

CREDIT INFORMATION		PAYMENT DUE SUMMARY		ACCOUNT SUMMARY	
Account number	██████████-2937	Payment due	\$ 33.00	Previous balance	\$ 4.97-
		Payment due by	October 4, 2016	Payments	- \$ 0.00
Statement date	September 11, 2016	Over limit amount	\$ 0.00	Other credits	- \$ 0.00
Your credit limit	\$ 4,000.00	Past due amount	\$ 0.00	Purchases	+ \$ 1,096.14
Credit available	\$ 2,908.83	Minimum payment	\$ 33.00	Cash advances/	+ \$ 0.00
				Balance transfer	+ \$ 0.00
Period covered from	August 10, 2016			Interest	+ \$ 0.00
	to September 11, 2016			Other charges	+ \$ 0.00
				New balance	= \$ 1,091.17

HSBC PREMIER REWARDS SUMMARY						
Previous points	Points earned	Adjustment	Bonus points	Redemption	Total points	
17,970	+	1,095	+	0	+	0 = 19,065

Report any items which do not agree with your records within 30 days of your statement

TRANSACTION DETAILS

Item #	Trans date	Post date	Description	Amount (\$)
VIVIAN MORETTI - Card Number ██████████-2937				
1	11 Aug	11 Aug	NETFLIX.COM 866-716-0414 ON	11.99
2	13 Aug	15 Aug	CARTER'S OSHKOSH #4 KELOWNA BC	27.28
3	13 Aug	15 Aug	THE BREAD COMPANY KELOWNA BC	15.49
4	15 Aug	16 Aug	DOLLARAMA #0937 KELOWNA BC	31.73
5	15 Aug	16 Aug	BATH & BODY WORKS #604 KELOWNA BC	78.96
6	15 Aug	16 Aug	GAP CANADA 9807 KELOWNA BC	15.74
7	15 Aug	16 Aug	STARBUCKS 00140 KELOWNA BC	4.99
8	16 Aug	18 Aug	FABRICLAND PACIFIC WEST KELOWNA BC	14.18
9	18 Aug	19 Aug	BABY AND ME KELOWNA BC	60.47
10	18 Aug	19 Aug	URBAN GENERAL KELOWNA BC	16.90
11	18 Aug	22 Aug	ESSO KELOWNA BC	55.25
12	19 Aug	22 Aug	SUNNY NAILS KELOWNA BC	60.38
13	19 Aug	22 Aug	CITY OF KELOWNA - PARK KELOWNA BC	2.50
14	19 Aug	22 Aug	STARBUCKS 18727 KELOWNA BC	4.99

PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

☐ New address or phone number? Please check box and complete reverse side or visit www.hsbc.ca.

P000024725-C000045023-1/2-PE1

Account number ██████████-2937		
New balance	Payment due by	Payment due
\$ 1,091.17	October 4, 2016	\$ 33.00

Please make your cheque or money order payable to HSBC MasterCard.
Please write your account number on your cheque.

Enter Payment amount \$

000024725

VIVIAN BARBOSA MORETTI
406-2142 VASILE ROAD
KELOWNA BC V1Y 6H5

HSBC MasterCard
PO BOX 11749 Station Main
Montreal QC H3C 6T4

Item #	Trans date	Post date	Description	Amount (\$)
15	21 Aug	22 Aug	HUDSON'S BAY #1119 KELOWNA BC	118.72
16	24 Aug	26 Aug	SAVE ON FOODS #980 KELOWNA BC	21.16
17	26 Aug	29 Aug	KELOWNA MOTORS LTD. KELOWNA BC	99.80
18	26 Aug	29 Aug	SAVE ON FOODS #980 KELOWNA BC	18.26
19	26 Aug	29 Aug	WAL-MART #3042 KELOWNA BC	2.36
20	26 Aug	29 Aug	BULK BARN #673 KELOWNA BC	25.51
21	26 Aug	29 Aug	AFFINITY FAMILY WELLNE KELOWNA BC	100.00
22	30 Aug	01 Sep	MICHAELS #3929 KELOWNA BC	31.10
23	31 Aug	01 Sep	NATURE'S FARE NATURAL KELOWNA BC	14.36
24	02 Sep	06 Sep	AFFINITY FAMILY WELLNE KELOWNA BC	100.00
25	05 Sep	06 Sep	CITIZEN&IMM-EAPPS ENLI OTTAWA ON	7.00
26	07 Sep	08 Sep	BLENZ COFFEE PANDOSY KELOWNA BC	7.61
27	07 Sep	08 Sep	CARTER'S OSHKOSH #4 KELOWNA BC	27.15
28	07 Sep	08 Sep	YOUR DOLLAR STORE WITH KELOWNA BC	4.48
29	07 Sep	09 Sep	SAVE ON FOODS #980 KELOWNA BC	17.78
30	08 Sep	09 Sep	AFFINITY FAMILY WELLNE KELOWNA BC	100.00

The following is an estimate of the length of time that would be required to pay in full the New Balance as shown on this statement (rounded up to the nearest \$100), assuming that the entire balance is subject to the Purchase Rate and you only make the minimum payment each month on the due date: 8 years, 7 months. This estimate does not take into account any special interest rates or promotional credit offers that may apply to all or part of the New Balance. If you pay more than the minimum payment each month, it will take you less time to pay off your balance.

This is to provide confirmation of your consent to a credit limit increase. Your new credit limit of \$ 4,000.00 is available for your use immediately.

INTEREST RATES			PAYMENT OPTIONS	CONTACT US
	Daily rate	Annual rate	- Pre-authorized payment - Telephone - By mail - In person - Internet	Customer care including lost or stolen cards call: Toll free Canada & USA 1-866-405-4722 Elsewhere call collect: 647-788-2267 TTY (for the hearing impaired): 1-866-525-4722 Internet: www.hsbc.ca Write us : HSBC Credit Card Services PO BOX 20 Station M Montreal, QC H3C 6T4
Purchases	.0352459%	12.90000 %		
Cash advances	.0352459%	12.90000 %		

🔒 EDUARDO MURAOKA, you are **securely** logged on to Personal Internet Banking.

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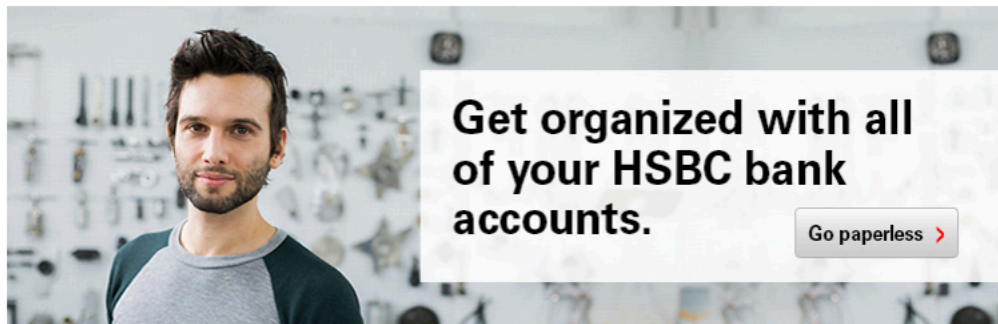
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****_****_****_-5770 CAD H ▾

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Account overview

Credit limit:	5,000.00	Last statement balance:	1,662.02 Dr on September 18, 2016
Current balance:	276.03 Dr	Payment(s) since last statement:	1,665.00
Available credit:	<u>4,694.14</u>	Current minimum payment due:	50.00 by October 11, 2016
Cash Back rebate (earned to date):	290.14	Pay HSBC MasterCard Now	

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<u>Transaction date</u> ▾	<u>Posting date</u>	<u>Details</u>	<u>Amount (CAD)</u>	
September 19, 2016	September 19, 2016	PAYMENT - THANK YOU	1,665.00	Cr
September 18, 2016	September 19, 2016	MENCHIE'S FROZEN YOGUR KELOWNA BC	14.62	
September 17, 2016	September 19, 2016	WAL-MART #3042 KELOWNA BC	56.59	
September 16, 2016	September 19, 2016	SHAW CABLESYSTEMS CALGARY AB	84.00	
September 16, 2016	September 19, 2016	PETROCAN KELOWNA BC	50.35	

CREDIT INFORMATION		PAYMENT DUE SUMMARY		ACCOUNT SUMMARY	
Account number	██████████-5770	Payment due	\$ 50.00	Previous balance	\$ 1,235.35
Statement date	September 18, 2016	Payment due by	October 11, 2016	Payments	- \$ 1,640.00
Your credit limit	\$ 5,000.00	Over limit amount	\$ 0.00	Other credits	- \$ 0.00
Credit available	\$ 3,337.98	Past due amount	\$ 0.00	Purchases	+ \$ 2,066.67
Period covered from	August 18, 2016	Minimum payment	\$ 50.00	Cash advances/	+ \$ 0.00
	to September 18, 2016			Balance transfer	+ \$ 0.00
				Interest	+ \$ 0.00
				Other charges	+ \$ 0.00
				New balance	= \$ 1,662.02

CASH BACK REWARDS SUMMARY						
Previous Earnings (\$)	Cash Back Earnings (\$)	Adjustment (\$)	Bonus Earnings (\$)	Redemption (\$)	Total Earnings (\$)	
\$ 266.68	+	\$ 20.67	+	\$ 0.00	+	\$ 0.00
						= \$ 287.35

Report any items which do not agree with your records within 30 days of your statement

TRANSACTION DETAILS

Item #	Trans date	Post date	Description	Amount (\$)
EDUARDO MURAOKA - Card Number ██████████-5770				
1	17 Aug	18 Aug	AFFINITY FAMILY WELLNE KELOWNA BC	200.00
2	18 Aug	22 Aug	SAVE ON FOODS #980 KELOWNA BC	58.12
3	18 Aug	22 Aug	ESSO KELOWNA BC	58.35
4	19 Aug	19 Aug	PAYMENT - THANK YOU	1,000.00 CR
5	20 Aug	22 Aug	MVP MODERN BARBERS (CA KELOWNA BC	38.64
6	21 Aug	23 Aug	SAVE ON FOODS #980 KELOWNA BC	38.14
7	21 Aug	23 Aug	BUILDING PRO INSPECTIO KELOWNA BC	472.50
8	26 Aug	29 Aug	ZABB THAI RESTAURANT - 8887072469 BC	50.38
9	27 Aug	29 Aug	788 CHOICES KELOWNA KELOWNA BC	14.79
10	27 Aug	29 Aug	WAL-MART #3042 KELOWNA BC	10.03
11	29 Aug	29 Aug	PAYMENT - THANK YOU	240.00 CR
12	30 Aug	31 Aug	COSTCO WHOLESALE W59 KELOWNA BC	347.20
13	31 Aug	01 Sep	BEST BUY #914 KELOWNA BC	100.79

PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

☐ New address or phone number? Please check box and complete reverse side or visit www.hsbc.ca.

P000021983-C000038725-1/2-PE1

Account number ██████████-5770		
New balance	Payment due by	Payment due
\$ 1,662.02	October 11, 2016	\$ 50.00

Please make your cheque or money order payable to HSBC MasterCard.
Please write your account number on your cheque.

Enter Payment amount \$

000021983

EDUARDO MURAOKA
406-2142 VASILE ROAD
KELOWNA BC V1Y 6H5

HSBC MasterCard
PO BOX 11749 Station Main
Montreal QC H3C 6T4

Item #	Trans date	Post date	Description	Amount (\$)
14	01 Sep	02 Sep	SHAW CABLESYSTEMS CALGARY AB	84.00
15	02 Sep	06 Sep	DOMINOS PIZZA 10051 KELOWNA BC	41.89
16	04 Sep	06 Sep	WAL-MART #1093 WESTBANK BC	94.66
17	07 Sep	07 Sep	FIDO Mobile *686058934 888-764-3771 ON	138.43
18	07 Sep	07 Sep	PAYMENT - THANK YOU	400.00 CR
19	08 Sep	09 Sep	FATBURGER KELOWNA KELOWNA BC	39.48
20	09 Sep	12 Sep	SAVE ON FOODS #980 KELOWNA BC	30.95
21	11 Sep	12 Sep	MIZU JAPANESE RESTAURA KELOWNA BC	41.58
22	12 Sep	15 Sep	PETROCAN KELOWNA BC	53.41
23	14 Sep	15 Sep	DOMINOS PIZZA 10051 KELOWNA BC	33.78
24	15 Sep	15 Sep	NESPRESSO CANADA 855-325-5781 QC	119.55

The following is an estimate of the length of time that would be required to pay in full the New Balance as shown on this statement (rounded up to the nearest \$100), assuming that the entire balance is subject to the Purchase Rate and you only make the minimum payment each month on the due date: 10 years, 5 months. This estimate does not take into account any special interest rates or promotional credit offers that may apply to all or part of the New Balance. If you pay more than the minimum payment each month, it will take you less time to pay off your balance.

INTEREST RATES			PAYMENT OPTIONS	CONTACT US
	Daily rate	Annual rate	- Pre-authorized payment - Telephone - By mail - In person - Internet	Customer care including lost or stolen cards call: Toll free Canada & USA 1-866-405-4722 Elsewhere call collect: 647-788-2267 TTY (for the hearing impaired): 1-866-525-4722 Internet: www.hsbc.ca Write us : HSBC Credit Card Services PO BOX 20 Station M Montreal, QC H3C 6T4
Cash advances	.0352459%	12.90000 %		
Purchases	.0352459%	12.90000 %		