feb-2020	12-Feb-2020	PAYMENT - THANK YOU	—	-\$50.00	—
11-Feb-2020	12-Feb-2020	AMZN Mktp CA*ZE8NE68J3 WWW.AMAZON.CAON		\$19.76	\$0.10
11-Feb-2020	12-Feb-2020	Amazon.ca*TX74G2K03 AMAZON.CA ON		\$12.40	\$0.06
11-Feb-2020	12-Feb-2020	AMZN Mktp CA*AB0DD21M3 WWW.AMAZON.CAON		\$32.44	\$0.16
08-Feb-2020	14-Feb-2020	SHELL YORK ON		-\$4.24	-\$0.08
08-Feb-2020	12-Feb-2020	SHELL YORK ON		\$4.24	\$0.08
08-Feb-2020	11-Feb-2020	SHELL YORK ON		\$4.24	\$0.08
08-Feb-2020	10-Feb-2020	ESSO CIRCLE K TORONTO ON		\$21.50	\$0.43
05-Feb-2020	05-Feb-2020	APPLE.COM/BILL 866-712-7753 ON		\$5.64	\$0.11
05-Feb-2020	05-Feb-2020	APPLE.COM/BILL 866-712-7753 ON		\$1.46	\$0.03
02-Feb-2020	04-Feb-2020	SHELL TORONTO ON		\$14.29	\$0.29
02-Feb-2020	04-Feb-2020	SHELL TORONTO ON		\$6.49	\$0.13
02-Feb-2020	03-Feb-2020	ALLWYNS TORONTO ON		\$1.77	\$0.04
01-Feb-2020	03-Feb-2020	PAYPAL *ORIGINALSOU EB 4029357733 ON		\$28.44	\$0.14
30-Jan-2020	31-Jan-2020	AMZN Mktp CA*EV19G89S3 WWW.AMAZON.CAON		\$167.23	\$0.84
28-Jan-2020	30-Jan-2020	CDN TIRE STORE #00019 NORTH YORK ON		-\$16.32	-\$0.08
27-Jan-2020	27-Jan-2020	PAYMENT - THANK YOU	—	-\$29.17	—
26-Jan-2020	28-Jan-2020	CDN TIRE GASBAR #01663 TORONTO ON		\$16.67	\$0.33
24-Jan-2020	27-Jan-2020	PARKING PPL TORONTO ON		\$4.00	\$0.02
21-Jan-2020	22-Jan-2020	TORONTO PARKING AUTHOR TORONTO ON		\$4.00	\$0.02
21-Jan-2020	21-Jan-2020	PAYMENT - THANK YOU	—	-\$31.64	—
20-Jan-2020	22-Jan-2020	CERTAS DIRECT INSURANC MISSISSAUGA ON		\$554.50	\$11.09
20-Jan-2020	20-Jan-2020	PAYMENT - THANK YOU	—	-\$70.75	—
16-Jan-2020	20-Jan-2020	PIZZA PIZZA # 78 NORTH YORK ON		\$1.57	\$0.01
16-Jan-2020	20-Jan-2020	PIZZA PIZZA # 78 NORTH YORK ON		\$13.21	\$0.07
16-Jan-2020	17-Jan-2020	NOFRILLS CARLO'S 705 TORONTO ON		\$16.45	\$0.33
15-Jan-2020	17-Jan-2020	CDN TIRE STORE #00019 NORTH YORK ON		\$37.28	\$0.19
New Balance – Eugene Twien		\$2,755.99		\$14.69	

Interest rates

Transaction Type	Annual interest rates	Interest charges*
Purchases	19.95%	\$41.65
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 23 year(s) and 0 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

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.)

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