



MR QING HONG JIANG

Statement date: Nov. 10, 2025
Statement balance: \$191.48
Minimum payment: \$10.00

Statement period: Oct. 11, 2025 - Nov. 10, 2025
Payment due date: Dec. 5, 2025

Check your points balance anywhere, anytime, at [pcoptimum.ca](#) or by downloading the app.

Statement details

Transaction date dd/mm	Posting date dd/mm	Account activity	Amount
13/10	14/10	5228 7900 2161 4251 PAYMENT BMO Total payment activity	-\$210.00 -\$210.00
03/11	04/11	GOOGLE PLAYSTORE CHATGPT PRO	\$191.74

Interest rates

	Interest charges on this statement	Annual interest rate	Daily interest rate
Purchases	\$0.00	21.99%	0.06024%
Cash Advances	\$0.00	22.97%	0.06293%
Fees	\$0.00	21.99%	0.06024%

Questions?

For more details, see the "Important information for you" section or to check your balance, visit [pc-financial.ca](#).

Account summary

5228 7900 2161 4251	
Previous Balance as of Oct. 10, 2025	-\$0.26
+ Purchases	\$191.74
+ Cash Advances	\$0.00
+ Convenience cheques	\$0.00
+ Promotional balances	\$0.00
+ Interest	\$0.00
+ Fees	\$0.00
+ Other charges	\$0.00
- Payments — Thank you	-\$210.00
- Other credits	\$0.00
Statement Balance	\$191.48
Past due amount	\$0.00
Overlimit amount	\$0.00
Minimum payment	\$10.00
Payment due date	Dec. 5, 2025
Summary	
Limit	\$7,900.00
Available	\$7,708.52
Time to pay At your current rates of interest, if you make only your minimum payment by its due date each month, it will take approximately 1 year(s) and 6 month(s) to repay the statement balance shown on this statement.	

MR QING HONG JIANG
3940 HAZELRIDGE RD
MISSISSAUGA ON L5N 6Z4

Account number:	5228 7900 2161 4251
Statement balance:	\$191.48
Minimum payment:	\$10.00
Payment due date:	Dec. 5, 2025
Amount paid:	\$ _____

Important Information for you

For information about your account or to report a lost or stolen card, call **1 866 246 PCMC (7262)** (Canada and U.S., toll free). Elsewhere, call collect **647 426 1343**

Write to: **President's Choice Financial Mastercard**
P.O. Box 403, STN A
Toronto, ON
M5W 5Y4

Lost or stolen cards / unauthorized use of account

You must inform us immediately of any actual or suspected loss or theft or any actual or suspected unauthorized use of your account or any cards, convenience cheques, PIN or passwords for your account by calling one of the 24-hour numbers shown above.

Errors in your statement

If you notice any errors in your statement, you must notify us as soon as possible and no later than 30 days from your statement date (mailed notices must be received by us within 30 days of your statement date). If we do not receive notice from you within that 30 day time period, your statement will be considered by us complete and accurate except for any improper credits to your account or any transfers still being processed. The notice you give us must identify your account, the relevant transaction(s) and what you think the error is.

Payments

You may pay your account balance in full at any time. However, each billing period you must pay at least the amount shown as the "Minimum payment" on your statement by the "Payment due date" shown on your statement. You are responsible for selecting a payment method which ensures that your payment is received and applied by us to your account by the payment due date. Payments must be made in Canadian currency.

Credits from merchants (refunds)

If you return a purchase and we receive a credit from the merchant, we will deduct the amount of the credit from the balance owing on your account. Credits will not be treated like a payment made by you, and do not count towards your "Minimum payment" amount on your statement or towards payment in full of your statement balance.

How we calculate interest

Different rates of interest may apply to different types of interest-bearing transactions. For each type of interest-bearing transaction, the applicable "Daily interest rate" is the rate of interest that applies to that type of transaction divided by the number of days in the year (365 days, except in a leap year, when it is 366 days) stated in the annual rate of interest and the daily interest rate for each type of interest-bearing transaction made during the billing period covered by the statement, and any prior billing period to which interest applies. For each type of interest-bearing transaction, the "average daily balance" is the sum of all daily balances for that particular type of transaction during the applicable billing period divided by the number of days in that billing period. Interest is calculated at the end of each billing period for each type of interest-bearing transaction by multiplying together: (i) the average daily balance for that type of transaction, (ii) the applicable daily interest rate, and (iii) the number of days in the applicable billing period. The interest for each type of interest-bearing transaction is then added together, and the total is added to your account balance at the end of your billing period.

No interest-free grace period on purchases

(No interest will be charged on new purchases (meaning purchases with no past purchases on any previous statement), if you pay your current statement balance by the payment due date. If you do not pay your current statement balance in full by its payment due date, the interest-free grace period will not apply and the interest will be charged on all billed purchases shown on your statement until you pay your entire statement balance in full. There is no interest-free grace period on cash advances.)

Interest on your statement

The interest shown covers the period up to the statement date. Interest for the period after the statement date will appear on your next statement.

Available credit as noted on your statement

This is the credit available to you as of the end of the period covered by your statement, provided your account is in good standing.

Transactions in a foreign currency

Any transaction (debit or credit) made in a foreign currency will be converted to Canadian dollars at exchange rates determined by Mastercard International Incorporated in effect on the date that we process the transaction, which may be different from the rates in effect on the transaction date. The Mastercard exchange rate and the Foreign Currency Conversion Markup percentage, which is a percentage of the amount of the transaction that is charged for purchases and cash advances and deducted from refunds and credits, are incorporated into the conversion rate and the Canadian dollar transaction amount shown on your statement. The amount of purchase and any corresponding refund may differ as a result of the Foreign Currency Conversion Markup percentage and any differences in exchange rates from the date we process the purchase transaction and the date we process the refund transaction. If the amount of a refund or credit is less than the amount of the original transaction, you are responsible for the difference.

Cash Limit and Cash Available

Your Cash Limit and Cash Available is as of the date of this statement and may be changed without further notice. Your daily cash limit may be less than your credit limit and a daily limit may also apply. We may limit the number and amount of cash advances and decline them for any reason.

For more information

To find out more about the features, rights and obligations of your **President's Choice Financial Mastercard** including how we apply payments and credit balances to your account and the items addressed above, please refer to your Cardholder Agreement or find it online by visiting our website at www.pc-financial.ca.

†The cash limit is included in the credit limit. This is not an additional amount.

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The loyalty program is provided by President's Choice Services Inc.

To make a payment, you can register for telephone or internet banking through your financial institution. If you choose to mail your payment, just send the bottom portion of your statement along with your cheque or money order payable to "President's Choice Financial Mastercard". For information on registering for Pre-Authorized Payments, please visit pc-financial.ca.

- When you pay by mail, please allow sufficient time for delivery.
- Please do not send cash through the mail.
- Please write your account number on the front of the cheque.
- Please do not staple cheque to payment stub.

President's Choice Financial Mastercard
P.O. Box 4405, STN A
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