

**ONTARIO
SUPERIOR COURT OF JUSTICE
(Commercial List)**

B E T W E E N:

**BANNERS BROKER INTERNATIONAL LIMITED and
STELLAR POINT, INC., by their receiver MSI SPERGEL INC.**

Plaintiffs

- and -

**RAJIV DIXIT, KULDIP JOSUN, DIXIT HOLDINGS INC.,
DIXIT CONSORTIUM INC., DREAMSCAPE VENTURES LTD.,
WORLD WEB MEDIA INC., and REAL PROFIT LIMITED**

Defendants

MOTION RECORD

(*Ex Parte* Motion for an Order Freezing Bank Accounts)

December 13, 2016

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Lawyers for the Receiver

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Tab 1

**ONTARIO
SUPERIOR COURT OF JUSTICE
(Commercial List)**

B E T W E E N:

**BANNERS BROKER INTERNATIONAL LIMITED and
STELLAR POINT, INC., by their receiver MSI SPERGEL INC.**

Plaintiffs

- and -

**RAJIV DIXIT, KULDIP JOSUN, DIXIT HOLDINGS INC.,
DIXIT CONSORTIUM INC., DREAMSCAPE VENTURES LTD.,
WORLD WEB MEDIA INC., and REAL PROFIT LIMITED**

Defendants

NOTICE OF MOTION

(*Ex Parte* Motion for an Order Freezing Bank Accounts)

The plaintiff, msi Spergel inc. ("**Spergel**") in its capacity as receiver (in such capacity, the "**Receiver**") of Banners Broker International Limited ("**BBIL**") and Stellar Point Inc. ("**Stellar Point**") will make a motion, without notice, to a Judge presiding over the Commercial List, on December 15, 2016 at 9:30 a.m. or as soon after that time as the motion can be heard, at the Court House, 330 University Avenue, Toronto, Ontario.

PROPOSED METHOD OF HEARING: The motion is to be heard orally.

THE MOTION IS FOR:

- (a) An order in the form attached hereto as Schedule "A" for an order ("**Freezing Order**") freezing certain bank accounts that were the recipients of funds transferred in violation of a *Mareva* order granted on May 31, 2016 by the

Honourable Mr. Justice Newbould ("**Mareva Order**") by a subject of the order, Kuldip Josun ("**Josun**"). The owner of the bank accounts in question is Josun's daughter and former Banners Broker employee, Tara Reeves ("**Reeves**");

- (b) An order scheduling the return date for the continuation of the Freezing Order before it expires and appointing a judge to remain seized of these motions; and
- (c) Such further and other relief as this Honourable Court deems just.

THE GROUNDS FOR THE MOTION ARE:

Overview

- (a) This *ex parte* motion by the Receiver seeks an order freezing two bank accounts held by Reeves that received \$8,850 from Josun in violation of the *Mareva Order*;
- (b) The Receiver sought and obtained the *Mareva Order* on May 31, 2016. The *Mareva Order* was continued by order of this Court on June 7, 2016;
- (c) After the *Mareva Order* was granted, it appears that Josun violated the *Mareva Order* by, among other actions, transferring over \$50,000 in assets from bank accounts controlled by him ("**Dissipated Assets**") that were subject to the *Mareva Order*. The single largest recipient of the Dissipated Assets is his daughter, Reeves, who received \$8,850 in the day and a half after Josun was served with the *Mareva Order*;

Josun's Contempt of the *Mareva* Order

- (d) Josun was aware of the *Mareva* Order two days after it was granted, on June 2, 2016. That morning Josun contacted counsel for the Receiver because CIBC had frozen his bank accounts. Counsel for the Receiver advised Josun of the *Mareva* Order and, at his direction, sent a copy of the *Mareva* Order and the Receiver's related Motion Record to his email address later that day;
- (e) On the evening of June 2, 2016, Josun began transferring funds out of his bank account with Scotiabank ("**Scotiabank Account**"). Although the *Mareva* Order applied to the Scotiabank Account, it had not been frozen by the order because the Receiver was unaware of the account and, as of June 2, 2016, had not served Scotiabank with the order;
- (f) The Receiver did not learn of the Scotiabank Account, as well as credit card accounts held by Josun with Capital One and Hudson's Bay Company until late July 2016;
- (g) In total, Josun transferred over \$50,000 in assets from accounts subject to the *Mareva* Order after learning of the order. The single largest recipient of these funds was his daughter Reeves, a former Banners Broker employee. On June 2, 2016, hours after learning of the *Mareva* Order, Josun transferred \$2,350 to Reeves. On June 3, 2016, Reeves deposited the funds in an account held by her with Canadian Imperial Bank of Commerce ("**CIBC**");

- (h) On June 3, 2016, Josun purchased a money order for \$6,500 in Reeves's name. Reeves deposited this money order in an account held by her with the Toronto-Dominion Bank (with the CIBC account, the "**Reeves Bank Accounts**");
- (i) Based on the timing and amount of the funds transferred to the Reeves Bank Accounts, the Receiver believes that Josun made these transfers to avoid the *Mareva* Order;
- (j) Josun continued to violate the *Mareva* Order in June, July and August 2016 by transferring and/or dissipating a further \$42,000 in assets subject to the order. Other significant payments from the Scotiabank Account after the date of the *Mareva* Order include \$13,000 in credit card payments, \$7,582 in cash withdrawals, a \$5,000 bank draft made out to GM Financial, \$1,664 in loan payments, and \$1,027 for air travel;
- (k) In addition to the \$39,386 that Josun transferred from his Scotiabank Account, there is evidence that Josun also took \$3,000 in cash advances and made \$3,600 in purchases on his Scotiabank American Express credit card after June 2, 2016;
- (l) Josun charged a further \$5,662 on his Capital One credit card after learning of the *Mareva* Order. This amount includes \$3,189 in hotel charges, \$1,893 in travel expenses and \$915 in charges described as "OLG Slots Cash Advance";

- (m) Josun is also in breach of the *Mareva* Order as a result of his failure to provide a sworn statement of assets and liabilities to the Receiver within 30 days of the *Mareva* Order;

Receiver is Entitled to the Relief Sought

- (n) The Receiver seeks pre-judgment relief on the basis of a strong *prima facie* case of fraud and oppression. In continuing the *Mareva* Order on June 7, 2016, this Court found that there is a “strong *prima facie* case of fraud, breach of fiduciary duty and oppression by the defendants and there is a genuine risk of disappearance of assets if the *Mareva* is not continued.”
- (o) Not only has Josun demonstrated a propensity to transfer funds in violation of the *Mareva* Order, but there is a clear and present threat that Josun’s assets will continue to be dissipated, concealed, transferred, sold for value, or otherwise conveyed within or outside of this jurisdiction for the purposes of evading the Receiver’s recovery unless this Honourable Court intervenes. This is demonstrated by, among other things:
 - (i) Josun’s breach of this Court’s *Mareva* Order by:
 - (A) transferring \$8,850 to the Reeves Bank Accounts after learning of the order;
 - (B) transferring and/or dissipating an additional \$42,000 in assets after learning of the order; and
 - (C) failing to provide a sworn statement of assets and liabilities within 30 days of the grant of the order;

- (ii) Josun's establishment of bank account(s) in foreign jurisdictions such as Switzerland;
- (p) The Receiver has provided an undertaking regarding damages;

Ex Parte Nature and Timing of the Motion

- (q) The nature of the motion and the surrounding circumstances make service of the within motion impracticable, as it would be genuinely impossible to give notice to Josun and Reeves without defeating the purpose of the further *Mareva* injunction sought;
- (r) Josun has repeatedly violated the *Mareva* Order by transferring assets in violation thereof;
- (s) In these circumstances, the Receiver is concerned that if notice were provided of the within motion to Josun or Reeves they would have motive and opportunity to move any funds remaining in the Reeves Bank Accounts beyond the reach of the Receiver and outside of the jurisdiction of this Court. Josun has already demonstrated the capacity and inclination to systematically transfer funds abroad and violate the *Mareva* Order;
- (t) The Receiver has made full and frank disclosure of all material facts. The supporting evidence for this motion was collected by the Receiver through the parallel Banners Broker insolvency proceedings, in which Josun was invited to participate and the *Mareva* Order;

- (u) The Receiver has brought this motion as expeditiously as possible, in the circumstances. It is only in the past month that the Receiver discovered Josun's transfers to the Reeves Bank Accounts;

General

- (v) Part XIII of the BIA (sections 267 to 284) that governs cross-border insolvencies;
- (w) Section 101 of the *Courts of Justice Act*, R.S.O. 1990, c. C.43;
- (x) Rules 40 of the *Rules of Civil Procedure*; and
- (y) Such further grounds as counsel may advise.

THE FOLLOWING DOCUMENTARY EVIDENCE will be used at the hearing of the motion:

- (a) The Receiver's Eighth Report to Court, dated December 9, 2016;
- (b) All evidence and material filed in connection with the Receiver's motion for the *Mareva* Order, which will be available to the Court at the hearing of the within motion;
- (c) The Receiver's previous Reports to the Court;
- (d) The pleadings and proceedings herein and in the parallel cross-border insolvency proceedings involving BBIL and Stellar Point (Court File No. CV-14-10663-00CL); and

- (e) Such further and other evidence as counsel may advise and this Honourable Court deems just.

December 13, 2016

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BANNERS BROKER INTERNATIONAL LTD. by its receiver,
MSI SPERGEL INC., et al
Plaintiffs

and RAJIV DIXIT et al.
Defendants

Court File No. CV-16-11413-00CL

**ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)**

PROCEEDING COMMENCED AT
TORONTO

NOTICE OF MOTION

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appointed receiver of Banners Broker International Limited
and Stellar Point Inc.

Tab 2

**EIGHTH REPORT OF MSI SPERGEL INC.,
IN ITS CAPACITY AS COURT-APPOINTED RECEIVER OF
BANNERS BROKER INTERNATIONAL LIMITED AND STELLAR POINT
INC.**

December 9, 2016

**ONTARIO
SUPERIOR COURT OF JUSTICE
(Commercial List)**

**IN THE MATTER OF THE *BANKRUPTCY AND INSOLVENCY ACT*,
R.S.C. 1992, c. 27, s.2, AS AMENDED**

**AND IN THE MATTER OF SECTION 101 OF THE *COURTS OF JUSTICE ACT*, R.S.O. 1990,
c. C-43**

**AND IN THE MATTER OF CERTAIN PROCEEDINGS TAKEN IN THE ISLE OF MAN WITH
RESPECT TO BANNERS BROKER INTERNATIONAL LIMITED**

AND IN THE MATTER OF THE RECEIVERSHIP OF STELLAR POINT INC.

**APPLICATION OF MILES ANDREW BENHAM AND PAUL ROBERT APPLETON, IN THEIR
CAPACITY AS JOINT LIQUIDATORS OF BANNERS BROKER INTERNATIONAL LIMITED,
UNDER PART XIII OF THE *BANKRUPTCY AND INSOLVENCY ACT* (CROSS-BORDER
INSOLVENCIES)**

**EIGHTH REPORT OF THE
COURT-APPOINTED RECEIVER OF
BANNERS BROKER INTERNATIONAL LIMITED
("EIGHTH REPORT")**

December 9, 2016

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- E. Letter from counsel for the Receiver to Hudson's Bay Company (c/o Capital One), dated July 29, 2016 (without enclosures)
- F. Letter from counsel for the Receiver to Bank of Montreal, dated July 28, 2016 (without enclosures)
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- CC. Email from Balwinder Sran to counsel for the Receiver, dated August 15, 2016 (with attachments)
- DD. Email from counsel for the Receiver to Balwinder Sran, dated August 16, 2016
- EE. Email from Balwinder Sran to counsel for the Receiver, dated August 16, 2016
- FF. Notice of Default, dated September 9, 2016

I. Purpose of this Report

1. This Report is filed in support of an *ex parte* motion by msi Spergel inc., in its capacity as court-appointed receiver (in such capacity, the “**Receiver**”) of Banners Broker International Limited (“**BBIL**”) and Stellar Point Inc. (“**Stellar Point**”), for an order freezing two bank accounts that received funds transferred in violation of a *Mareva* order granted by the Honourable Mr. Justice Newbould on May 31, 2016 (“**Mareva Order**”), as continued by this Court on June 7, 2016 (“**Mareva Continuation Order**”).

2. The *Mareva* Order restrained Kuldip Josun (“**Josun**”) from, among other actions, removing, dissipating, alienating, transferring, or dealing with any of his assets. After learning of the *Mareva* Order it appears that Josun dissipated over \$50,000 in assets in violation of the order, including by transferring \$8,850 to two bank accounts held by his daughter, and former Stellar Point employee, Tara Reeves (“**Reeves**”).

3. The Receiver accordingly seeks an order freezing the two bank accounts held by Reeves (“**Reeves Bank Accounts**”) with Canadian Imperial Bank of Commerce (“**CIBC**”) and the Toronto Dominion Bank (“**TD Bank**”), that received the dissipated funds pending the final disposition of the Receiver’s action against Josun. Without the relief sought, the Receiver believes it is likely that assets will be further dissipated or transferred abroad and that its right of recovery will be irreparably prejudiced.

4. The Receiver intends to bring a further motion, on notice to Josun, for an order declaring Josun in contempt of the *Mareva* Order.

5. This Eighth Report to Court should be read in conjunction with the Receiver’s Seventh Report to Court, dated May 30, 2016 (“**Seventh Report**”), which was filed in support of the Receiver’s motion for the *Mareva* Order.

II. Josun's Contempt of the *Mareva* Order

6. As noted above, the *Mareva* Order was granted on May 31, 2016. The *Mareva* Order froze the assets of certain defendants to litigation commenced by the Receiver including Josun. The litigation was commenced by the Receiver on behalf of the insolvent corporations BBIL and Stellar Point and their creditors. The action seeks the recovery of over \$100 million in damages for negligent and/or fraudulent misrepresentation, conspiracy, conversion, breach of fiduciary duties, breach of contract, negligence and oppression contrary to the *Canada Business Corporations Act* R.S.C. 1985, c. C-44 (the "**CBCA**"), as well as punitive damages, disgorgement and restitutionary remedies arising from the alleged misappropriation of millions of dollars in affiliate funds by, among others, Josun and certain Banners Broker associated corporations under his ownership and control ("**Litigation**")

7. After serving the financial institutions named in the order with a copy of the same, and ensuring that the named financial institutions had frozen the bank accounts of the subjects of the *Mareva* Order, the Receiver served the defendants, including Josun, with a copy of the *Mareva* Order and the Receiver's motion record for the same. Attached hereto as **Appendix "A"** is a copy of the *Mareva* Order.

8. Initial attempts to serve Josun personally with the *Mareva* Order and related materials were unsuccessful.

9. However, on the morning of June 2, 2016, Josun called counsel for the Receiver regarding the fact that CIBC had frozen his bank accounts. Counsel for the Receiver advised Josun of the *Mareva* Order. At Josun's request the *Mareva* Order and related motion record were sent to him via email that day.

10. On June 7, 2016, at the comeback date fixed in the *Mareva* Order, Josun appeared in person to oppose the continuation of the *Mareva* Order. Josun contended during the hearing

that he had nothing to do with Banners Broker and that he did not have any assets. Josun did not file evidence or request an adjournment to obtain counsel although this Court invited him to do so.

11. Despite Josun's protestations, the Honourable Madam Justice Swinton continued the *Mareva* Order and noted in her endorsement that there is a "strong *prima facie* case of fraud, breach of fiduciary duty and oppression by the defendants and there is a genuine risk of disappearance of assets if the *Mareva* is not continued." A copy of Justice Swinton's endorsement is attached as **Appendix "B"**.

12. Although Josun was aware of the *Mareva* Order and its effects on June 2, 2016, he did not abide by the order. Starting on June 2, 2016, there is evidence that Josun transferred, removed and otherwise dissipated at least \$50,000 in assets held by him in direct contravention of the *Mareva* Order.

13. At the time of obtaining the *Mareva* Order, the Receiver had identified bank accounts at CIBC, Royal Bank of Canada ("**RBC**"), TD Bank, President's Choice Financial Group and CIM Banque that were held by Josun. The Receiver did not have any evidence that Josun held bank accounts at any other financial institutions. As a result, the *Mareva* Order was served on the aforementioned financial institutions.

14. After conducting a detailed review and analysis of records produced by the financial institutions listed above pursuant to the *Mareva* Order, the Receiver learned that Josun may also hold bank accounts with Scotiabank and credit cards with Capital One and the Hudson's Bay Company ("**HBC**"). Upon learning this information, the Receiver served the *Mareva* Order on Scotiabank on July 25, 2016, and on Capital One on July 29, 2016 (the HBC credit card is operated by Capital One). The Receiver also served the *Mareva* Order on Bank of Montreal on July 28, 2016, as a precaution. Copies of the letters from counsel for the Receiver serving

Scotiabank, Capital One and Bank of Montreal with the *Mareva* Order are attached as **Appendices “C”, “D”, “E”, and “F”** respectively.

15. Scotiabank responded to the *Mareva* Order by letter dated August 9, 2016, and advised the Receiver that it had frozen all accounts held by Josun with Scotiabank and provided the Receiver with records for those bank accounts and credit cards held by Josun with Scotiabank. A copy of the August 9, 2016 letter from Scotiabank, without enclosures, is attached hereto as **Appendix “G”**.

16. The Receiver responded to Scotiabank by letter dated August 12, 2016, and requested supporting documents for certain of the transactions contained in the Scotiabank account statements. Scotiabank provided those supporting documents by letter dated September 7, 2016. Copies of the August 12, 2016 letter from counsel for the Receiver and the September 7, 2016 letter from Scotiabank are attached as **Appendices “H”, and “I”,** respectively.

17. The account records produced by Scotiabank indicate that Josun transferred approximately \$40,000 out of his Scotiabank account to third parties. The largest recipient of these funds is his daughter, Reeves.

18. With respect to the transfers to Reeves, it appears that after learning of the *Mareva* Order on the morning of June 2, 2016, and receiving a copy of the same via email later that day, Josun e-transferred \$2,350 to Reeves at 11:04 pm. Reeves deposited the funds in an account held with CIBC on June 3, 2016. A copy of the email money transfer is attached as **Appendix “J”**.

19. As well, on June 3, 2016, Josun purchased a \$6,500 bank draft in Reeves’s name, which was deposited into a bank account with TD Bank. A copy of the money order is attached as **Appendix “K”**.

20. Based on the timing and amount of these transfers, the Receiver believes that the transfers to the Reeves Bank Accounts were made to avoid the *Mareva* Order.

21. Other significant payments from Josun's account with Scotiabank made after the date of the *Mareva* Order include \$13,000 in credit card payments, \$7,582 in cash withdrawals, a \$5,000 bank draft made out to GM Financial, \$1,664 in loan payments, and \$1,027 for travel. Copies of Josun's Scotiabank account statements are attached as **Appendix "L"**. A chart summarizing the Scotiabank account statements is attached as **Appendix "M"**.

22. In addition to the \$39,386 Josun transferred from his Scotiabank account, Josun took \$3,000 in cash advances and made \$3,600 in purchases on his Scotiabank American Express credit card after learning of the *Mareva* Order. Copies of Josun's account statements for his Scotiabank American Express credit card are attached as **Appendix "N"**.

23. With respect to the Capital One and HBC credit cards, Capital One responded to the Receiver's July 29, 2016 letter on August 16, 2016, and confirmed that Josun's Capital One and HBC credit cards had been frozen. A copy of the August 16, 2016 letter from Capital One is attached as **Appendix "O"**.

24. Although Capital One had confirmed that it had frozen the two credit cards, it had not included account statements for the cards with its August 16, 2016 letter. The Receiver reiterated its request for account statements by letter dated August 23, 2016. A copy of the August 23, 2016 letter from counsel for the Receiver to Capital One is attached as **Appendix "P"**.

25. Capital One provided account statements for the two credit cards by letter dated September 19, 2016. A copy of the September 19, 2016 letter from Capital One, without enclosures, is attached as **Appendix “Q”**.¹

26. Account statements for the Capital One credit card indicate that Josun charged \$5,662 after learning of the *Mareva*. This includes \$3,189 in hotel charges, \$1,893 in travel expenses, and \$915 in charges described as “OLG Slots Cash Advance”. Copies of Josun’s Capital One credit card statements are attached as **Appendix “R”**.

27. The Receiver notes that the terms of the *Mareva* Order permit Josun to negotiate a carve out for ordinary living expenses. Although Josun indicated that he wanted the order varied, he did not respond to the documentary requests made by the Receiver. The Receiver asked for responses to these requests before the Receiver would consider agreeing to vary the *Mareva* Order.

28. Josun has also failed to comply with the *Mareva* Order by not providing the Receiver with a sworn statement of the nature, value and location of his assets worldwide

III. Meetings and Correspondence with Josun

29. This section of the Eighth Report provides a detailed synopsis of meetings and correspondence between the Receiver and its counsel and Josun and his counsel in the weeks following the grant of the *Mareva* Order. All relevant non-privileged correspondence is attached to the report. This correspondence is provided in fulfillment of the Receiver’s obligation to make full disclosure on a motion of this nature.

30. On June 16, 2016, two weeks after learning of the *Mareva* Order and nine days after the continuation hearing for the same, Josun wrote to counsel for the Receiver asking how he could

¹ Capital One has not yet produced complete copies of the HBC credit card statements. The Receiver is pursuing production of the same.

release the bank accounts that were frozen pursuant to the *Mareva* Order. Attached as **Appendix “S”** is a copy of the June 16, 2016 email from Josun.

31. Counsel for the Receiver responded by letter dated June 21, 2016. Counsel for the Receiver reiterated its position that Josun should retain counsel. Further, counsel for the Receiver noted that before the Receiver would consider releasing any funds subject to the *Mareva* Order to Josun, he would first need to comply with the *Mareva* Order including by providing a sworn statement of assets and liabilities, and would need to provide additional disclosure to the Receiver including bank statements from December 1, 2015 to May 31, 2016, for all accounts listed in the *Mareva* Order. A copy of the June 21, 2016 letter from counsel for the Receiver is attached as **Appendix “T”**.

32. That same date, June 21, 2016, Balwinder Sran (**“Balwinder”**) contacted counsel for the Receiver to advise that he had been retained by Josun and would file a “Change of Representation soon”. Attached hereto and marked as **Appendix “U”** is a copy of the June 21, 2016 email.

33. As of the date of this report, Balwinder has not gone on record by serving a notice of intent to defend on the Receiver.

34. On July 4, 2016, four days after the court ordered deadline for Josun to provide a sworn statement of assets and liabilities to the Receiver, Balwinder wrote to the Receiver and requested a further 40 days to file the sworn statement and provide documentary disclosure to the Receiver. Despite the fact that Josun had not complied with the court ordered deadline and, unbeknownst to the Receiver, had transferred thousands of dollars from bank accounts subject to the *Mareva* Order, Josun requested that the Receiver agree to unfreeze \$25,376 of his assets. Attached hereto as **Appendix “V”** is a copy of the July 4, 2016 letter from Balwinder.

35. On July 8, 2016, counsel for the Receiver responded via email to the July 4, 2016 letter from Balwinder. Counsel for the Receiver requested that Balwinder confirm who he represented in the Litigation. Counsel for the Receiver also advised, once again, that Josun was in violation of the *Mareva* Order by failing to provide a sworn statement of his assets and liabilities. Counsel for the Receiver also reiterated the Receiver's request for documentary disclosure that had been made in the June 21, 2016 letter. Finally, counsel for the Receiver invited Josun and Balwinder to its offices for a meeting. Attached hereto as **Appendix "W"** is a copy of the July 8, 2016 email from counsel for the Receiver.

36. On July 11, 2016, Balwinder responded to the Receiver's invitation for a meeting and advised of Josun's availability for the same. Attached hereto as **Appendix "X"** is a copy of the July 11, 2016 email from Balwinder.

37. On July 13, 2016, counsel for the Receiver advised that the Receiver was available for a meeting on July 29, 2016. Balwinder confirmed later that day that this timing also worked for Josun. Attached hereto as **Appendix "Y"** is a copy of the July 13, 2016 email exchange between Balwinder and counsel for the Receiver.

38. On July 25, 2016, counsel for the Receiver again wrote to Balwinder and requested that Josun provide the requested documentary disclosure in advance of the July 29, 2016 meeting. Counsel for the Receiver also advised that Josun, World Web Media Inc. and Real Profit Limited, all defendants in the Litigation, were in default of their obligation to deliver a defence and that Josun remained in breach of the *Mareva* Order as Josun had not provided a sworn statement of assets and liabilities. Counsel for the Receiver advised that if Josun did not deliver a defence and a sworn statement of assets by July 29, 2016, the Receiver would note Josun in default and pursue contempt proceedings against him for violation of the *Mareva* Order. Attached hereto as **Appendix "Z"** is a copy of the July 25, 2016 email from counsel for the Receiver.

39. On July 26, 2016, Balwinder provided the Receiver with a small number of documents that effectively provided a summary of the balances of certain bank accounts held by Josun with CIBC, RBC, Scotiabank, PC Financial, Canadian Tire Bank, Capital One, HBC, and a copy of Josun's credit report. Importantly, the incomplete statement for Josun's Capital One Gold MasterCard indicated that Josun had potentially violated by the *Mareva* Order by making a \$1,700 payment towards the balance owing on the card on June 17, 2016, more than two weeks after he had learned of the order and the day after he had requested that the Receiver unfreeze his accounts. Attached hereto as **Appendix "AA"** is a copy of the July 26, 2016 email from Balwinder with attachments.

40. On July 29, 2016, the Receiver and its counsel met with Josun and Balwinder at the offices of the Receiver's counsel. The meeting was without prejudice because it involved settlement discussions. The contents of the discussion during the meeting is not otherwise relevant to the within motion.

41. On August 9, 2016, counsel for the Receiver wrote to Balwinder and requested that Josun advise of his position on the settlement discussions that occurred during the July 29, 2016 meeting. Counsel for the Receiver also again requested that Balwinder go on the record for whichever defendants in the Litigation he was retained to represent. Attached hereto as **Appendix "BB"** is a copy of the August 9, 2016 email from counsel for the Receiver.

42. On August 15, 2016, Balwinder provided the Receiver with additional banking records for Josun via email. These banking records indicate that Josun transferred approximately \$40,000 from the Scotiabank account after learning of the *Mareva* Order. Despite the fact that these banking records evidenced Josun's contempt of the *Mareva* Order, Balwinder advised that he would bring a motion to release two of Josun's bank accounts so that Josun could use the accounts for his "day to day ordinary living expenses and fees". Balwinder also advised that he had been retained by Josun for the "limited" purpose of bringing that motion and requested

the Receiver's position on the same. Balwinder considered his email "24 hours advance notice" to bring the motion and stated that he would bring a motion to vary the *Mareva* Order that week "after 24 hours from today or in next week [sic]." Attached hereto as **Appendix "CC"** is a copy of the August 15, 2016 email from Balwinder.

43. On August 16, 2016, counsel for the Receiver responded to Balwinder's August 15, 2016 email and advised that the Receiver could not provide a position on Josun's proposed motion without first seeing the materials. Counsel for the Receiver also reiterated that the Receiver would not agree to a carve out for ordinary living and legal expenses from the *Mareva* Order until Josun provided the disclosure that had first been requested by the Receiver nearly two months prior on June 21, 2016. Counsel for the Receiver also noted that Josun had breached the *Mareva* Order by transferring \$40,000 from his bank account with Scotiabank after the *Mareva* Order. Counsel for the Receiver further stated that the Receiver would raise Josun's contempt, as well as Josun's other breaches of the *Mareva* Order, on any motion brought by Josun to vary the same. Finally, counsel for the Receiver advised that the alleged notice of the motion provided by Balwinder was insufficient under the *Mareva* Order. Attached hereto as **Appendix "DD"** is a copy of August 16, 2016 email from counsel for the Receiver.

44. Later that same date Balwinder responded that he would provide motion materials to the Receiver at least four days prior to any hearing. Attached hereto as **Appendix "EE"** is a copy of the August 16, 2016 email from Balwinder.

45. As of the date of the Eighth Report, Josun has not brought a motion to vary the *Mareva* Order. Further, Josun has failed to defend the Litigation and was noted in default by the Receiver on September 9, 2016. Attached hereto as **Appendix "FF"** is a copy of the Notice of Default.

46. So as to provide full disclosure to the Court, the Receiver has reached an agreement with Dixit to vary the *Mareva* Order.

V. Ex Parte Nature of Motion

47. The Receiver seeks an order freezing the Reeves Bank Accounts on the basis of this Court's finding of a strong *prima facie* case of fraud and oppression (and related claims of wrong-doing) committed by Josun and his contempt of the *Mareva* Order.

48. In all of the above circumstances, the Receiver believes that Josun has dissipated, concealed, transferred and otherwise conveyed assets for the purpose of not only evading the Plaintiff's recovery, but also the reach of the *Mareva* Order. This is demonstrated by, among other things:

(a) Josun's breach of this Court's *Mareva* Order by:

- i. transferring \$8,850 to the Reeves Bank Accounts after learning of the order;
- ii. transferring and/or dissipating over \$42,000 in assets after learning of the order; and
- iii. failing to provide a sworn statement of assets and liabilities within 30 days of the grant of the order.

(b) Josun's maintenance of bank accounts in foreign jurisdictions, such as Switzerland.

49. The nature of the motion and the circumstances surrounding the motion make service of court materials at this time impracticable because it would be genuinely impossible to give notice to Reeves and Josun, who has violated the *Mareva* Order, without defeating the purpose of the order sought.

50. In these circumstances, the Receiver is concerned that if notice were provided to Josun or Reeves of the within motion they would have motive and opportunity to move any funds remaining in the Reeves Bank Accounts beyond the reach of the Receiver and outside of the jurisdiction of this Court. Josun has already demonstrated the capacity and inclination to systematically transfer funds abroad and violate this Court's orders.

VI. Full Disclosure

51. The Receiver has made full and frank disclosure of all material facts. The supporting evidence for this motion was collected by the Receiver through materials produced in response to the *Mareva Order* and the cross-border insolvency proceedings in respect of Banners Broker and the receiverships of BBIL and Stellar Point granted in the context of those proceedings. Josun was invited to participate in those proceedings.

52. The Receiver's previous reports to the Court, which describe all of the activities and conclusions of the Receiver from its appointment in August 2014 to date were attached to the Seventh Report. Copies of these materials have been made available to Josun and can be publicly accessed from the Receiver's website: <http://www.spergel.ca/banners>.

VII. Timing

53. The Receiver has brought this motion as expeditiously as possible in the circumstances. The Receiver only learned of Josun's Scotiabank account in late July 2016. The Receiver did not receive the documents from Scotiabank that indicated Josun had transferred funds from the Scotiabank account to the Reeves Bank Accounts until mid-September 2016. Thus, the Receiver did not know that Josun had used the Reeves Bank Accounts to avoid and otherwise violate the *Mareva Order* until mid-September 2016.

VIII. Undertaking

54. The Receiver undertakes to abide by any order concerning damages that this Honourable Court may make if it ultimately appears that granting the relief sought on the motion causes damages for which the Receiver ought to compensate Josun and/or Reeves.

IX. Recommendations

55. Based upon the foregoing, the Receiver respectfully requests that this Honourable Court issue an order:

- (a) in the form attached to the Receiver's Notice of Motion as Schedule "A" for an order freezing the Reeves Bank Accounts;
- (b) scheduling the return date for the continuation of the order before it expires and appointing a judge to remain seized of these motions; and
- (c) such further and other relief as this Honourable Court may deem just.

ALL OF WHICH IS RESPECTFULLY SUBMITTED this 9th day of December, 2016.

msi Spergel inc.,
Court-appointed Receiver of
Banners Broker International Limited



Per: Philip H. Gennis, J.D., CIRP, LIT

Tab A

Court File No.

CV-16-11413-00CL

ONTARIO
SUPERIOR COURT OF JUSTICE
(Commercial List)

THE HONOURABLE MR.)
JUSTICE NEWBOULD)

TUESDAY, THE
31st DAY OF MAY, 2016

BETWEEN:

BANNERS BROKER INTERNATIONAL LIMITED and
STELLAR POINT, INC., by their receiver MSI SPERGEL INC.

Plaintiffs

- and -

RAJIV DIXIT, KULDIP JOSUN, DIXIT HOLDINGS INC.,
DIXIT CONSORTIUM INC., DREAMSCAPE VENTURES LTD.,
WORLD WEB MEDIA INC., and REAL PROFIT LIMITED

Defendants

ORDER

(Mareva Injunction)

NOTICE

If you, the Defendant, disobey this order you may be held to be in contempt of court and may be imprisoned, fined or have your assets seized. You are entitled to apply on at least twenty-four (24) hours notice to the Plaintiff, for an order granting you sufficient funds for ordinary living expenses and legal advice and representation.

Any other person who knows of this order and does anything which helps or permits the Defendant to breach the terms of this Order may also be held to be in contempt of court and may be imprisoned, fined or have their assets seized.

THIS MOTION, made without notice by the Plaintiff, msi Spergel inc. ("**Spergel**") in its capacity as receiver (in such capacity, the "**Receiver**") of Banners Broker International Limited ("**BBIL**") and Stellar Point Inc. ("**Stellar Point**"), for an interim Order in the form of a *Mareva* injunction restraining the defendants, Rajiv Dixit ("**Dixit**"), Dreamscape Ventures Limited

("Dreamscape"), Dixit Consortium Inc. ("**Dixit Consortium**"), Dixit Holdings Inc. ("**Dixit Holdings**") and collectively referred to herein with Dixit, Dixit Consortium and Dreamscape as the "**Dixit Defendants**") and Kuldip Josun ("**Josun**"), from dissipating their assets and other relief, was heard this day at the Court House, 330 University Avenue, Toronto, Ontario.

ON READING the Motion Record of the plaintiff, on hearing the submissions of counsel for the plaintiff, and on noting the undertaking of the plaintiff to abide by any Order this Court may make concerning damages arising from the granting and enforcement of this Order:

Mareva Injunction

1. **THIS COURT ORDERS** that Josun and the Dixit Defendants, and their servants, employees, agents, assigns, officers, directors and anyone else acting on their behalf or in conjunction with them, or any of them, and any and all persons with notice of this injunction, are restrained from directly or indirectly, by any means whatsoever:

- (a) selling, removing, dissipating, alienating, transferring, assigning, encumbering, or similarly dealing with any assets of Josun or the Dixit Defendants, wherever situated, including but not limited to the assets and accounts listed in **Schedule "A"** hereto;
- (b) instructing, requesting, counselling, demanding, or encouraging any other person to do so; and
- (c) facilitating, assisting in, aiding, abetting, or participating in any acts the effect of which is to do so.

2. **THIS COURT ORDERS** that paragraph 1 applies to all of Josun's and the Dixit Defendants' assets whether or not they are in their own name and whether they are solely or

jointly owned. For the purpose of this order, the assets of Josun and the Dixit Defendants include any asset which Josun or the Dixit Defendants, or any of them, have the power, directly or indirectly, to dispose of or deal with as if it were their own. Josun and the Dixit Defendants, or any of them, are to be regarded as having such power if a third party holds or controls the assets in accordance with the direct or indirect instructions of any of Josun or the Dixit Defendants.

Ordinary Living Expenses

3. **THIS COURT ORDERS** that Josun and the Dixit Defendants, or any of them, may apply for an order, on at least twenty-four (24) hours notice to the plaintiff, specifying the amount of funds which Josun or the Dixit Defendants, or any of them, are entitled to spend on ordinary living expenses and legal advice and representation.

Disclosure of Information

4. **THIS COURT ORDERS** that each of Josun and the Dixit Defendants prepare and provide to the Plaintiff within 30 days of the date of service of this Order, a sworn statement describing the nature, value, and location of their assets worldwide, whether in their own name or not and whether solely or jointly owned.

5. **THIS COURT ORDERS** that if the provision of any of this information is likely to incriminate Josun or the Dixit Defendants, or any of them, they may be entitled to refuse to provide it, but are recommended to take legal advice before refusing to provide the information. Wrongful refusal to provide the information referred to in paragraph 4 herein is contempt of court and may render Josun or the Dixit Defendants, or any of them, liable to be imprisoned, fined, or have their assets seized.

Third Parties

6. **THIS COURT ORDERS** Canadian Imperial Bank of Commerce ("**CIBC**"), HSBC Bank Canada ("**HSBC**"), Royal Bank of Canada ("**RBC**"), President's Choice Financial Group, C.I.M. Banque, the Bank of Cyprus and any other financial institution holding monies or assets in any account or on credit on behalf of Josun or the Dixit Defendants, or any of them (collectively, the "**Banks**"), to forthwith freeze and prevent any removal or transfer of monies or assets of the Dixit Defendants held in any account or on credit on behalf of Josun or the Dixit Defendants, or any of them, with the Banks, until further Order of the Court, including but not limited to the accounts listed in **Schedule "A"** hereto.

7. **THIS COURT ORDERS** that the Banks forthwith disclose and deliver up to the Plaintiff any and all records held by the Banks concerning the Dixit Defendants' assets and accounts, including the existence, nature, value and location of any monies or assets or credit, wherever situate, held on behalf of the Dixit Defendants, or any of them, by the Banks.

Variation, Discharge or Extension of Order

8. **THIS COURT ORDERS** that anyone served with or notified of this Order may apply to the Court at any time to vary or discharge this order, on four (4) days notice to the Plaintiff.

9. **THIS COURT ORDERS** that the parties shall attend before this Court on Jan 7,, 2016 at 10:00 AM for the hearing of a motion by the plaintiff for the continuation of this Order, failing which this Order will terminate.

ENTERED AT / INSCRIT À TORONTO
ON / BOOK NO:
LE / DANS LE REGISTRE NO:

MAY 3 1 2016

PER / PAR: EW

Dan J.

SCHEDULE "A"

Bank Accounts:

BANK	BRANCH ADDRESS	ACCOUNT HOLDER	ACCOUNT NO.
CIBC	Unknown	Rajiv Dixit	Chequing Account No. [REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Rajiv Dixit	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Rajiv Dixit	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Rajiv Dixit	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Rajiv Dixit	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Rajiv Dixit	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Dixit Consortium	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Dixit Consortium	[REDACTED] (USD Account)
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Dixit Consortium	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Dixit Holdings	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Kuldip Josun	Unknown
HSBC	Unknown	Rajiv Dixit	[REDACTED]
HSBC	Unknown	Stellarpoint Ltd.	Chequing Account No. [REDACTED]
RBC	800 Taunton Rd E,	Rajiv Dixit	[REDACTED]

BANK	BRANCH ADDRESS	ACCOUNT HOLDER	ACCOUNT NO.
	Oshawa, ON L1H 7K5		
RBC	27 Simcoe St N Oshawa, ON, L1G 4R7	Rajiv Dixit	
RBC	10098 McLaughlin Road Brampton, ON L7A 2X6	Kuldip Josun	Unknown
TD Bank	Unknown	Kuldip Josun	
TD Bank	4 King Street W, P.O. Box 247 Oshawa, ON L1H 7L3	Rajiv Dixit (held jointly with Stephanie Schlacht)	Chequing Account No.
President's Choice Financial Group	P.O. Box 603 Station, Agincourt Scarborough, ON M1S 5K9	Kuldip Josun	Unknown
Bank of Cyprus	658 Danforth Ave Toronto, ON M4J 5B9	Dreamscape Ventures Ltd.	
C.I.M. Banque	Unknown	World Web Media / Kuldip Josun	

Credit Cards:

BANK	CARD HOLDER	CARD NO.
CIBC	Rajiv Dixit	
CIBC	Rajiv Dixit	
CIBC	Rajiv Dixit	
CIBC	Rajiv Dixit	
CIBC	Rajiv Dixit	
RBC	Rajiv Dixit	

RBC	Rajiv Dixit	[REDACTED]
HSBC	Rajiv Dixit	[REDACTED]

BANNERS BROKER INTERNATIONAL LTD. by its receiver,
MSI SPERGEL INC., et al
Plaintiffs

and RAJIV DIXIT et al.
Defendants

Court File No.

ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)

PROCEEDING COMMENCED AT
TORONTO

ORDER

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chorkins@casselsbrock.com

Lawyers for the Plaintiffs

Tab B

**ONTARIO
SUPERIOR COURT OF JUSTICE
(Commercial List)**

THE HONOURABLE *Madam*) TUESDAY, THE
JUSTICE *Swinton*)
7th DAY OF JUNE, 2016

B E T W E E N:

**BANNERS BROKER INTERNATIONAL LIMITED and
STELLAR POINT, INC., by their receiver MSI SPERGEL INC.**

Plaintiffs

- and -



**RAJIV DIXIT, KULDIP JOSUN, DIXIT HOLDINGS INC.,
DIXIT CONSORTIUM INC., DREAMSCAPE VENTURES LTD.,
WORLD WEB MEDIA INC., and REAL PROFIT LIMITED**

Defendants

**ORDER
(Continuation of *Mareva* Injunction)**

THIS MOTION by the Plaintiff, msi Spergel inc. ("**Spergel**") in its capacity as receiver (in such capacity, the "**Receiver**") of Banners Broker International Limited ("**BBIL**") and Stellar Point Inc. ("**Stellar Point**"), for an order continuing the *Mareva* injunction granted by the Honourable Mr. Justice Newbould on May 31, 2016, restraining the defendants, Rajiv Dixit ("**Dixit**"), Dreamscape Ventures Limited ("**Dreamscape**"), Dixit Consortium Inc. ("**Dixit Consortium**"), Dixit Holdings Inc. ("**Dixit Holdings**" and collectively referred to herein with Dixit, Dixit Consortium and Dreamscape as the "**Dixit Defendants**") and Kuldip Josun ("**Josun**"), from dissipating their assets and other relief, pending further order of this Honourable Court, was heard this day at the Court House, 330 University Avenue, Toronto, Ontario.

ON READING the Motion Record of the plaintiff, on hearing the submissions of counsel for the plaintiff: *and of Kuldeep Josun, no one else appearing,* ^{✓ 46}

1. **THIS COURT ORDERS** that the Order of the Honourable Mr. Justice Newbould (the "**Mareva Order**"), as attached hereto as **Schedule "A"**, be and is hereby continued in full and effect on and after June 7, 2016, pending further Order of the Court.

2. **THIS COURT ORDERS** that the parties shall be authorized to agree in writing on (a) the amounts which Josun or the Dixit Defendants, or any of them, are entitled to spend on ordinary living expenses and/or legal advice and representation, and (b) the exemption of certain assets or accounts from the *Mareva Order*, and that such written agreement shall have the same effect as an Order of this Court made following an application brought by Josun or the Dixit Defendants, or any of them, pursuant to paragraph 3 of the *Mareva Order*.

3. **THIS COURT ORDERS** that the costs of obtaining and enforcing the *Mareva Injunction*, as well as the motion to continue and vary the *Mareva Injunction*, be reserved until further order of the Court.

K. Sitarf.

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LE / DANS LE REGISTRE NO:

JUN 07 2016

PER / PAR:

A

SCHEDULE "A"

Court File No.

CV-16-11413-00CL

**ONTARIO
SUPERIOR COURT OF JUSTICE
(Commercial List)**

THE HONOURABLE MR.)
JUSTICE NEWBOULD)

TUESDAY, THE
31st DAY OF MAY, 2016

BETWEEN:



**BANNERS BROKER INTERNATIONAL LIMITED and
STELLAR POINT, INC., by their receiver MSI SPERGEL INC.**

Plaintiffs

- and -

**RAJIV DIXIT, KULDIP JOSUN, DIXIT HOLDINGS INC.,
DIXIT CONSORTIUM INC., DREAMSCAPE VENTURES LTD.,
WORLD WEB MEDIA INC., and REAL PROFIT LIMITED**

Defendants

ORDER

(Mareva Injunction)

NOTICE

If you, the Defendant, disobey this order you may be held to be in contempt of court and may be imprisoned, fined or have your assets seized. You are entitled to apply on at least twenty-four (24) hours notice to the Plaintiff, for an order granting you sufficient funds for ordinary living expenses and legal advice and representation.

Any other person who knows of this order and does anything which helps or permits the Defendant to breach the terms of this Order may also be held to be in contempt of court and may be imprisoned, fined or have their assets seized.

THIS MOTION, made without notice by the Plaintiff, msi Spergel inc. ("**Spergel**") in its capacity as receiver (in such capacity, the "**Receiver**") of Banners Broker International Limited ("**BBIL**") and Stellar Point Inc. ("**Stellar Point**"), for an interim Order in the form of a *Mareva* injunction restraining the defendants, Rajiv Dixit ("**Dixit**"), Dreamscape Ventures Limited

("Dreamscape"), Dixit Consortium Inc. ("**Dixit Consortium**"), Dixit Holdings Inc. ("**Dixit Holdings**") and collectively referred to herein with Dixit, Dixit Consortium and Dreamscape as the "**Dixit Defendants**") and Kuldip Josun ("**Josun**"), from dissipating their assets and other relief, was heard this day at the Court House, 330 University Avenue, Toronto, Ontario.

ON READING the Motion Record of the plaintiff, on hearing the submissions of counsel for the plaintiff, and on noting the undertaking of the plaintiff to abide by any Order this Court may make concerning damages arising from the granting and enforcement of this Order:

Mareva Injunction

1. **THIS COURT ORDERS** that Josun and the Dixit Defendants, and their servants, employees, agents, assigns, officers, directors and anyone else acting on their behalf or in conjunction with them, or any of them, and any and all persons with notice of this injunction, are restrained from directly or indirectly, by any means whatsoever:

- (a) selling, removing, dissipating, alienating, transferring, assigning, encumbering, or similarly dealing with any assets of Josun or the Dixit Defendants, wherever situated, including but not limited to the assets and accounts listed in **Schedule "A"** hereto;
- (b) instructing, requesting, counselling, demanding, or encouraging any other person to do so; and
- (c) facilitating, assisting in, aiding, abetting, or participating in any acts the effect of which is to do so.

2. **THIS COURT ORDERS** that paragraph 1 applies to all of Josun's and the Dixit Defendants' assets whether or not they are in their own name and whether they are solely or

jointly owned. For the purpose of this order, the assets of Josun and the Dixit Defendants include any asset which Josun or the Dixit Defendants, or any of them, have the power, directly or indirectly, to dispose of or deal with as if it were their own. Josun and the Dixit Defendants, or any of them, are to be regarded as having such power if a third party holds or controls the assets in accordance with the direct or indirect instructions of any of Josun or the Dixit Defendants.

Ordinary Living Expenses

3. **THIS COURT ORDERS** that Josun and the Dixit Defendants, or any of them, may apply for an order, on at least twenty-four (24) hours notice to the plaintiff, specifying the amount of funds which Josun or the Dixit Defendants, or any of them, are entitled to spend on ordinary living expenses and legal advice and representation.

Disclosure of Information

4. **THIS COURT ORDERS** that each of Josun and the Dixit Defendants prepare and provide to the Plaintiff within 30 days of the date of service of this Order, a sworn statement describing the nature, value, and location of their assets worldwide, whether in their own name or not and whether solely or jointly owned.

5. **THIS COURT ORDERS** that if the provision of any of this information is likely to incriminate Josun or the Dixit Defendants, or any of them, they may be entitled to refuse to provide it, but are recommended to take legal advice before refusing to provide the information. Wrongful refusal to provide the information referred to in paragraph 4 herein is contempt of court and may render Josun or the Dixit Defendants, or any of them, liable to be imprisoned, fined, or have their assets seized.

Third Parties

6. **THIS COURT ORDERS** Canadian Imperial Bank of Commerce ("**CIBC**"), HSBC Bank Canada ("**HSBC**"), Royal Bank of Canada ("**RBC**"), President's Choice Financial Group, C.I.M. Banque, the Bank of Cyprus and any other financial institution holding monies or assets in any account or on credit on behalf of Josun or the Dixit Defendants, or any of them (collectively, the "**Banks**"), to forthwith freeze and prevent any removal or transfer of monies or assets of the Dixit Defendants held in any account or on credit on behalf of Josun or the Dixit Defendants, or any of them, with the Banks, until further Order of the Court, including but not limited to the accounts listed in **Schedule "A"** hereto.

7. **THIS COURT ORDERS** that the Banks forthwith disclose and deliver up to the Plaintiff any and all records held by the Banks concerning the Dixit Defendants' assets and accounts, including the existence, nature, value and location of any monies or assets or credit, wherever situate, held on behalf of the Dixit Defendants, or any of them, by the Banks.

Variation, Discharge or Extension of Order

8. **THIS COURT ORDERS** that anyone served with or notified of this Order may apply to the Court at any time to vary or discharge this order, on four (4) days notice to the Plaintiff.

9. **THIS COURT ORDERS** that the parties shall attend before this Court on Jan 7, 2016 at 10:00 AM for the hearing of a motion by the plaintiff for the continuation of this Order, failing which this Order will terminate.

ENTERED AT / INSCRIT À TORONTO
ON / BOOK NO:
LE / DANS LE REGISTRE NO:

MAY 31 2016

PER / PAR: EW

Dan J.

SCHEDULE "A"

Bank Accounts:

BANK	BRANCH ADDRESS	ACCOUNT HOLDER	ACCOUNT NO.
CIBC	Unknown	Rajiv Dixit	Chequing Account No. [REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Rajiv Dixit	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Rajiv Dixit	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Rajiv Dixit	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Rajiv Dixit	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Rajiv Dixit	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Dixit Consortium	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Dixit Consortium	[REDACTED] (USD Account)
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Dixit Consortium	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Dixit Holdings	[REDACTED]
CIBC	540 Laval Drive Oshawa, ON L1J 0B5	Kuldip Josun	Unknown
HSBC	Unknown	Rajiv Dixit	[REDACTED]
HSBC	Unknown	Stellarpoint Ltd.	Chequing Account No. [REDACTED]
RBC	800 Taunton Rd E,	Rajiv Dixit	[REDACTED]

BANK	BRANCH ADDRESS	ACCOUNT HOLDER	ACCOUNT NO.
	Oshawa, ON L1H 7K5		
RBC	27 Simcoe St N Oshawa, ON, L1G 4R7	Rajiv Dixit	
RBC	10098 McLaughlin Road Brampton, ON L7A 2X6	Kuldip Josun	Unknown
TD Bank	Unknown	Kuldip Josun	
TD Bank	4 King Street W, P.O. Box 247 Oshawa, ON L1H 7L3	Rajiv Dixit (held jointly with Stephanie Schlacht)	Chequing Account No.
President's Choice Financial Group	P.O. Box 603 Station, Agincourt Scarborough, ON M1S 5K9	Kuldip Josun	Unknown
Bank of Cyprus	658 Danforth Ave Toronto, ON M4J 5B9	Dreamscape Ventures Ltd.	
C.I.M. Banque	Unknown	World Web Media / Kuldip Josun	

Credit Cards:

BANK	CARD HOLDER	CARD NO.
CIBC	Rajiv Dixit	
CIBC	Rajiv Dixit	
CIBC	Rajiv Dixit	
CIBC	Rajiv Dixit	
CIBC	Rajiv Dixit	
RBC	Rajiv Dixit	

RBC	Rajiv Dixit	
HSBC	Rajiv Dixit	

BANNERS BROKER INTERNATIONAL LTD. by its receiver,
MSI SPERGEL INC., et al
Plaintiffs

and RAJIV DIXIT et al.
Defendants

Court File No.

ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)
PROCEEDING COMMENCED AT
TORONTO

ORDER

Cassels Brock & Blackwell LLP
2100 Scotia Plaza
40 King Street West
Toronto, ON M5H 3C2

David S. Ward LSUC#: 33541W
Tel: 416-869-5960
Fax: 416-640-3154
dward@casselsbrock.com

Christopher Horkins LSUC #: 61880R
Tel: 416.815.4351
Fax: 416.642.7129
chorkins@casselsbrock.com

Lawyers for the Plaintiffs

"
" BANNERS BROKER INTERNATIONAL LTD. by its receiver,
" MSI SPERGEL INC., et al
" Plaintiffs
" and RAJIV DIXIT et al.
Defendants

Court File No. CV-16-11413-00CL

ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)

PROCEEDING COMMENCED AT
TORONTO

ORDER

Cassels Brock & Blackwell LLP
2100 Scotia Plaza
40 King Street West
Toronto, ON M5H 3C2

David S. Ward LSUC#: 33541W
Tel: 416-869-5960
Fax: 416-640-3154
dward@casselsbrock.com

Christopher Horkins LSUC #: 61880R
Tel: 416.815.4351
Fax: 416.642.7129
chorkins@casselsbrock.com

Lawyers for the Plaintiffs

Tab C



July 25, 2016

By Courier

Scotia Bank
Legal Department
8-44 King St. West
Toronto, ON M5H 1H1

ecraddock@casselsbrock.com

tel: 416.860.6480

fax: 416.644.9324

file # 45803-2

Attention: Angela Vivolo

Dear Sirs/Mesdames:

**Re: Banners Broker International Limited and Stellar Point Inc., by their Receiver msi
Spergel inc. v. Dixit et al**

We are counsel to msi Spergel inc., in its capacity as court-appointed receiver of Banners Broker International Limited and Stellar Point Inc. (the "**Receiver**").

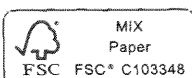
On May 31, 2016, the Receiver sought and obtained an *ex parte* Mareva Order as against the following persons ("**Named Parties**"):

- Rajiv Dixit
- Dreamscape Ventures Limited
- Dixit Consortium Inc.
- Dixit Holdings Inc.
- Kuldip Josun

The Mareva Order includes Third Parties provisions (paras. 6 and 7) applying to financial institutions holding monies or assets in any amount on credit on behalf of any of the Named Parties. **Financial institutions are directed to forthwith freeze and prevent any removal or transfer of monies or assets of the Named Parties until further order of the Court.**

The Mareva Order was continued by Order dated June 7, 2016. A copy of the Mareva Order and the June 7, 2016 Order are enclosed herein.

Based on our review of documents received in response to the Mareva Order from another financial institution, we believe that one of the Named Parties, Kuldip Josun, may have an account with Scotia Bank. For your ease of reference we have enclosed a Visa card statement for the Visa card number 4500 **** * 4367. The statement indicates that a payment of \$250 was made from Scotia Online on July 2, 2016.





Page 2

We would be grateful if you would acknowledge receipt of this correspondence and let us know who we may contact in respect of the implementation of the Mareva Order. Please also let us know if you require any further information.

Thank you for your attention herein.

Yours truly,

Cassels Brock & Blackwell LLP

A handwritten signature in dark ink, appearing to read 'Erin Craddock'. The signature is fluid and cursive, with a large initial 'E'.

Erin Craddock

EC/
Enclosures



CIBC Aerogold® Visa Infinite™ Card

Your account at a glance

Previous balance		\$21,419.29
Payments	\$250.00	
Other credits	0.00	
Total credits		\$250.00
Purchases	0.00	
Cash advances	0.00	
Interest	23.79	
Fees	29.00	
Total charges	+	\$52.79
New balance	=	\$21,222.08

Your minimum payment due

Current month's minimum payment **\$62.00**
Please pay this amount by **Aug 04, 2016**

CIBC CreditSmart

CIBC CreditSmart Identity Theft Assistance provides information on identity theft at no additional cost to you. If you suspect that you are the victim of identity theft call 1-800-465-4653 for guidance. Visit www.cibccreditsmart.com to learn more about our CIBC CreditSmart features.

MR KULDIP S JOSUN

Account number
4500 [REDACTED] 4367

July statement period
June 9 to July 8, 2016

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	\$21,400.00	\$21,400.00
Available	\$177.92	\$177.00

Interest rates	Annual
Regular purchases	19.99%
Cash advances	22.99%
Balance transfers	0.00%

Aeroplan® Miles summary

This statement		
Earned on net card purchases	+	0
<hr/>		
Total Aeroplan Miles sent to	=	0
Aeroplan acct 594 181 836		



0201920000

Tear Off here

**CIBC Aerogold
Visa Infinite Card**

Please turn over - Transactions begin on page 2 →

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.

Page 1 of 3

Account number 4500 [REDACTED] 4367
New balance \$21,222.08
**Current month's minimum
payment due by**
Aug 04, 2016 **\$62.00**
Total payment enclosed \$_____

006248

MR KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON ON L6P 2H4

CIBC
PO BOX 4595 STN A
TORONTO ON M5W 4X9

00004500 [REDACTED] 4367000000212220800000000062000

Transactions from June 9 to July 8, 2016

Your payments

Trans date	Post date	Description	Amount(\$)
Jul 02	Jul 05	SCOTIABANK PAYMENT SCOTIA ONLINE	250.00
Total payments			\$250.00

Your interest

Trans date	Post date	Description	Annual interest rate	Amount(\$)
Jul 08	Jul 08	REGULAR PURCHASES	19.99%	23.79
Total interest this period				\$23.79

Your new charges and credits

Trans date	Post date	Description	Spend Categories	Amount(\$)
Card number 4500 [REDACTED] 4367				
Jun 09	Jun 09	OVERLIMIT FEE	 Professional and Financial Services	29.00
Total for 4500 [REDACTED] 4367				\$29.00

Information about your CIBC Aerogold Visa Infinite Card 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 the last day of the statement period shown on the front of this statement. If you do not, we may regard this statement as final (except for credits which have been posted in error).

How we charge interest: a) On Purchases : If interest is charged on a Purchase, it is charged retroactively from the Transaction date until we receive a payment which covers the Purchase, as described in the Application of Payments section of the Cardholder Agreement.

b) On Cash Advances, Convenience Cheques or Balance Transfers: 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 the credit card account. We stop charging interest on the day we receive a payment which covers the amount of the Cash Advance, Balance Transfer or Convenience Cheque, as the case may be, as described in the Application of Payments section of the Cardholder Agreement.

Payment period extensions: If we did not receive a full payment of the Balance on your last monthly statement, your payment due date was automatically extended 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, which is at least 21 days after the statement date.

**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. A foreign currency Convenience Cheque or payment is converted at CIBC's branch selling rate for Canadian dollars in effect at the time it is processed by CIBC.

†The cash limit forms part of the credit limit. They are not additive.

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

TM Trademark of CIBC

• Aerogold and Aeroplan are registered trademarks of Airmia Canada Inc. CIBC is an authorized licensee of the marks.



Prepared for: MR KULDIP S JOSUN June 9 to July 8, 2016 Account number: 4500 4367

CIBC CreditSmart™ Spend Report

Spend Categories	This month				Year-to-date	
	Transactions	Amount(\$)	Budget (\$)	Difference (\$)	Transactions	Amount (\$)
Personal and Household Expenses	0	0.00	-	-	8	1,277.02
Professional and Financial Services	1	29.00	-	-	12	334.06
Retail and Grocery	0	0.00	-	-	4	7,050.00
Transportation	0	0.00	-	-	2	872.40
Hotel, Entertainment and Recreation	0	0.00	-	-	4	2,435.57
Restaurants	0	0.00	-	-	4	267.36
Health and Education	0	0.00	-	-	1	29.52
Cash Advances and Balance Transfers	0	0.00	-	-	1	13,600.00
Foreign Currency Transactions	0	0.00	-	-	8	816.06
Total	1	29.00			44	\$26,681.99

Transactions are assigned a spend category based on where the goods or services are purchased, not on what was purchased. For example, items purchased at a convenience store in a gas station will appear under Transportation, not Retail and Grocery.

A negative difference (-) means you spent more than you budgeted.

	Amount(\$)	Budget (\$)	Difference (\$)
Total Monthly Budget	29.00	-	-

Reminder: If you only make the minimum payment every month, it will take approximately 185 year(s) and 8 month(s) to pay the entire new balance shown on this statement.

Your message centre

You have promotional interest rate Balance Transfer (BT) balance(s) on your account as of this statement. If you miss one minimum payment, you will lose the benefit of the promotional BT rate. Any remaining balance(s) which were subject to a promotional BT rate will then be subject to the Cash Advances rate applicable to your account effective the next statement period after you lose the promotional BT rate.

The March 2016 promotional interest rate offer you accepted ends on the last day of the period covered by your September 2016 monthly statement. At that time, your rate will increase to the then-current regular annual interest rate for Cash Advances. Your Cardholder Disclosure Statement is amended to provide for this rate increase. Please disregard this notice if you have already repaid the amount to which the offer applied in full.

Visa Infinite* Wine Country Program Visa Infinite*

Wine Country is pleased to offer cardholders exclusive access to special events and winery benefits at more than 40 wineries across Canada, including dining experiences, private vineyard tours, complimentary wine tastings and much more. Visit visainfinite.ca for details.

Authorized User(s) Spending Limits

Add authorized users to your account and decide who spends by assigning specific spending limits. Plus, enjoy the flexibility to increase or decrease authorized spend limits as often as you like at no cost to you. To get started call 1 800 465-4653 or visit www.cibc.com/spendinglimits for details.

Tab D



July 29, 2016

By Courier

Capital One Bank
1900-5140 Yonge St.
Toronto, ON M2N 6L7

ecraddock@casselsbrock.com

tel: 416.860.6480

fax: 416.644.9324

file # 45803-2

Attention: Laura Giesbrecht

Dear Sirs/Mesdames:

**Re: Banners Broker International Limited and Stellar Point Inc., by their Receiver msi
Spergel inc. v. Dixit et al**

We are counsel to msi Spergel inc., in its capacity as court-appointed receiver of Banners Broker International Limited and Stellar Point Inc. (the "**Receiver**").

On May 31, 2016, the Receiver sought and obtained an *ex parte* Mareva Order as against the following persons ("**Named Parties**"):

- Rajiv Dixit
- Dreamscape Ventures Limited
- Dixit Consortium Inc.
- Dixit Holdings Inc.
- Kuldip Josun

The Mareva Order includes Third Parties provisions (paras. 6 and 7) applying to financial institutions holding monies or assets in any amount on credit on behalf of any of the Named Parties. **Financial institutions are directed to forthwith freeze and prevent any removal or transfer of monies or assets of the Named Parties until further order of the Court.**

The Mareva Order was continued by Order dated June 7, 2016. A copy of the Mareva Order and the June 7, 2016 Order are enclosed herein.

Based on our review of documents received in response to the Mareva Order we believe that Kuldip Josun has a Gold MasterCard with Capital One Bank. The MasterCard ends in 0660. A copy of a computer printout showing the available credit, last statement balance and last payment is enclosed for your ease of reference.



Page 2

We would be grateful if you would acknowledge receipt of this correspondence and let us know who we may contact in respect of the implementation of the Mareva Order.

Thank you for your attention herein.

Yours truly,

Cassels Brock & Blackwell LLP

A handwritten signature in black ink, appearing to read "EC", followed by a long, sweeping horizontal line that extends to the right.

Erin Craddock

EC/
Enclosures

Tab E



July 29, 2016

By Courier

Hudson's Bay Company
c/o Capital One Bank
1900-5140 Yonge St.
Toronto, ON M2N 6L7

ecraddock@casselsbrock.com
tel: 416.860.6480
fax: 416.644.9324
file # 45803-2

Attention: Laura Giesbrecht

Dear Sirs/Mesdames:

**Re: Banners Broker International Limited and Stellar Point Inc., by their Receiver msi
Spergel inc. v. Dixit et al**

We are counsel to msi Spergel inc., in its capacity as court-appointed receiver of Banners Broker International Limited and Stellar Point Inc. (the "**Receiver**").

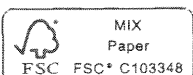
On May 31, 2016, the Receiver sought and obtained an *ex parte* Mareva Order as against the following persons ("**Named Parties**"):

- Rajiv Dixit
- Dreamscape Ventures Limited
- Dixit Consortium Inc.
- Dixit Holdings Inc.
- Kuldeep Josun

The Mareva Order includes Third Parties provisions (paras. 6 and 7) applying to financial institutions holding monies or assets in any amount on credit on behalf of any of the Named Parties. **Financial institutions are directed to forthwith freeze and prevent any removal or transfer of monies or assets of the Named Parties until further order of the Court.**

The Mareva Order was continued by Order dated June 7, 2016. A copy of the Mareva Order and the June 7, 2016 Order are enclosed herein.

Based on our review of documents received in response to the Mareva Order we believe that Kuldeep Josun has a Hudson's Bay MasterCard. The Hudson's Bay MasterCard bears the account number 5243 3711 0342 4991. A copy of a portion of the April 24, 2016 statement for this account is enclosed for your ease of reference.





Page 2

We would be grateful if you would acknowledge receipt of this correspondence and let us know who we may contact in respect of the implementation of the Mareva Order.

Thank you for your attention herein.

Yours truly,

Cassels Brock & Blackwell LLP

A handwritten signature in black ink, appearing to read "Erin Craddock". The signature is fluid and cursive, with a long, sweeping tail.

Erin Craddock

EC/
Enclosures

Tab F



July 28, 2016

By E-mail

Bank of Montreal
100 King Street West
20th Floor
Toronto, ON M5X 1A1

ecraddock@casselsbrock.com

tel: 416.860.6480

fax: 416.644.9324

file # 45803-2

Att'n: Isabella Massimi

Dear Sirs/Mesdames:

**Re: Banners Broker International Limited and Stellar Point Inc., by their Receiver msi
Spergel inc. v. Dixit et al**

We are counsel to msi Spergel inc., in its capacity as court-appointed receiver of Banners Broker International Limited and Stellar Point Inc. (the "**Receiver**").

On May 31, 2016, the Receiver sought and obtained an *ex parte* Mareva Order as against the following persons ("**Named Parties**"):

- Rajiv Dixit
- Dreamscape Ventures Limited
- Dixit Consortium Inc.
- Dixit Holdings Inc.
- Kuldip Josun

The Mareva Order includes Third Parties provisions (paras. 6 and 7) applying to financial institutions holding monies or assets in any amount on credit on behalf of any of the Named Parties. **Financial institutions are directed to forthwith freeze and prevent any removal or transfer of monies or assets of the Named Parties until further order of the Court.**

The Mareva Order was continued by Order dated June 7, 2016. A copy of the Mareva Order and the June 7, 2016 Order are enclosed herein.

As discussed during our telephone conversation on July 27, 2016, we currently do not have any information to suggest that any of the Named Parties hold an account with Bank of Montreal. However, out of an abundance of caution we are providing Bank of Montreal with copies of the Mareva Orders in case Bank of Montreal does hold financial products on behalf of the Named Parties.



Page 2

We would be grateful if you would acknowledge receipt of this correspondence and let us know who we may contact in respect of the implementation of the Mareva Order.

Thank you for your attention herein.

Yours truly,

Cassels Brock & Blackwell LLP

A handwritten signature in black ink, appearing to read "Erin Craddock". The signature is fluid and cursive.

Erin Craddock

EC/
Enclosures

Tab G

Transit # 42812
Fraud Deterrence,
Investigations & Due Diligence
Shared Services
90 Wynford Drive, 1st Floor
Toronto, Ontario
Canada M3C 0N5



August 9, 2016
Cassels Brock Lawyers
2100 Scotia Plaza, 40 King Street West
Toronto, ON
M5H3C2

FILE# 42766

Attention: Erin Craddock

RE; Requirement for Information – Kuldip Josun / Rajiv Dixit

We have enclosed copies of all available documentation for the above mentioned customer(s) as per your request dated July 26 2016.

Please be advised, we cannot locate Dreamscape Ventures, Dixit Consortium Inc or Dixit holdings Inc using the information provided on the request

We trust the attached documentation is satisfactory, however if you have any questions or concerns please do not hesitate to contact the undersigned officer directly. Please ensure to quote the file number stated above.
Thank you.

Yours truly,

A handwritten signature in black ink, appearing to read 'David Marques', written over a horizontal line.

David Marques | Documentation Specialist | Fraud Deterrence, Investigations & Due Diligence | Operations Support

Scotiabank | Shared Services Group
90 Wynford Drive, 1st Floor, Toronto, Ontario, Canada M3C 0N5

T 437.828.8195 F 416.933.2384
david.marques@scotiabank.com
scotiabank.com
Scotiabank is a business name used by The Bank of Nova Scotia

SCO000001/1

Tab H



August 12, 2016

By Courier

Scotia Bank
Legal Department
8-44 King St. West
Toronto, ON M5H 1H1

ecraddock@casselsbrock.com

tel: 416.860.6480

fax: 416.644.9324

file # 45803-2

Attention: Angela Vivolo

Dear Ms. Vivolo:

**Re: Banners Broker International Limited and Stellar Point Inc., by their receiver msi
Spergel inc. v. Dixit et al: May 31, 2016 *Mareva* Order
Court File No. 16-11413-00CL**

As you are aware, we are counsel to msi Spergel inc., in its capacity as court-appointed receiver of Banners Broker International Limited and Stellar Point Inc. (the "**Receiver**").

The Receiver is in receipt of the August 9, 2016 letter and accompanying materials from Scotia Bank that were produced in response to the May 31, 2016 Order of the Honourable Mr. Justice Newbould ("***Mareva* Order**"), continued by the June 7, 2016 Order of the Honourable Madame Justice Swinton. The Receiver appreciates Scotia Bank's prompt response to the *Mareva* Order.

The Receiver has commenced its review of the materials provided by Scotia Bank on August 9, 2016, and has follow up requests with respect to certain of the financial transactions referenced in the materials. Pursuant to paragraph 7 of the *Mareva* Order, the Receiver requests any and all supporting documents for the transactions listed in the attached Schedule "A". Examples of supporting documentation requested by the Receiver include but are not limited to, deposited cheques, wire transfer forms and deposit slips.

The Receiver appreciates Scotia Bank's cooperation to date and Scotia Bank's anticipated cooperation with this request. In light of the time sensitivity of this request, we would be grateful for your prompt response.

If you have any questions regarding this letter please contact the undersigned.



Page 2

Yours truly,

Cassels Brock & Blackwell LLP

A handwritten signature in black ink, appearing to read 'Erin Craddock'.

Erin Craddock

EC/
Enclosure

Schedule "A"

Account: Basic Banking 08276 [REDACTED]

Date	Deposit	Withdrawal	Notes
5/5/2016	\$16,885.00		
5/5/2016		\$15,000.00	Draft purchase
5/19/2016	\$6,500.00		
5/31/2016	\$10,000.00		
6/2/2016		\$2,350.00	Email money transfer
6/3/2016		\$300.00	
6/3/2016		\$6,500.00	Draft purchase
6/9/2016		\$5,000.00	Draft purchase
6/9/2016		\$1,000.00	
6/13/2016		\$500.00	
6/13/2016		\$203.00	
6/13/2016		\$303.00	
6/15/2016	\$6,000.00		
6/16/2016		\$6,000.00	
6/16/2016	\$2,000.00		From [REDACTED]
6/16/2016		\$1,700.00	Capital One Payment
6/17/2016	\$800.00		
6/20/2016	\$10,000.00		
6/20/2016		\$100.00	
6/20/2016		\$1,000.00	
7/2/2016		\$50.00	
7/2/2016		\$250.00	
7/2/2016		\$300.00	
7/2/2016		\$1,000.00	
7/2/2016		\$100.00	

Date	Deposit	Withdrawal	Notes
7/2/2016		\$800.00	
7/12/2016		\$3,000.00	
7/12/2016		\$303.00	
7/12/2016		\$303.00	
7/14/2016		\$200.00	
7/15/2016		\$203.00	
7/18/2016		\$300.00	
7/18/2016		\$203.00	
7/18/2016		\$103.00	
7/18/2016		\$203.00	
7/18/2016		\$103.00	
7/18/2016		\$203.00	
7/18/2016		\$103.00	
7/20/2016	\$1,500.00		
7/20/2016		\$200.00	
7/20/2016		\$200.00	
7/20/2016		\$303.00	
7/20/2016		\$203.00	
7/21/2016	\$905.25		
7/22/2016		\$500.00	
7/25/2016		\$300.00	
7/25/2016		\$103.00	
7/25/2016		\$103.00	
7/25/2016		\$203.00	
7/25/2016		\$43.00	
7/25/2016		\$203.00	
7/25/2016		\$103.00	
7/25/2016		\$100.00	

Date	Deposit	Withdrawal	Notes
7/26/2016	\$500.00		
7/26/2016		\$150.00	

Tab I

Transit # 42812
Fraud Deterrence,
Investigations & Due Diligence
Shared Services
90 Wynford Drive
1st Floor
Toronto, Ontario
Canada M3C 0N5



September 7, 2016

Cassels Brock
Lawyers
2100 Scotia Plaza
40 King Street West
Toronto, ON
M5H 3C2

FILE# 43262

Attention: Erin Craddock

RE; Requirement for Information – BANNERS BROKER INTERNATIONAL LIMITED AND STELLAR POINT INC.

We have enclosed copies of all available documentation for the above mentioned customer(s) as per your request dated August 12, 2016.

For transactions made between accounts, please refer to the attached customer profile for the list of accounts included amongst the transfers.

We trust the attached documentation is satisfactory, however if you have any questions or concerns please do not hesitate to contact the undersigned officer directly. Please ensure to quote the file number stated above.

Thank you.

Yours truly,

A handwritten signature in cursive script, appearing to read 'Daniel Zeppieri'.

Daniel Zeppieri | Documentation Specialist | Fraud Deterrence, Investigations & Due Diligence | Operations Support

Scotiabank | Shared Services Group
90 Wynford Drive, 1st Floor, Toronto, Ontario, Canada M3C 0N5

T 437.828.8199 F 416.933.2384
daniel.zeppieri@scotiabank.com
scotiabank.com

Scotiabank is a business name used by The Bank of Nova Scotia

Transfer Details

CAGCSyJj

[Back to Customer](#)

2 Month(s) 23 Day(s) 14 Hour(s) 30 Minute(s) old

Completed

Overview

Amount \$ 2,350.00 (CAD)
Status Completed
Initiated 2016-06-02 23:04:45 EDT
Expires 2016-07-02 23:04:45 EDT
Deposited 2016-06-03 05:51:08 EDT
Blocked: No
Sender Channel Online
Recipient Channel Online



Sender [redacted]
Registration Name kuldip Josun
Email kul1@hush.com
Mobile



Recipient PROD_2_UIR11250...
Contact Name tara reeves
Contact Email [redacted]@gmail.com
Contact Mobile
Recipient Name TARA JOSUN
Recipient Email [redacted]@gmail.com
Recipient Mobile

History

1-5 of 5 | 1

Show: 15 Results

Date / Time	Event	Status		FI Reference	FI Name	Changed By	User ID	Details
2016-06-02 23:04:45 EDT	STATUS_CHANGE	e-Transfer Initiated		[redacted]	Scotiabank	FI Customer	[redacted]	
2016-06-02 23:34:50 EDT	STATUS_CHANGE	Notification sent			Interac	SYSTEM	SYSTEM	
2016-06-03 05:50:39 EDT	GATEWAY_ACCESSED				Interac			50.100.47.9
2016-06-03 05:51:08 EDT	STATUS_CHANGE	Recipient answered security question			CIBC	FI Customer	PROD_2_UIR112508647	
2016-06-03 05:51:08 EDT	STATUS_CHANGE	Completed		[redacted]	CIBC	FI Customer	PROD_2_UIR112508647	

1-5 of 5 | 1

Tab K

Cheque Item Image

User: Donna Finn

Request #:	-1	Request Desc:	
Transit - FI #:	38562-002	Account #:	
Locator #:	300419856	Amount:	\$6,500.00 CAD
Date:	06/03/2016		

01402-004
06/03/2016
010020600151

9102/ED/90 [400-211E0]
856058421

Scotiabank CANADIAN DOLLAR DRAFT 598426
1839 ALBION RD AT CUMMER DR
ETOBICOKE ON M9W 5S4

2016 06 03
DATE Y Y Y Y M M D D

PAY TO ORDER OF THRA REEVES \$ 6,500.00

SUM OF EXACTLY 6,500 DOLLARS ***** 00/100 CANADIAN FUNDS

TO: ANY BRANCH OF THE BANK OF NOVA SCOTIA

ALBION NO. THE BANK OF NOVA SCOTIA
ALBION NO. AUTHORIZED OFFICER
AUTHORIZED OFFICER

#598426# 138562-002# 00000-43 53112#

#598426# 4:38562-002# 00000-43 /0000650000#

20160603
Portof3
0011 00474254
1248508578 00000000031126886538

TDCT BRN 00112 TON
20160603 20:41:49PT4254
CIB 00112-4486434

03112-004-06/03/2016
1248508578

PRINTER ID # 1011F-8

NEGOCIATED / NEGOCIE
Endorsement - Signature of Client

BACK/VERSO

BNS
TORONTO ONTARIO
20160603
0300419856

03112-004-06/03/2016
1248508578

Print

Close

Tab L



Quick Tools

Rates

Scotiabank

Search

MR KULDIP S JOSUN

Date: 2016/07/28

Customer Name: **MR KULDIP S JOSUN**
 Customer Name:
 Address Line 1: **11 LANEBROOK DR**
 Address Line 2:
 City: **BRAMPTON, Ontario**
 Country: **Canada**
 Postal Code: **L6P 2H4**

Date of Birth: **1962/01/30**
 S.I.N.: **[REDACTED]**
 Gender: **Male**
 Marital Status: **Single or Separated**
 Employee: **No**
 Language: **English**

Employer: **KUL BRANDING & PROMOTIONS INC.**
 Advertising: **No Restrictive Preference**
 Occupation Status: **Business for Self**
 Occupation Category: **Media, Telecommunications & Technology**
 Occupation Description: **OWNER**

Home Telephone: **[REDACTED]**
 Business Phone: **[REDACTED]**
 Occupation Type: **Other**
 Occupation: **Other**

Account Details:

PRODUCT AND SERVICES	ACCOUNT NUMBER	INSURED	BALANCE	DATE OPEN/CLOSED	STATUS	BLT	REL
Basic Banking	[REDACTED]	N/A	\$38.83	2016/04/04	Open	08276	Sole
Scotia Plan Loan		N/A	\$0.00	2014/10/08	Paid Out	36426	Sole
Scotia Plan Loan		N/A	\$74,361.10	2016/04/25	Current	36426	Sole
Scotiabank Gold American Express Card		N	\$6,061.63	2020/04/01		08276	Sole
Scotiabank Value VISA		N/A	\$0.00	2017/10/01	Closed	08276	Sole
ScotiaCard/Self-Service Bkg. Access		N/A		2020/01/31		08276	Sole
ScotiaLine with access card		N	\$17,435.78	2020/04/01		08276	Sole

Loan No.: Name: MR KULDIP S JOSUN

Date	Code	Transaction Type	Amount	Interest	Trn#
11/12/13	452	Pre-Authorized Payment OFI	346.75	129.74	36426
10/29/13	452	Pre-Authorized Payment OFI	346.75	130.24	36426
10/15/13	452	Pre-Authorized Payment OFI	346.75	130.73	36426
10/01/13	452	Pre-Authorized Payment OFI	346.75	131.23	36426
9/19/13	490	Arrears Interest	18.75	18.75	36426
9/19/13	310	Opening Balance	57212.22	.00	36426

Bottom

Add On Charge...	.00		
F1=General Inq.	F3=Payment Ext. Inq	F4=Int. Inq	
F5=CIS Info.	F6=Maint.	F12=Cancel	

7/28/16 14:27:40

Name: MR KULDIP S JOSUN

Date	Code	Transaction Type
12/1/2023	100	Initial Deposit
12/5/2023	200	Withdrawal
12/10/2023	300	Transfer
12/15/2023	400	Deposit
12/20/2023	500	Withdrawal
12/25/2023	600	Transfer
12/30/2023	700	Deposit
1/5/2024	800	Withdrawal
1/10/2024	900	Transfer
1/15/2024	1000	Deposit
1/20/2024	1100	Withdrawal
1/25/2024	1200	Transfer
1/30/2024	1300	Deposit
2/5/2024	1400	Withdrawal
2/10/2024	1500	Transfer
2/15/2024	1600	Deposit
2/20/2024	1700	Withdrawal
2/25/2024	1800	Transfer
2/30/2024	1900	Deposit
3/5/2024	2000	Withdrawal
3/10/2024	2100	Transfer
3/15/2024	2200	Deposit
3/20/2024	2300	Withdrawal
3/25/2024	2400	Transfer
3/30/2024	2500	Deposit
4/5/2024	2600	Withdrawal
4/10/2024	2700	Transfer
4/15/2024	2800	Deposit
4/20/2024	2900	Withdrawal
4/25/2024	3000	Transfer
4/30/2024	3100	Deposit
5/5/2024	3200	Withdrawal
5/10/2024	3300	Transfer
5/15/2024	3400	Deposit
5/20/2024	3500	Withdrawal
5/25/2024	3600	Transfer
5/30/2024	3700	Deposit
6/5/2024	3800	Withdrawal
6/10/2024	3900	Transfer
6/15/2024	4000	Deposit
6/20/2024	4100	Withdrawal
6/25/2024	4200	Transfer
6/30/2024	4300	Deposit
7/5/2024	4400	Withdrawal
7/10/2024	4500	Transfer
7/15/2024	4600	Deposit
7/20/2024	4700	Withdrawal
7/25/2024	4800	Transfer
7/30/2024	4900	Deposit
8/5/2024	5000	Withdrawal
8/10/2024	5100	Transfer
8/15/2024	5200	Deposit
8/20/2024	5300	Withdrawal
8/25/2024	5400	Transfer
8/30/2024	5500	Deposit
9/5/2024	5600	Withdrawal
9/10/2024	5700	Transfer
9/15/2024	5800	Deposit
9/20/2024	5900	Withdrawal
9/25/2024	6000	Transfer
9/30/2024	6100	Deposit
10/5/2024	6200	Withdrawal
10/10/2024	6300	Transfer
10/15/2024	6400	Deposit
10/20/2024	6500	Withdrawal
10/25/2024	6600	Transfer
10/30/2024	6700	Deposit
11/5/2024	6800	Withdrawal
11/10/2024	6900	Transfer
11/15/2024	7000	Deposit
11/20/2024	7100	Withdrawal
11/25/2024	7200	Transfer
11/30/2024	7300	Deposit
12/5/2024	7400	Withdrawal
12/10/2024	7500	Transfer
12/15/2024	7600	Deposit
12/20/2024	7700	Withdrawal
12/25/2024	7800	Transfer
12/30/2024	7900	Deposit
1/5/2025	8000	Withdrawal
1/10/2025	8100	Transfer
1/15/2025	8200	Deposit
1/20/2025	8300	Withdrawal
1/25/2025	8400	Transfer
1/30/2025	8500	Deposit
2/5/2025	8600	Withdrawal
2/10/2025	8700	Transfer
2/15/2025	8800	Deposit
2/20/2025	8900	Withdrawal
2/25/2025	9000	Transfer
2/30/2025	9100	Deposit
3/5/2025	9200	Withdrawal
3/10/2025	9300	Transfer
3/15/2025	9400	Deposit
3/20/2025	9500	Withdrawal
3/25/2025	9600	Transfer
3/30/2025	9700	Deposit
4/5/2025	9800	Withdrawal
4/10/2025	9900	Transfer
4/15/2025	10000	Deposit

Interest

[illegible]

Add On Charge... .00

F1=General Inq.
F3=Payout Ext. Inq
F4=Int. Inq
F5=CIS Info.
F6=Maint.
F12=Cancel

CERTIFIED TRUE COPY

Name: MR KULDIP S JOSUN

Loan No.:

[illegible]

10/08/14	460	Paid Out by Customer	51283.39	67.13	36426
9/30/14	452	Pre-Authorized Payment	346.75	118.00	36426
9/16/14	452	Pre-Authorized Payment	346.75	118.52	36426
9/02/14	452	Pre-Authorized Payment	346.75	119.05	36426
8/19/14	452	Pre-Authorized Payment	346.75	119.57	36426
8/05/14	452	Pre-Authorized Payment	346.75	120.09	36426
7/22/14	452	Pre-Authorized Payment	346.75	120.60	36426
7/08/14	452	Pre-Authorized Payment	346.75	121.13	36426
6/24/14	452	Pre-Authorized Payment	346.75	121.64	36426
6/10/14	452	Pre-Authorized Payment	346.75	122.15	36426
5/27/14	452	Pre-Authorized Payment	346.75	122.67	36426
5/13/14	452	Pre-Authorized Payment	346.75	123.18	36426
					More...

Add On Charge...

F1=General Inq.
F3=Payout Ext. Inq
F4=Int. Inq
F5=CIS Info.
F6=Maint.
F12=Cancel

F3=Payout Ext. Inq
F4=Int. Inq
F6=Maint.
F12=Cancel

Name: MR KULDIP S JOSUN

Loan No.:

Date	Code	Transaction Type
12/1/2023	100	Initial Deposit
12/5/2023	200	Withdrawal
12/10/2023	300	Transfer
12/15/2023	400	Deposit
12/20/2023	500	Withdrawal
12/25/2023	600	Transfer
12/30/2023	700	Deposit
1/5/2024	800	Withdrawal
1/10/2024	900	Transfer
1/15/2024	1000	Deposit
1/20/2024	1100	Withdrawal
1/25/2024	1200	Transfer
1/30/2024	1300	Deposit
2/5/2024	1400	Withdrawal
2/10/2024	1500	Transfer
2/15/2024	1600	Deposit
2/20/2024	1700	Withdrawal
2/25/2024	1800	Transfer
2/30/2024	1900	Deposit
3/5/2024	2000	Withdrawal
3/10/2024	2100	Transfer
3/15/2024	2200	Deposit
3/20/2024	2300	Withdrawal
3/25/2024	2400	Transfer
3/30/2024	2500	Deposit
4/5/2024	2600	Withdrawal
4/10/2024	2700	Transfer
4/15/2024	2800	Deposit
4/20/2024	2900	Withdrawal
4/25/2024	3000	Transfer
4/30/2024	3100	Deposit
5/5/2024	3200	Withdrawal
5/10/2024	3300	Transfer
5/15/2024	3400	Deposit
5/20/2024	3500	Withdrawal
5/25/2024	3600	Transfer
5/30/2024	3700	Deposit
6/5/2024	3800	Withdrawal
6/10/2024	3900	Transfer
6/15/2024	4000	Deposit
6/20/2024	4100	Withdrawal
6/25/2024	4200	Transfer
6/30/2024	4300	Deposit
7/5/2024	4400	Withdrawal
7/10/2024	4500	Transfer
7/15/2024	4600	Deposit
7/20/2024	4700	Withdrawal
7/25/2024	4800	Transfer
7/30/2024	4900	Deposit
8/5/2024	5000	Withdrawal
8/10/2024	5100	Transfer
8/15/2024	5200	Deposit
8/20/2024	5300	Withdrawal
8/25/2024	5400	Transfer
8/30/2024	5500	Deposit
9/5/2024	5600	Withdrawal
9/10/2024	5700	Transfer
9/15/2024	5800	Deposit
9/20/2024	5900	Withdrawal
9/25/2024	6000	Transfer
9/30/2024	6100	Deposit
10/5/2024	6200	Withdrawal
10/10/2024	6300	Transfer
10/15/2024	6400	Deposit
10/20/2024	6500	Withdrawal
10/25/2024	6600	Transfer
10/30/2024	6700	Deposit
11/5/2024	6800	Withdrawal
11/10/2024	6900	Transfer
11/15/2024	7000	Deposit
11/20/2024	7100	Withdrawal
11/25/2024	7200	Transfer
11/30/2024	7300	Deposit
12/5/2024	7400	Withdrawal
12/10/2024	7500	Transfer
12/15/2024	7600	Deposit
12/20/2024	7700	Withdrawal
12/25/2024	7800	Transfer
12/30/2024	7900	Deposit
1/5/2025	8000	Withdrawal
1/10/2025	8100	Transfer
1/15/2025	8200	Deposit
1/20/2025	8300	Withdrawal
1/25/2025	8400	Transfer
1/30/2025	8500	Deposit
2/5/2025	8600	Withdrawal
2/10/2025	8700	Transfer
2/15/2025	8800	Deposit
2/20/2025	8900	Withdrawal
2/25/2025	9000	Transfer
2/30/2025	9100	Deposit
3/5/2025	9200	Withdrawal
3/10/2025	9300	Transfer
3/15/2025	9400	Deposit
3/20/2025	9500	Withdrawal
3/25/2025	9600	Transfer
3/30/2025	9700	Deposit
4/5/2025	9800	Withdrawal
4/10/2025	9900	Transfer
4/15/2025	10000	Deposit
4/20/2025	10100	Withdrawal
4/25/2025	10200	Transfer
4/30/2025	10300	Deposit

Trn#

Interest

Amount

Date	Code	Transaction Type
11/1/2023	100	Initial Deposit
11/5/2023	200	Withdrawal
11/10/2023	300	Transfer
11/15/2023	400	Deposit
11/20/2023	500	Withdrawal
11/25/2023	600	Transfer
11/30/2023	700	Deposit
12/5/2023	800	Withdrawal
12/10/2023	900	Transfer
12/15/2023	1000	Deposit
12/20/2023	1100	Withdrawal
12/25/2023	1200	Transfer
12/30/2023	1300	Deposit
1/5/2024	1400	Withdrawal
1/10/2024	1500	Transfer
1/15/2024	1600	Deposit
1/20/2024	1700	Withdrawal
1/25/2024	1800	Transfer
1/30/2024	1900	Deposit
2/5/2024	2000	Withdrawal
2/10/2024	2100	Transfer
2/15/2024	2200	Deposit
2/20/2024	2300	Withdrawal
2/25/2024	2400	Transfer
2/30/2024	2500	Deposit
3/5/2024	2600	Withdrawal
3/10/2024	2700	Transfer
3/15/2024	2800	Deposit
3/20/2024	2900	Withdrawal
3/25/2024	3000	Transfer
3/30/2024	3100	Deposit
4/5/2024	3200	Withdrawal
4/10/2024	3300	Transfer
4/15/2024	3400	Deposit
4/20/2024	3500	Withdrawal
4/25/2024	3600	Transfer
4/30/2024	3700	Deposit
5/5/2024	3800	Withdrawal
5/10/2024	3900	Transfer
5/15/2024	4000	Deposit
5/20/2024	4100	Withdrawal
5/25/2024	4200	Transfer
5/30/2024	4300	Deposit
6/5/2024	4400	Withdrawal
6/10/2024	4500	Transfer
6/15/2024	4600	Deposit
6/20/2024	4700	Withdrawal
6/25/2024	4800	Transfer
6/30/2024	4900	Deposit
7/5/2024	5000	Withdrawal
7/10/2024	5100	Transfer
7/15/2024	5200	Deposit
7/20/2024	5300	Withdrawal
7/25/2024	5400	Transfer
7/30/2024	5500	Deposit
8/5/2024	5600	Withdrawal
8/10/2024	5700	Transfer
8/15/2024	5800	Deposit
8/20/2024	5900	Withdrawal
8/25/2024	6000	Transfer
8/30/2024	6100	Deposit
9/5/2024	6200	Withdrawal
9/10/2024	6300	Transfer
9/15/2024	6400	Deposit
9/20/2024	6500	Withdrawal
9/25/2024	6600	Transfer
9/30/2024	6700	Deposit
10/5/2024	6800	Withdrawal
10/10/2024	6900	Transfer
10/15/2024	7000	Deposit
10/20/2024	7100	Withdrawal
10/25/2024	7200	Transfer
10/30/2024	7300	Deposit
11/5/2024	7400	Withdrawal
11/10/2024	7500	Transfer
11/15/2024	7600	Deposit
11/20/2024	7700	Withdrawal
11/25/2024	7800	Transfer
11/30/2024	7900	Deposit
12/5/2024	8000	Withdrawal
12/10/2024	8100	Transfer
12/15/2024	8200	Deposit
12/20/2024	8300	Withdrawal
12/25/2024	8400	Transfer
12/30/2024	8500	Deposit
1/5/2025	8600	Withdrawal
1/10/2025	8700	Transfer
1/15/2025	8800	Deposit
1/20/2025	8900	Withdrawal
1/25/2025	9000	Transfer
1/30/2025	9100	Deposit
2/5/2025	9200	Withdrawal
2/10/2025	9300	Transfer
2/15/2025	9400	Deposit
2/20/2025	9500	Withdrawal
2/25/2025	9600	Transfer
2/30/2025	9700	Deposit
3/5/2025	9800	Withdrawal
3/10/2025	9900	Transfer
3/15/2025	10000	Deposit

7/26/16	452	Pre-Authorized	Payment	OPI	416.10	87.71	36426
7/12/16	452	Pre-Authorized	Payment	OPI	416.10	88.10	36426
6/28/16	452	Pre-Authorized	Payment	OPI	416.10	88.48	36426
6/14/16	452	Pre-Authorized	Payment	OPI	416.10	88.86	36426
5/31/16	452	Pre-Authorized	Payment	OPI	416.10	89.25	36426
5/17/16	452	Pre-Authorized	Payment	OPI	416.10	89.63	36426
5/03/16	452	Pre-Authorized	Payment	OPI	416.10	90.01	36426
4/25/16	490	Arrears Interest			38.58	38.58	36426
4/25/16	310	Opening Balance			76651.76	.00	36426

Bottom

Add On Charge...	.00
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F1=General Inq. F3=Payout Ext. Inq F4=Int. Inq
F5=CIS Info. F6=Maint. F12=Cancel

F3=Payout Ext. Inq

F1=General Inq. F5=CIS Info.

F4=Int. Inq
F12=Cancel

SCO000015/5

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.00

Opening Balance

Date for: 201604

Savings Account History

ACCOUNT NUMBER	ATCG	CUR	NAME	Amount	Cheq No.	Locator	BLT	Last-Activity-Date	Status
	0101	CAD	JOSUN KS				08276	20160404	Active
Trans Date	Posted Date	Item	Amount	Cheq No.	Locator	BR.NO/TEL	Balance	Transaction Description	
20160404	20160404	DEP	.00			08276-420	.00		

Savings Account History Date for: 201605									
Opening Balance					.00				
ACCOUNT NUMBER	ATCG	CUR	NAME	BLT	Last-Activity-Date	Status			
0101	0101	CAD	JOSUN KS	08276	20160531	Active			
Trans Date	Posted Date	Item	Amount	Cheq No.	Locator Number	BR.NO/TEL	Balance	Transaction Description	
20160505	20160505	DEP	16,885.00			08276-003	16,885.00		
20160505	20160505	DM	-15,000.00			08276-003	1,885.00	DRAFT PURCHASE	
20160505	20160505	SC	-7.50			08276-003	1,877.50		
20160517	20160517	LNP	-416.10			36426-400	1,461.40		
20160519	20160519	CTD	-50.00			71506-490	1,411.40	PC TO	
20160519	20160519	DEP	6,500.00			08276-003	7,911.40		
20160531	20160531	DEP	10,000.00			67082-001	17,911.40		
20160531	20160531	LNP	-416.10			36426-400	17,495.30		
20160531	20160531	SC	-3.95			08276-999	17,491.35	MONTHLY FEES	

Savings Account History Date for: 201606

Opening Balance

17,491.35

ACCOUNT NUMBER	ATCG	CUR	NAME	BLT	Last-Activity-Date	Status		
06276-01730-00	0101	CAD	JOSUN KS	08276	20160702	Active		
Trans Date	Posted Date	Item	Amount	Cheq No.	Locator Number	BR.NO/TEL	Balance	Transaction Description
20160602	20160603	WD	-2,350.00			57026-490	15,141.35	PC-EMAIL MONEY TRF
20160602	20160603	SC	-1.00			57026-490	15,140.35	PC-EMAIL MONEY TRF
20160603	20160603	WD	-300.00			53132-201	14,840.35	
20160603	20160603	DM	-6,500.00			53132-001	8,340.35	DRAFT PURCHASE
20160603	20160603	SC	-7.50			53132-001	8,332.85	
20160606	20160606	WD	-100.00			53132-203	8,232.85	
20160606	20160606	PSP	-113.45			23762-995	8,119.40	MOXIES CLASSIC GRILL -
20160609	20160609	PSP	-187.00			23762-995	7,932.40	WOODEINE DENTAL
20160609	20160609	DM	-5,000.00			53132-001	2,932.40	DRAFT PURCHASE
20160609	20160609	SC	-7.50			53132-001	2,924.90	
20160609	20160609	SP	-1,000.00			53132-001	1,924.90	
20160609	20160609	WD	-500.00			53132-001	1,424.90	
20160613	20160613	WD	-203.00			22772-203	1,221.90	
20160613	20160613	SC	-1.50			22772-203	1,220.40	
20160613	20160614	WD	-303.00			22772-202	917.40	
20160613	20160614	SC	-1.50			22772-202	915.90	
20160614	20160614	LNP	-416.10			36426-400	499.80	
20160615	20160615	WD	-100.00			53132-201	399.80	
20160615	20160615	DEP	6,000.00			53132-001	6,399.80	
20160615	20160615	SP	-6,000.00			53132-001	399.80	
20160616	20160616	CTC	2,000.00			71506-490	2,399.80	PC FROM
20160616	20160616	BPY	-1,700.00			71506-490	699.80	PC -CAPITAL ONE MASTERCARD
20160616	20160617	WD	-403.00			22772-202	296.80	
20160616	20160617	SC	-1.50			22772-202	295.30	
20160617	20160617	CTC	800.00			71506-490	1,095.30	PC FROM
20160617	20160617	PSP	-1,028.28			23762-995	67.02	OPOS AIR TRANSAT GC AUTH SAINT-LAUREPQCA
20160620	20160620	DEP	10,000.00			53132-001	10,067.02	
20160620	20160620	WD	-100.00			53132-001	9,967.02	
20160620	20160620	SP	-1,000.00			53132-001	8,967.02	
20160628	20160628	LNP	-416.10			36426-400	8,550.92	
20160630	20160630	CTD	-50.00			71506-490	8,500.92	PC TO
20160630	20160630	CTD	-100.00			71506-490	8,400.92	PC TO
20160630	20160630	SC	-9.95			08276-999	8,390.97	MONTHLY FEES

SCO000015/8

CERTIFIED TRUE COPY

082760173886

OVR T/A

JUL 2-16 BPY 50.00 490

PC-CREDIT CARD

JUL 2-16 BPY 250.00 490

PC-CREDIT CARD

JUL 2-16 BPY 300.00 490

PC-CREDIT CARD

JUL 2-16 BPY 1000.00 490

PC-CREDIT CARD

JUL 2-16 BPY 100.00 490

PC-CREDIT CARD

JUL 2-16 WD 800.00

OTH BRN 78956 TEL 203

JUL 6-16 PSP 82.52 995

JUL 7-16 PSP 45.90 995

JUL 12-16 WD 3000.00

OTH BRN 53132 TEL 001

JUL 12-16 LNP 416.10 400

JUL 12-16 WD 303.00

OTH BRN 22772 TEL 203

JUL 12-16 SC 1.50

OTH BRN 22772 TEL 203

JUL 12-16 WD 303.00

OTH BRN 22772 TEL 202

JUL 12-16 SC 1.50

OTH BRN 22772 TEL 202

JUL 14-16 WD 200.00

OTH BRN 41582 TEL 211

JUL 15-16 PSP 15.24 995

JUL 15-16 WD 203.00

OTH BRN 22772 TEL 211

JUL 15-16 SC 1.50

OTH BRN 22772 TEL 211

JUL 18-16 BPY 300.00 490

PC-CREDIT CARD

JUL 18-16 WD 203.00

OTH BRN 22772 TEL 203

JUL 18-16 SC 1.50

OTH BRN 22772 TEL 203

JUL 18-16 WD 103.00

OTH BRN 22772 TEL 203

JUL 18-16 SC 1.50

OTH BRN 22772 TEL 203

JUL 18-16 WD 203.00

OTH BRN 22772 TEL 202

JUL 18-16 SC 1.50

OTH BRN 22772 TEL 202

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JUL 18-16 WD 103.00
OTH BRN 22772 TEL 202
JUL 18-16 SC 1.50
OTH BRN 22772 TEL 202
JUL 18-16 WD 203.00
OTH BRN 22772 TEL 202
JUL 18-16 SC 1.50
OTH BRN 22772 TEL 202
JUL 18-16 WD 103.00
OTH BRN 22772 TEL 202
JUL 18-16 SC 1.50
OTH BRN 22772 TEL 202
JUL 20-16 DEP 1500.00
OTH BRN 41582 TEL 001
JUL 20-16 CTD 200.00 490
PC-CRD.CARD/LOC PAYMENT
JUL 20-16 CTD 200.00 490
PC-CRD.CARD/LOC PAYMENT
JUL 20-16 WD 303.00
OTH BRN 22772 TEL 203
JUL 20-16 SC 1.50
OTH BRN 22772 TEL 203
JUL 20-16 WD 203.00
OTH BRN 22772 TEL 203
JUL 20-16 SC 1.50

OTH BRN 22772 TEL 203
JUL 21-16 PSP 3.51 995
JUL 21-16 DEP 905.25
OTH BRN 41582 TEL 001
JUL 22-16 CTD 500.00 490
PC-CRD.CARD/LOC PAYMENT
JUL 25-16 BPY 300.00 490
PC-CREDIT CARD
JUL 25-16 WD 103.00
OTH BRN 22772 TEL 203
JUL 25-16 SC 1.50
OTH BRN 22772 TEL 203
JUL 25-16 WD 103.00
OTH BRN 22772 TEL 203
JUL 25-16 SC 1.50
OTH BRN 22772 TEL 203
JUL 25-16 WD 203.00
OTH BRN 22772 TEL 203
JUL 25-16 SC 1.50
OTH BRN 22772 TEL 203
JUL 25-16 WD 43.00
OTH BRN 22772 TEL 259
JUL 25-16 SC 1.50
OTH BRN 22772 TEL 259
JUL 25-16 WD 203.00

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OTH BRN 22772 TEL 203
JUL 25-16 SC 1.50
OTH BRN 22772 TEL 203
JUL 25-16 WD 103.00
OTH BRN 22772 TEL 203
JUL 25-16 SC 1.50
OTH BRN 22772 TEL 203
JUL 25-16 CTC 100.00 490
PC-CASH ADVANCE
JUL 25-16 PSP 11.52 995
JUL 26-16 DEP 500.00
OTH BRN 73452 TEL 002
JUL 26-16 LNP 416.10 400
JUL 26-16 CTD 150.00 490
PC-CRD.CARD/LOC PAYMENT

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Tab M

Summary of Scotiabank Account Statements Post-Mareva Order

Date	Deposit	Withdrawal	Notes
6/2/2016		\$ 2,350.00	Email money transfer - to Tara Josun
6/2/2016		\$ 1.00	Service Charge
6/3/2016		\$ 300.00	ABM Withdrawal
6/3/2016		\$ 6,500.00	Draft purchase - Tara Josun
6/3/2016		\$ 7.50	Service Charge
6/6/2016		\$ 100.00	ABM Withdrawal
6/6/2016		\$ 113.45	Moxies
6/9/2016		\$ 187.00	Woodbine Dental
6/9/2016		\$ 5,000.00	Draft purchase - GM Financial
6/9/2016		\$ 7.50	Service Charge
6/9/2016		\$ 1,000.00	Credit Card/LOC Payment - to AmEx
6/13/2016		\$ 500.00	Cash Withdrawal
6/13/2016		\$ 203.00	ABM Withdrawal
6/13/2016		\$ 1.50	Interac ABM Fee
6/13/2016		\$ 303.00	ABM Withdrawal
6/14/2016		\$ 1.50	Interac ABM Fee
6/15/2016		\$ 416.10	Loan payment
6/15/2016		\$ 100.00	ABM Withdrawal
6/15/2016	\$ 6,000.00		
6/16/2016		\$ 6,000.00	Credit Card/LOC Payment - to AmEx
6/16/2016	\$ 2,000.00		From [REDACTED] - Amex
6/16/2016		\$ 1,700.00	Capital One Payment
6/16/2016		\$ 403.00	
6/16/2016		\$ 1.50	Interac ABM Fee
6/17/2016	\$ 800.00		Transfer from Credit Card
6/17/2016		\$ 1,028.28	OPOS Air Transat
6/20/2016	\$ 10,000.00		Bank Draft From RBC
6/20/2016		\$ 100.00	

Date	Deposit	Withdrawal	Notes
6/20/2016		\$ 1,000.00	Credit Card/LOC Payment - to AmEx
6/28/2016		\$ 416.10	Loan payment
6/30/2016		\$ 50.00	To [REDACTED] - Amex
6/30/2016		\$ 100.00	To LOC [REDACTED]
6/30/2016		\$ 9.95	Monthly Fee
7/2/2016		\$ 50.00	Canadian Tire Mastercard payment
7/2/2016		\$ 250.00	CIBC Visa Payment
7/2/2016		\$ 300.00	CIBC Visa Payment
7/2/2016		\$ 1,000.00	Capital One Mastercard Payment
7/2/2016		\$ 100.00	HBC Payment
7/2/2016		\$ 800.00	ABM Withdrawal
7/6/2016		\$ 82.52	Wal-Mart
7/7/2016		\$ 45.90	No Frills
7/12/2016		\$ 3,000.00	Cash withdrawal
7/12/2016		\$ 416.10	Loan payment
7/12/2016		\$ 303.00	ABM Withdrawal
7/12/2016		\$ 1.50	Interac ABM Fee
7/12/2016		\$ 303.00	
7/12/2016		\$ 1.50	Interac ABM Fee
7/14/2016		\$ 200.00	ABM Withdrawal
7/15/2016		\$ 15.24	Shoppers
7/15/2016		\$ 203.00	ABM Withdrawal
7/15/2016		\$ 1.50	Interac ABM Fee
7/18/2016		\$ 300.00	Capital One Payment
7/18/2016		\$ 203.00	ABM Withdrawal
7/18/2016		\$ 1.50	Interac ABM Fee
7/18/2016		\$ 103.00	ABM Withdrawal
7/18/2016		\$ 1.50	Interac ABM Fee

Date	Deposit	Withdrawal	Notes
7/18/2016		\$ 203.00	
7/18/2016		\$ 1.50	Interac ABM Fee
7/18/2016		\$ 103.00	
7/18/2016		\$ 1.50	Interac ABM Fee
7/18/2016		\$ 203.00	
7/18/2016		\$ 1.50	Interac ABM Fee
7/18/2016		\$ 103.00	
7/18/2016		\$ 1.50	Interac ABM Fee
7/20/2016	\$ 1,500.00		Cash Deposit
7/20/2016		\$ 200.00	Transfer to LOC
7/20/2016		\$ 200.00	Transfer to Credit Card
7/20/2016		\$ 303.00	ABM Withdrawal
7/20/2016		\$ 1.50	Interac ABM Fee
7/20/2016		\$ 203.00	ABM Withdrawal
7/20/2016		\$ 1.50	Interac ABM Fee
7/21/2016		\$ 3.51	Tim Horton's
7/21/2016	\$ 905.25		Cash Deposit (\$800) and \$105 in GST Credit
7/22/2016		\$ 500.00	Transfer to Credit Card
7/25/2016		\$ 300.00	Payment to Capital One Mastercard
7/25/2016		\$ 103.00	ABM Withdrawal
7/25/2016		\$ 1.50	Interac ABM Fee
7/25/2016		\$ 103.00	ABM Withdrawal
7/25/2016		\$ 1.50	Interac ABM Fee
7/25/2016		\$ 203.00	ABM Withdrawal
7/25/2016		\$ 1.50	Interac ABM Fee
7/25/2016		\$ 43.00	ABM Withdrawal
7/25/2016		\$ 1.50	Interac ABM Fee
7/25/2016		\$ 203.00	ABM Withdrawal

Date	Deposit	Withdrawal	Notes
7/25/2016		\$ 1.50	Interac ABM Fee
7/25/2016		\$ 103.00	ABM Withdrawal
7/25/2016		\$ 1.50	Interac ABM Fee
7/25/2016		\$ 100.00	Transfer from credit card
7/26/2016		\$ 11.52	Swiss Chalet
7/26/2016	\$ 500.00		Cash deposit
7/26/2016		\$ 416.10	Loan payment
7/26/2016		\$ 150.00	Transfer to credit card
7/30/2016		\$ 27.95	Service fees
Total	\$ 21,705.25	\$ 39,385.72	

Tab N



160 YELLOW AVENS BLVD.
BRAMPTON, ON L6R 0M5

6

Statement Period May 17, 2016 - Jun 15, 2016
Statement date Jun 15, 2016
Account # [REDACTED]
Page 1 of 4

ScotiaLine ® Personal

Line of Credit

SB9KS.KSPRTO.VISA.C11.R05.AFPPRINT.D1616701 E D 08276

MR KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Borrowers on this account;
MR KULDIP S JOSUN

This statement covers transactions posted to your account during the Statement Period.

Transactions since your last statement

TRANS POST	REF.#	DATE	DATE	DETAILS	AMOUNT(\$)
MR KULDIP S JOSUN					
001	May 19	May 19	PC - PAYMENT FROM - *****		\$0.00-
SUB-TOTAL CRED					\$50.00-
SUB-TOTAL DEB					\$0.00

Interest charges

Cash advances/cheques	\$74.51
Special rate offers	\$0.00
Purchases	\$0.00

Notice: Important Changes to Scotiabank Line of Credit Accounts

Effective August 1, 2016, there will be changes to some of the terms that apply to your account.

Please review the last page of this statement for full details.

If you have any questions about this statement, call us at:

1- 800-387-6508 / 416-288- 8035
TTY Service 1-800-645-0288

Payment due date	Jul 6, 2016	
Total minimum payment	\$74.51	
Current minimum payment	\$74.51	
Previous balance	May 16/16 \$17,529.39	
Interest	+	\$74.51
Payments/credits	-	\$50.00
Purchases/charges	+	\$0.00
New balance	\$17,553.90	
Credit limit	\$17,500.00	
Credit available	\$0.00	

Interest Information

Annual interest rates as of statement date:

Cash advances/cheques	5.20%
Purchases	5.20%

On July 16, 2015, the Scotiabank Prime Rate decreased by 0.15%.

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SB9KS.KSPRTO.VISA.C11.R05.AFPPRINT.D1616701 - 0014520 HRJ - 2 - 1 - 01 - 050435



160 YELLOW AVENUE BLVD.
BRAMPTON, ON L6R 0M5

6

Statement Period Jun 16, 2016 - Jul 18, 2016
Statement date Jul 18, 2016
Account # [REDACTED]
Page 1 of 4

ScotiaLine ® Personal

Line of Credit

SB9KS.KSPRTO.VISA.C11.R04.AFPPRINT.D1620001 E D 08276

MR KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Borrowers on this account:
MR KULDIP S JOSUN

This statement covers transactions posted to your account during the Statement Period.

Transactions since your last statement

TRANS. POST	REF. #	DATE	DATE	DETAILS	AMOUNT (\$)
MR KULDIP S JOSUN					
001	Jun 30	Jun 30		PC - PAYMENT FROM [REDACTED]	100.00-
SUB-TOTAL CRED					\$100.00-
SUB-TOTAL DEBIT					\$0.00

Interest charges

Cash advances/cheques	\$81.88
Special rate offers	\$0.00
Purchases	\$0.00

Estimate of the time it will take to pay the "New Balance" shown on this statement, through minimum payments: As your minimum payment is set as interest-only, you will not pay out your outstanding balance through minimum payments.

If you have any questions about this statement, call us at:

1-800-387-6508 / 416-288-8035
TTY Service 1-800-645-0288

Payment due date	Aug 8, 2016	
Total minimum payment	\$81.88	
Current minimum payment	\$81.88	
Previous balance	Jun 15/16 \$17,553.90	
Interest	+	\$81.88
Payments/credits	-	\$100.00
Purchases/charges	+	\$0.00
New balance	»	\$17,535.78
Credit limit	\$17,500.00	
Credit available	\$0.00	

Interest Information

Annual interest rates as of statement date:
Cash advances/cheques 5.20%
Purchases 5.20%
On July 16, 2015, the Scotiabank Prime Rate decreased by 0.15%.

SB9KS.KSPRTO.VISA.C11.R04.AFPPRINT.D1620001 - 0010454 HRI - 2 - 1 - 02 - 029189

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SCO000015/14

I T E M S N O T Y E T S T A T E M E N T E D

Account #: - [REDACTED] Inquiry Date: - July 28, 2016 Page: -0001

Post Date	Trans Date	Description	Debits	Credits
7/25/16	7/25/16	PC BANKING CASH ADVANCE	\$100.00	
		TO - [REDACTED]		
7/20/16	7/20/16	PC BANKING PAYMENT		\$200.00-
		FROM - [REDACTED]		
Totals			\$100.00	\$200.00-

SCO000015/15

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160 YELLOW AVENS BLVD.
BRAMPTON, ON L6R 0M5

6

Statement Period
Statement date
Account #
Page

- Apr 26, 2016
Apr 26, 2016

1 of 4

Scotiabank Gold

American Express Card

SB9KS.KSPRTO.AMEX.C18.R01.APPPRINT.D1611700 E D 08276

MR KULDIP S JOSUN
11 LANEBROOK DR
BRAMPTON, ON L6P 2H4

Borrowers on this account:
MR KULDIP S JOSUN

This statement covers transactions posted to your account during the Statement Period

Scotia Rewards Summary

Based on your eligible purchases, please find below the Scotia Rewards points you have earned on your Scotiabank Gold American Express Card for this Statement Period ¹:

Beginning points balance	0
Points earned (4x earn rate**)	0
Points earned (1x earn rate**)	0
Ending points balance	0

**When you use your Scotiabank Gold American Express Card, you earn 4 points for each dollar spent on eligible purchases at Gas Stations, Grocery Stores, Dining and Entertainment establishments and 1 point for each dollar spent on all other eligible purchases.

¹Scotia Rewards points earned, including any bonus points earned, points adjustments or points redeemed on the Statement Date may not be reflected.

For more information on your Scotia Rewards points, and to sign-up for email offers, visit www.scotiarewards.com or call 1-800-665-2582.

Interest charges

Cash advances/cheques	\$0.00
Special rate offers	\$0.00
Purchases	\$0.00

If you have any questions about this statement, call us at:
1- 888-860-7093 / 416-701-7814
TTY Service 1-800-645-0288

Payment due date	May 17, 2016	
Total minimum payment		\$0.00
Current minimum payment		\$0.00
Previous balance		\$0.00
Interest	+	\$0.00
Payments/credits	-	\$0.00
Purchases/charges	+	\$0.00
New balance		\$0.00
Credit limit		\$6,000.00
Credit available		\$6,000.00

Interest Information

Annual interest rates as of statement date:

Cash advances	22.99%
Purchases	19.99%

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SB9KS.KSPRTO.AMEX.C18.R01.APPPRINT.D1611700 - 0005180 HRI - 2 - 1 - 10 - 10 - 020693



160 YELLOW AVENS BLVD.
BRAMPTON, ON L6R 0M5

SB9KS.KSPRTO.AMEX.C18.R01.AFPPRINT.D1614700 E D 08276

MR KULDIP S JOSUN
11 LANEBROOK DR
BRAMPTON, ON L6P 2H4

Borrowers on this account:
MR KULDIP S JOSUN

This statement covers transactions posted to your account during the Statement Period.

Scotia Rewards [®] Summary

Based on your eligible purchases, please find below the Scotia
Rewards points you have earned on your Scotiabank Gold American
Express Card for this Statement Period ¹.

Beginning points balance	0
Points earned (4x earn rate**)	6,513
Points earned (1x earn rate**)	2,599
Point adjustments	-52
Ending points balance	9,060

**When you use your Scotiabank Gold American Express Card, you
earn 4 points for each dollar spent on eligible purchases at Gas
Stations, Grocery Stores, Dining and Entertainment establishments
and 1 point for each dollar spent on all other eligible purchases.

¹Scotia Rewards points earned, including any bonus points earned.
points adjustments or points redeemed on the Statement Date may
not be reflected.

For more information on your Scotia Rewards points, and to
sign-up for email offers, visit www.scotiarewards.com or call
1-800-665-2582.

Transactions since your last statement

TRANS.POST					AMOUNT(\$)
REF.#	DATE	DATE	DETAILS		
MR KULDIP S JOSHI					
001	May 2	May 4	TIP TOP TAILORS #120471TIBICOKON	676.32	
002	May 3	May 5	STAPLES STORE #120471TIBICOKON	133.53	
003	May 3	May 5	L.RETOBICOKON	412.43	
004	May 4	May 6	SHOPPERSDRUGMART#120471TIBICOKON	24.64	
005	May 5	May 9	SHOPPERSDRUGMART#120471TIBICOKON	10.95	
006	May 5	May 9	JACK ASTOR'S SCARBOROUGH	75.89	

Continued on page 3

Statement Period Apr 27, 2016 - May 26, 2016
Statement date May 26, 2016
Account # XXXXXXXXXX
Page 1 of 4

Scotiabank Gold

American Express Card

If you have any questions about this
statement, call us at:
1- 888-860-7093 / 416-701-7814
TTY Service 1-800-645-0288

Payment due date	Jun 16, 2016
Total minimum payment	\$10.00
Current minimum payment	\$10.00
Previous balance	Apr 26/16 \$0.00
Interest	+ \$0.00
Payments/credits	- \$0.00
Purchases/charges	+ \$5,786.73
New balance	\$5,786.73
Credit limit	\$6,000.00
Credit available	\$213.00

Interest Information

Annual interest rates as of statement date:	
Cash advances	22.99%
Purchases	19.99%

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SB9KS.KSPRTO.AMEX.C18.R01.AFPPRINT.D1614700 - 0006129 HRI - 2 - 1 - 07 - 16 - 023759

Scotiabank Gold

American Express Card

Transactions - continued

TRANS. POST				AMOUNT(\$)
REF.#	DATE	DATE	DETAILS	
007	May 6	May 9	SNUG HARBOUR SEAFOOD MARKET MISSISSAUGA ON	65.77
008	May 6	May 9	L. RETOBICOKIN	189.36
009	May 6	May 9	SNUG HARBOUR SEAFOOD MARKET MISSISSAUGA ON	226.59
010	May 10	May 12	CDN TIRE STORE 00394300 MISSISSAUGA ON	68.30
011	May 10	May 13	JACK ASTOR'S SQUARE MISSISSAUGA ON	86.90
012	May 11	May 13	STIR KITCHEN & BAKERY MISSISSAUGA ON	68.33
013	May 12	May 16	WELLS CATERING LONDON ON	38.09
014	May 12	May 16	MARK GOULET GOLF SHOP BURRINGTON ON	60.84
015	May 13	May 16	MOXIE'S CLASSIC GRIND MISSISSAUGA ON	111.32
016	May 15	May 18	SHOPPERS DRUG MART MISSISSAUGA ON	41.78
017	May 16	May 17	RACEWAY CHRYSLER RACETRACK TORONTO ON	51.93
018	May 16	May 18	SPORT CREEK SQUARE MISSISSAUGA ON	164.29
019	May 16	May 18	JEAN MACHINE #30 MISSISSAUGA ON	1,313.50
020	May 16	May 19	MOXIE'S CLASSIC GRIND MISSISSAUGA ON	168.14
021	May 16	May 19	MOXIE'S CLASSIC GRIND MISSISSAUGA ON	185.44
022	May 18	May 24	MOXIE'S CLASSIC GRIND MISSISSAUGA ON	101.35
023	May 19	May 24	MOXIE'S CLASSIC GRIND MISSISSAUGA ON	59.66
024	May 20	May 24	GOLF CLEARANCE MISSISSAUGA ON	1,247.46
025	May 21	May 24	JACK ASTOR'S SQUARE MISSISSAUGA ON	98.50
026	May 21	May 24	L. RETOBICOKIN	105.42
SUB-TOTAL C [REDACTED]				\$0.00
SUB-TOTAL D [REDACTED]				\$5,786.73

Please detach here



ACCOUNT #	PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT	NEW BALANCE	AMOUNT PAID
██████████	Jun 16, 2016	\$10.00	\$5,786.73	

Please return this stub with your payment.

MR KULDIP S JOSUN
11 LANEBROOK DR
BRAMPTON, ON L6P 2H4

You can pay this bill:

- U Through online at www.scotiabank.com or telephone banking at 1-800-267-1234
- U At any Scotiabank Branch in Canada.
- U By mailing a cheque or money order, payable to Scotiabank, in the enclosed envelope. Write your account number on the front of your cheque or money order.

3792414361540280000100000578673 [REDACTED] 00001000005786730

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SCO000015/18



160 YELLOW AVENS BLVD.
BRAMPTON, ON L6R 0M5

6

Statement Period May 27, 2016 - Jun 24, 2016
Statement date Jun 24, 2016
Account # [REDACTED]
Page 1 of 4

Scotiabank Gold
American Express Card

SB9KS,KSPRTO,AMEX,C18,R01,AFPPRINT,D1617600 Z D 08276

MR KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Borrowers on this account:
MR KULDIP S JOSUN

This statement covers transactions posted to your account during the Statement Period.

Scotia Rewards Summary

Based on your eligible purchases, please find below the Scotia Rewards points you have earned on your Scotiabank Gold American Express Card for this Statement Period:

Beginning points balance	9,060
Points earned (4x earn rate**)	1,674
Points earned (1x earn rate**)	4,856
Ending points balance	15,590

**When you use your Scotiabank Gold American Express Card, you earn 4 points for each dollar spent on eligible purchases at Gas Stations, Grocery Stores, Dining and Entertainment establishments and 1 point for each dollar spent on all other eligible purchases.

Scotia Rewards points earned, including any bonus points earned, points adjustments or points redeemed on the Statement Date may not be reflected.

For more information on your Scotia Rewards points, and to sign-up for email offers, visit www.scotiarewards.com or call 1-800-665-2582.

Transactions since your last statement

TRANS.POST	REF.#	DATE	DATE	DETAILS	AMOUNT(\$)
MR KULDIP S JOSUN					
001	Jun 1	Jun 3		RACEWAY CHRYSLER RACETRACK ON	51.93
002	Jun 2	Jun 6		JACK ASTOR'S AIRPORT	21.55
003	Jun 9	Jun 9		PAYMENT-THANK YOU SCOTIABANK ETOBICOKE	1,000.00-
004	Jun 15	Jun 15		PAYMENT-THANK YOU SCOTIABANK ETOBICOKE	6,000.00-
005	Jun 16	Jun 16		PC - CASH ADVANCE - [REDACTED]	2,000.00

If you have any questions about this statement, call us at:
1-888-860-7093 / 416-701-7814
TTY Service 1-800-645-0288

Payment due date	Jul 15, 2016	
Total minimum payment	\$21.00	
Current minimum payment	\$21.00	
Previous balance	May 26/16	\$5,786.73
Interest	+	\$8.96
Payments/credits	-	\$8,000.00
Purchases/charges	+	\$6,668.48
New balance	**	\$4,464.17
Credit limit		\$6,000.00
Credit available		\$1,535.00

Interest Information

Annual interest rates as of statement date	
Cash advances	22.99%
Purchases	19.99%

SB9KS,KSPRTO,AMEX,C18,R01,AFPPRINT,D1617600 - 0006179 HRI -- 2 - 1 - 08 -- 024849

Continued on page 3

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SCO000015/19



Statement Period May 27, 2016 - Jun 24, 2016
Statement date Jun 24, 2016
Account # [REDACTED]
Page 3 of 4

Scotiabank Gold
American Express Card

Transactions - continued

REF #	DATE	POST DATE	DETAILS	AMOUNT(\$)
006	Jun 16	Jun 17	HOSTGATOR.COM HOUSTON TX AMT 2,628.00 UNITED STATES DOLLAR	3,481.06
007	Jun 16	Jun 17	INTERAC ABM CASH ADVANCE CANADA	203.00
008	Jun 16	Jun 17	INTERAC ABM FEE - INTERAC FEE	2.50
009	Jun 17	Jun 17	PC - CASH ADVANCE - *****013886	800.00
010	Jun 18	Jun 20	KELSEY'S #76 MISSISSAUGON	32.04
011	Jun 18	Jun 20	STAPLES STORE # MISSISSAUGON	76.40
012	Jun 20	Jun 20	PAYMENT-THANK YOU SCOTIABANK ETOBICOKE	1,000.00
SUB-TOTAL CREDIT				\$8,000.00
SUB-TOTAL DEBIT				\$6,668.48

Interest charges

Cash advances/cheques \$8.96
Special rate offers \$0.00
Purchases \$0.00

Please detach here



ACCOUNT #	PAYMENT DUE DATE	TOTAL MINIMUM PAYMENT	NEW BALANCE	AMOUNT PAID
[REDACTED]	Jul 15, 2016	\$21.00	\$4,464.17	

Please return this stub with your payment.

MR KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

You can pay this bill:

U Through online at www.scotiabank.com or
telephone banking at 1-800-267-1234
U At any Scotiabank Branch in Canada.
U By mailing a cheque or money order, payable
to Scotiabank, in the enclosed envelope. Write
your account number on the front of your
cheque or money order.

3792414361540280000210000 [REDACTED] 0002100004464176

CERTIFIED TRUE COPY

SCO000015/20

SB9KS KSPRTO AMEX C18 R01 AEPPRINT.D1617600 - 0006179 HR1 - - 2 - 2 - 09 - - 024851

Tab 0



Capital One Bank (Canada Branch)
5140 Yonge Street, Suite 1900
Toronto, ON M2N 6L7

August 16, 2016

By Courier

Cassels Brock & Blackwell LLP
2100 Scotia Plaza
40 King Street West
Toronto, ON M5H 3C2

Attention : Erin Craddock

Dear Sirs/Mesdames :

**Re: Banners Broker International Limited and Stellar Point Inc., by their Receiver msa
Spergel inc. V. Dixit et al
File No. 45803-2**

This letter is in response to your letters dated (i) July 29, 2016, regarding the Mareva Order against Kuldip Josun with respect to his Capital One Gold MasterCard (ending 0660) and (ii) July 29, 2016, regarding the Mareva Order against Kuldip Josun with respect to his Hudson's Bay MasterCard (ending 4991), which were received by our office on August 3, 2016.

In accordance with the Mareva Order, we have restricted both of these accounts in order to prevent any transactions or payments being processed on these accounts until such time as we receive a further court order.

We trust you will find the foregoing in order. Please direct any future communications with respect to these accounts to the attention of the undersigned.

Yours truly,

Capital One Bank (Canada Branch)

per:

Laura Giesbrecht
Legal Counsel

Capital One Confidential

Tab P



August 23, 2016

By Courier

Capital One Bank (Canada Branch)
5140 Yonge Street, Suite 1900
Toronto, ON M2N 6L7

ecraddock@casselsbrock.com

tel: 416.860.6480

fax: 416.644.9324

file # 45803-2

Attention: Laura Giesbrecht, Legal Counsel

Dear Ms. Giesbrecht:

**Re: Banners Broker International Limited and Stellar Point Inc., by their Receiver msi
Spergel inc. v. Dixit et al
Court File No.**

As you are aware, we are counsel for msi Spergel inc., in its capacity as court-appointed receiver of Banners Broker International Limited and Stellar Point Inc. ("**Receiver**").

We are in receipt of your letter dated August 16, 2016, which letter confirms that pursuant to the May 31, 2016 Order of the Honourable Mr. Justice Newbould ("**Mareva Order**"), Kuldip Josun's Capital One Gold MasterCard (ending in 0660) and Hudson's Bay MasterCard (ending in 4991) have been frozen (collectively, the "**Josun Accounts**"). The Receiver appreciates your cooperation to date.

Pursuant to paragraph 7 of the *Mareva Order*, any financial institution holding monies or assets in any account or on credit on behalf of Josun are required to deliver to the Receiver any and all records held by those institutions concerning Josun's assets and accounts. The Receiver accordingly asks that Capital One Bank produce to the Receiver any and all account statements, account applications, and supporting documents held by Capital One Bank with respect to the Josun Accounts.

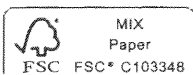
Thank you for your anticipated cooperation. Please call me should you wish to discuss.

Yours truly,

Cassels Brock & Blackwell LLP

Erin Craddock

EC/



Tab Q



Capital One Bank (Canada Branch)
5140 Yonge Street, Suite 1900
Toronto, ON M2N 6L7

Courier:

**2100 Scotia Plaza,
40 King Street West
Toronto, Ontario
M5H 3C2**

September 19, 2016

Attention: **Erin Craddock**

Dear **Ms. Craddock,**

**Re: Banners Broker International Limited and Stellar Point Inc., by their Receiver msi
Spergel inc. v. Dixit et al
Your File No. 45803-2**

This is further to the above-noted matter.


I acknowledge receipt of your letter dated August 23, 2016, regarding the additional information requested pursuant to the Mareva Order dated June 7, 2016 (the "**Order**"), against Kuldip Josun with respect to his Capital One Gold MasterCard (ending 0660) (the "**Gold Account**") and with respect to his Hudson's Bay MasterCard (ending 4991) (the "**Hudson's Bay Account**").

In accordance with paragraph 7 of the Order, please find enclosed copies of all account statements and supporting documents held by Capital One Bank (Canada Branch) with respect to the Gold Account and the Hudson's Bay Account, together with the application for the Gold Account. Due to the age of the Hudson's Bay Account, we are unable to produce a copy of the account application at this time.

We trust you will find the above in order. If you have any questions or concerns, please do not hesitate to contact me by phone at (416) 549-2196.

Yours truly,

Capital One Bank (Canada Branch)

per: 

Name: Laura Giesbrecht
Title: Legal Counsel

Capital One Confidential

Tab R

Customer Application Information

Information Category	Entered Information
First Name	KULDIP
Middle Initial	S
Last Name	JOSUN
Home Phone Number	
Current Address Line 1	11 LANEBROOK DR
Current Address Line 2	
Current City	BRAMPTON
Current Address Province	ON
Current Address Postal Code	L6P2H4
Date of Birth (MM/DD/YYYY)	
Email Address	@YAHOO.COM
Annual Gross Income	\$43,000
Other Income	N/A
Occupation	COMPUTER TECHNICIAN
Monthly Housing Payment	\$300
Employer	NASIT NORTH SCHOOL OF I
Month Employed	36



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Get 24/7 access to your account! Capital One™ Online Banking lets you check your balance, review recent transactions, send secured messages and sign up for account alerts.

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
-\$25.46	\$260.83	\$0.00	\$0.00	\$553.71	\$267.42

Aug. 15, 2009	\$0.00	***** PLEASE PAY AT LEAST THIS AMOUNT
DUE DATE	MINIMUM PAYMENT	

MasterCard Classic Account

STATEMENT PERIOD
Jun. 21, 2009 - Jul. 20, 2009

TOTAL CREDIT LIMIT	\$300.00
TOTAL AVAILABLE CREDIT	\$32.58
CREDIT LIMIT FOR CASH	\$150.00
AVAILABLE CREDIT FOR CASH	\$32.58

Interest Charges (Please see reverse for important information)

	Average Daily Balance Rate	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$98.32	1.65000%	19.80%	\$0.00
Cash	\$0.00	1.65000%	19.80%	\$0.00

HERE TO HELP 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough, ON M1R 5L

Payments, Credits & Adjustments (Transaction Date/Post Date)

29 JUN/30 JUN	PAYMENT	-\$210.00
29 JUN/01 JUL	SEARS CDA YORKDALE NORTH YORK ON	-\$50.83

Transactions (Transaction Date/Post Date)

19 JUN/22 JUN	SEARS CDA WOODBINE REXDALE ON	\$50.88
20 JUN/22 JUN	LCBO #632 VAUGHAN ON	\$45.95
20 JUN/23 JUN	PETROCAN 9301 HIGHWAY 7 VAUGHAN ON	\$62.00
21 JUN/23 JUN	SHOPPERSDRUGMART#1369 BRAMPTON ON	\$27.97
25 JUN/27 JUN	SHELL 9919 AIRPORT QBS BRAMPTON ON	\$40.01
03 JUL/06 JUL	LCBO #555 BRAMPTON ON	\$57.95
03 JUL/06 JUL	TIM HORTONS #3019# QTH BRAMPTON ON	\$1.28
05 JUL/07 JUL	TIM HORTONS #3019# QTH BRAMPTON ON	\$1.28
08 JUL/09 JUL	TIM HORTONS #0653# QTH MISSISSAUGA ON	\$2.87
10 JUL/11 JUL	TIM HORTONS #3125# QTH BRAMPTON ON	\$1.28
10 JUL/13 JUL	HOME DEPOT #7239 BRAMPTON ON	\$22.54
11 JUL/13 JUL	TIM HORTONS #3019# QTH BRAMPTON ON	\$1.28
13 JUL/14 JUL	Credit Alert 1-800-455-74 35	\$12.99
14 JUL/16 JUL	TIM HORTONS #3019# QTH BRAMPTON ON	\$5.63
15 JUL/16 JUL	PJ'S PET CENTRE #10 SCARBOROUGH ON	\$16.78
16 JUL/17 JUL	OLD NAVY CANADA 5488SC SCARBOROUGH ON	\$125.42
17 JUL/18 JUL	TIM HORTONS #3019# QTH BRAMPTON ON	\$1.28
17 JUL/18 JUL	PETSMART #1748 BRAMPTON ON	\$73.50
20 JUL/20 JUL	ACCT BAL COVERAGE PREMIUM 1-800-693-3301	\$2.82

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 2

9 [REDACTED] 20 0267420210000000004

Capital One what's in your wallet?

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$267.42	\$0.00	Aug. 15, 2009

PLEASE PAY AT LEAST THIS AMOUNT

Account Number: [REDACTED]

Please print address or phone number changes below using blue or black ink.

Street	Apt. #
City	Province
Home Phone	Alternate Phone
E-mail address	@

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

#9020200388938246# MAIL ID NUMBER
KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

Available Credit: Amount available for transactions through the Statement Closing Date.

Minimum Payment: You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show a reduced payment due or no minimum payment. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "DUE DATE": The date by which your payment must be received to keep your account from being delinquent.

Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

Customer Enquiries

Lost or Stolen Cards/General Enquiries - Call immediately.
24 Hour Service Canada and United States 1-800-481-3239

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

Foreign Exchange

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance, make a balance transfer, or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Administration Fees

See your Important Disclosures for fee amounts.

Additional copies of your monthly statement: \$3.00

Providing a copy of a transaction: \$2.00

How to avoid an interest charge:

(a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "DUE DATE." There is no grace period on cash advances and special transfers.

(b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, interest charges will accrue on new purchases, new special purchases and new other charges from the transaction date. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.

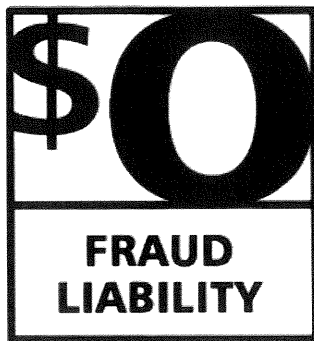
(c) **Cash Advances and Special Transfers.** Cash advances and special transfers are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.

(d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

TC-09

01CS6056 - 1 - 01/18/07

Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank, and TD Canada Trust. Or, mail your payment to Capital One Bank, (Canada Branch), PO BOX 521, SCARB STN D, Scarborough, ON, M1R5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



You're protected.

If you're worried about unauthorized charges being made to your account, relax. We provide \$0 fraud liability if your card is ever lost or stolen. That means you won't pay for any unauthorized purchases on your card.

Plus, we monitor your account 24/7 for fraudulent activity. So whether you shop in person, over the phone or online, you can relax knowing you're covered.

One last thing – if you ever think there may be unauthorized activity on your account, stop using your card and call us right away at **1-800-481-3239**.

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
-\$25.46	\$260.83	\$0.00	\$0.00	\$553.71	\$267.42
Aug. 15, 2009	\$0.00	***** PLEASE PAY AT LEAST THIS AMOUNT			
DUE DATE	MINIMUM PAYMENT				
MasterCard Classic Account					
STATEMENT PERIOD					
Jun. 21, 2009 - Jul. 20, 2009					
TOTAL CREDIT LIMIT		\$300.00		TRANSACTION SUMMARY	
TOTAL AVAILABLE CREDIT		\$32.58		PURCHASES	
CREDIT LIMIT FOR CASH		\$150.00		CASH ADVANCES	
AVAILABLE CREDIT FOR CASH		\$32.58		SPECIAL TRANSACTIONS	
				\$553.71	
				\$0.00	
				\$0.00	



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Everyone needs a good belly-laugh now and then. That's why we're offering Capital One cardholders the chance to buy advance tickets to the Capital One Just for Laughs Comedy Tour, featuring some of the best comedians around. The Tour will be coming to a city near you from October 19 to November 5, 2009.

Just go to www.hahaha.com/capitalone from **September 9 to 14, 2009** to make sure you get great seats.



Seat selection is subject to availability.

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500301

Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$267.42	\$480.29	\$1.35	\$39.00	\$413.24	\$240.72

DUE DATE	MINIMUM PAYMENT
Sep. 15, 2009	\$0.00

***** PLEASE PAY AT LEAST THIS AMOUNT

MasterCard Classic Account

STATEMENT PERIOD
Jul. 21, 2009 - Aug. 20, 2009

TOTAL CREDIT LIMIT \$300.00
TOTAL AVAILABLE CREDIT \$59.28
CREDIT LIMIT FOR CASH \$150.00
AVAILABLE CREDIT FOR CASH \$48.00

Interest Charges (Please see reverse for important information)

	Average Daily Balance Rate	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$153.27	1.650000%	19.80%	\$0.00
Cash	\$82.09	1.650000%	19.80%	\$1.35

HERE TO HELP 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough ON M1R 5L

Payments, Credits & Adjustments (Transaction Date/Post Date)

20 JUL/21 JUL	PAYMENT	-\$300.00
01 AUG/03 AUG	PAYPASS PROMOTION - 5% CASH BACK	-\$0.34
07 AUG/08 AUG	PRIVACYPROTEC607686514 888-999-0535 QC	-\$29.95
17 AUG/17 AUG	PAYMENT	-\$150.00

Transactions (Transaction Date/Post Date)

17 JUL/21 JUL	PETROCAN 8980 GOREWQPC BRAMPTON ON	\$38.03
24 JUL/27 JUL	SEARS CDA YORKDALE NORTH YORK ON	\$27.15
24 JUL/28 JUL	ESSO 1075 MARTINGROVE ETOBICOKE ON	\$30.00
26 JUL/29 JUL	SHELL 9919 AIRPORT QBS BRAMPTON ON	\$37.27
27 JUL/28 JUL	AMCO CONCORD #6456 QAM CONCORD ON	\$21.50
28 JUL/29 JUL	TORONTO DOMINIO BRAMPTON ON	\$60.00
28 JUL/30 JUL	THE BEER STORE #2004 BRAMPTON ON	\$37.50
29 JUL/29 JUL	CASH ADVANCE FEE	\$5.00
29 JUL/30 JUL	SCOTIABANK TORONTO ON	\$40.00
29 JUL/30 JUL	PRIVACYPROTEC607686514 888-999-0535 QC	\$29.95
29 JUL/30 JUL	24ASSISTANCE 861579688 888-999-0556 QC	\$29.95
30 JUL/30 JUL	CASH ADVANCE FEE	\$5.00
14 AUG/15 AUG	Credit Alert 1-800-455-74 35	\$12.99
19 AUG/20 AUG	VEVMA BUILDER-ALOTOFBI 08005692145 CA	\$22.72
19 AUG/20 AUG	CURRENCY: USD EXCHANGE RATE: 0.878080985%	
19 AUG/20 AUG	EQUIFAX 404-8858300 QC	\$23.95
20 AUG/20 AUG	ACCT BAL COVERAGE PREMIUM 1-800-693-3301	\$2.23
20 AUG/20 AUG	OVERLIMIT FEE JUL 30, 2009	\$29.00

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 2

9 20 0240720150000000001

Capital One

what's in your wallet?

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$240.72	\$0.00	Sep. 15, 2009

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account Number: [REDACTED]

Please print address or phone number changes below using blue or black ink.

Street Apt. #
City Province Postal Code
Home Phone Alternate Phone
E-mail address @

#9023300388938241# MAIL ID NUMBER
KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

Available Credit: Amount available for transactions through the Statement Closing Date.

Minimum Payment: You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show a reduced payment due or no minimum payment. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "DUE DATE": The date by which your payment must be received to keep your account from being delinquent.

Payments may be made:

- (a) in full
 - (b) by partial payment in an amount equal to the Total Minimum Payment due
 - (c) or any amount greater than (b)
- If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

Customer Enquiries

Lost or Stolen Cards/General Enquiries - Call Immediately.
24 Hour Service Canada and United States 1-800-481-3239

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

Foreign Exchange

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance, make a balance transfer, or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Administration Fees

See your Important Disclosures for fee amounts.
Additional copies of your monthly statement: \$3.00
Providing a copy of a transaction: \$2.00

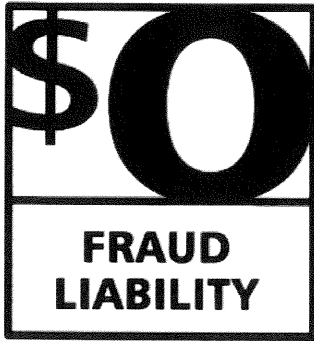
How to avoid an interest charge:

- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "DUE DATE." There is no grace period on cash advances and special transfers.
- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, interest charges will accrue on new purchases, new special purchases and new other charges from the transaction date. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

TC-09

01CS9056 - 1 - 01/18/07

Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank, and TD Canada Trust. Or, mail your payment to Capital One Bank, (Canada Branch), PO BOX 521, SCARB STN D, Scarborough, ON, M1R5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



You're protected.

If you're worried about unauthorized charges being made to your account, relax. We provide \$0 fraud liability if your card is ever lost or stolen. That means you won't pay for any unauthorized purchases on your card.

Plus, we monitor your account 24/7 for fraudulent activity. So whether you shop in person, over the phone or online, you can relax knowing you're covered.

One last thing – if you ever think there may be unauthorized activity on your account, stop using your card and call us right away at **1-800-481-3239**.

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$267.42	\$480.29	\$1.35	\$39.00	\$413.24	\$240.72
Sep. 15, 2009	\$0.00	***** PLEASE PAY AT LEAST THIS AMOUNT			
DUE DATE	MINIMUM PAYMENT				
MasterCard Classic Account					
STATEMENT PERIOD					
Jul. 21, 2009 - Aug. 20, 2009					
TOTAL CREDIT LIMIT		\$300.00			
TOTAL AVAILABLE CREDIT		\$59.28			
CREDIT LIMIT FOR CASH		\$150.00			
AVAILABLE CREDIT FOR CASH		\$48.00			
TRANSACTION SUMMARY					
PURCHASES					\$313.24
CASH ADVANCES					\$100.00
SPECIAL TRANSACTIONS					\$0.00



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Get 24/7 access to your account! Capital One® Online Banking lets you check your balance, review recent transactions, send secured messages and sign up for account alerts.

Go to www.capitalone.ca/getonline to find out more and try the online demo.

Sign up now!

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$240.72	\$718.95	\$0.26	\$0.00	\$581.96	\$103.99

Oct. 17, 2009	\$0.00	***** PLEASE PAY AT LEAST THIS AMOUNT
DUE DATE	MINIMUM PAYMENT	

MasterCard Classic Account

STATEMENT PERIOD
Aug. 21, 2009 - Sep. 21, 2009

TOTAL CREDIT LIMIT	\$300.00
TOTAL AVAILABLE CREDIT	\$196.01
CREDIT LIMIT FOR CASH	\$150.00
AVAILABLE CREDIT FOR CASH	\$149.00

Interest Charges (Please see reverse for important information)

	Average Daily Balance Rate	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$141.29	1.65000%	19.80%	\$0.00
Cash	\$15.83	1.65000%	19.80%	\$0.26

Payments, Credits & Adjustments (Transaction Date/Post Date)

20 AUG/21 AUG	OVERLIMIT FEE ADJUSTMENT	-\$29.00
26 AUG/27 AUG	PAYMENT	-\$300.00
31 AUG/31 AUG	PAYMENT	-\$60.00
01 SEP/02 SEP	24ASSISTANCE 861579688 888-999-0556 QC	-\$29.95
11 SEP/15 SEP	PAYMENT	-\$300.00

Transactions (Transaction Date/Post Date)

19 AUG/22 AUG	VEVMA NUTRITION CORP 800-5770777 AZ	\$86.42
	CURRENCY: USD EXCHANGE RATE: 0.898981717%	
28 AUG/29 AUG	24ASSISTANCE 861579688 888-999-0556 QC	\$29.95
28 AUG/29 AUG	BUSINESS TOOLS 08033451610 TX	\$159.08
	CURRENCY: USD EXCHANGE RATE: 0.896215740%	
01 SEP/03 SEP	VEVMA NUTRITION CORP 800-5770777 AZ	\$201.92
	CURRENCY: USD EXCHANGE RATE: 0.878714342%	
17 SEP/19 SEP	7DAYWEALTH4407493090 WILLOUGHBY HI OH	\$50.52
	CURRENCY: USD EXCHANGE RATE: 0.909540775%	
18 SEP/18 SEP	INEX VENTURES INC 8004703197 KNA	\$1.09
	CURRENCY: USD EXCHANGE RATE: 0.917431192%	
19 SEP/19 SEP	VEVMA BUILDER-ALOTOFBI 08005692145 CA	\$21.93
	CURRENCY: USD EXCHANGE RATE: 0.909712722%	
19 SEP/21 SEP	SAVINGSMARTCA329919187 800-735-2244 QC	\$29.95
21 SEP/21 SEP	ACCT BAL COVERAGE PREMIUM 1-800-693-3301	\$1.10

HERE TO HELP 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough, ON M1R 5L1

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 2

9 20 0103990300000000005

Capital One what's in your wallet?

NEW BALANCE \$103.99
MINIMUM PAYMENT \$0.00
DUE DATE Oct. 17, 2009

PLEASE PAY AT LEAST THIS AMOUNT

Account Number: [REDACTED]

Please print address or phone number changes below using blue or black ink.

Street _____ Apt. # _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail address _____ @ _____

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

#9026500388938243# MAIL ID NUMBER
KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

Available Credit: Amount available for transactions through the Statement Closing Date.

Minimum Payment: You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show a reduced payment due or no minimum payment. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "DUE DATE": The date by which your payment must be received to keep your account from being delinquent.

Payments may be made:

- (a) in full
 - (b) by partial payment in an amount equal to the Total Minimum Payment due
 - (c) or any amount greater than (b)
- If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

Customer Enquiries

Lost or Stolen Cards/General Enquiries - Call Immediately.
24 Hour Service Canada and United States 1-800-481-3239

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

Foreign Exchange

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance, make a balance transfer, or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Administration Fees

See your Important Disclosures for fee amounts.
Additional copies of your monthly statement: \$3.00
Providing a copy of a transaction: \$2.00

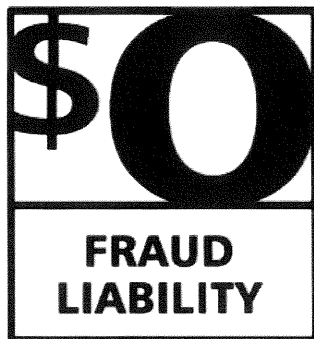
How to avoid an interest charge:

- (a) **Grace Period:** You will have a grace period without interest charges on new purchases and new other charges if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "DUE DATE." There is no grace period on cash advances and special transfers.
- (b) **Purchases, Special Purchases and Other Charges:** If you do not pay the entire "New Balance" by the due date, interest charges will accrue on new purchases, new special purchases and new other charges from the transaction date. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers:** Cash advances and special transfers are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers:** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

TC-08

01CS6056 - 1 - 01/18/07

Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank, and TD Canada Trust. Or, mail your payment to Capital One Bank, (Canada Branch), PO BOX 521, SCARB STN D, Scarborough, ON, M1R5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



You're protected.

If you're worried about unauthorized charges being made to your account, relax. We provide \$0 fraud liability if your card is ever lost or stolen. That means you won't pay for any unauthorized purchases on your card.

Plus, we monitor your account 24/7 for fraudulent activity. So whether you shop in person, over the phone or online, you can relax knowing you're covered.

One last thing – if you ever think there may be unauthorized activity on your account, stop using your card and call us right away at **1-800-481-3239**.

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$240.72	\$718.95	\$0.26	\$0.00	\$581.96	\$103.99
Oct. 17, 2009	\$0.00	***** PLEASE PAY AT LEAST THIS AMOUNT			
DUE DATE	MINIMUM PAYMENT				
MasterCard Classic Account					
STATEMENT PERIOD					
Aug. 21, 2009 - Sep. 21, 2009					
TOTAL CREDIT LIMIT		\$300.00		TRANSACTION SUMMARY	
TOTAL AVAILABLE CREDIT		\$196.01		PURCHASES	
CREDIT LIMIT FOR CASH		\$150.00		CASH ADVANCES	
AVAILABLE CREDIT FOR CASH		\$149.00		SPECIAL TRANSACTIONS	
				\$581.96	
				\$0.00	
				\$0.00	



Get Online

Get 24/7 access to your account! Capital One® Online Banking lets you check your balance, review recent transactions, send secured messages and sign up for account alerts.

Go to www.capitalone.ca/getonline to find out more and try the online demo.

Sign up now!

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$103.99	\$599.95	\$0.00	\$0.00	\$720.35	\$224.39

DUE DATE	MINIMUM PAYMENT
Nov. 16, 2009	\$0.00

***** PLEASE PAY AT LEAST THIS AMOUNT

MasterCard Classic Account

STATEMENT PERIOD
Sep. 22, 2009 - Oct. 20, 2009

Payments, Credits & Adjustments (Transaction Date/Post Date)	
28 SEP/29 SEP PAYMENT	-\$500.00
30 SEP/01 OCT SAVINGSMARTCA329919187 800-735-2244 QC	-\$29.95
10 OCT/12 OCT CLKBANK*COM_REFUND 208-472-9400 ON	-\$41.76
16 OCT/20 OCT CDN TIRE STORE #003050 BRAMPTONVIERE ON	-\$28.24

Transactions (Transaction Date/Post Date)	
22 SEP/24 SEP SHELL 135 REXDALE BOBS REXDALE ON	\$27.25
23 SEP/24 SEP TIM HORTONS #3019# QTH BRAMPTON ON	\$6.09
30 SEP/06 OCT ESSO BRAMPTONUGAKS ON	\$25.01
01 OCT/02 OCT EIG*Page 866-5392854 MA	\$71.82
01 OCT/03 OCT CURRENCY: USD EXCHANGE RATE: 0.904344193% VEMMA NUTRITION CORP 800-5770777 AZ	\$87.21
01 OCT/03 OCT CURRENCY: USD EXCHANGE RATE: 0.890838206% RONA # 55180 BRAMPTON ON	\$79.90
02 OCT/06 OCT CDN TIRE STORE #003050 BRAMPTONSLOUP ON	\$28.24
03 OCT/05 OCT CLKBANK*COM_X6TEG8HP 208-472-9400 ON	\$41.76
03 OCT/05 OCT PAYPAL *BLOGMARKET1 4029357733 ON	\$15.45
04 OCT/06 OCT PAYPAL *DAVE 4029357733 ON	\$11.12
04 OCT/06 OCT PAYPAL *NEOCH52 4029357733 ON	\$22.23
04 OCT/06 OCT PAYPAL *NEOCH52 4029357733 ON	\$5.56
06 OCT/06 OCT GLOBALNPN.COM 2509841264 KNA	\$46.36
06 OCT/06 OCT CURRENCY: USD EXCHANGE RATE: 0.905306298% HOME DEPOT #7239 BRAMPTON ON	\$16.94
08 OCT/10 OCT PAYPAL *SPOHL11 4029357733 ON	\$1.08
09 OCT/12 OCT LIFESTYLE SOLU00 OF 00 800-5844958 TX	\$2.11
09 OCT/12 OCT CURRENCY: USD EXCHANGE RATE: 0.924170616% PROFITMATIC MIAMI FL	\$1.06
09 OCT/12 OCT CURRENCY: USD EXCHANGE RATE: 0.933962264% INTERNETPOWERPAK.COM LOS ANGELES CA	\$1.07
10 OCT/12 OCT CURRENCY: USD EXCHANGE RATE: 0.934579439% PAYPAL *SALES 4029357733 ON	\$10.73

Interest Charges (Please see reverse for important information)

	Average Daily Balance Rate	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$58.25	1.65000%	19.80%	\$0.00
Cash	\$0.05	1.65000%	19.80%	\$0.00

HERE TO HELP 1-800-481-3238 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3238 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough, ON M1R 5L1

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 2

9 20 02243905000000000000

Capital One what's in your wallet?

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$224.39	\$0.00	Nov. 16, 2009

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account Number:

Please print address or phone number changes below using blue or black ink.

Street Apt.#
City Province Postal Code
Home Phone Alternate Phone
E-mail address @

#9029400388938243# MAIL ID NUMBER
KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

Available Credit: Amount available for transactions through the Statement Closing Date.

Minimum Payment: You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show a reduced payment due or no minimum payment. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "DUE DATE": The date by which your payment must be received to keep your account from being delinquent.

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- (a) in full
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- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

Customer Enquiries

Lost or Stolen Cards/General Enquiries - Call Immediately.
24 Hour Service Canada and United States 1-800-481-3239

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

Foreign Exchange

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance, make a balance transfer, or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Administration Fees

See your Important Disclosures for fee amounts.
Additional copies of your monthly statement: \$3.00
Providing a copy of a transaction: \$2.00

How to avoid an interest charge:

(a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "DUE DATE." There is no grace period on cash advances and special transfers.

(b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, interest charges will accrue on new purchases, new special purchases and new other charges from the transaction date. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.

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(d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

TC-09

01CS8056 - 1 - 01/18/07

Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank, and TD Canada Trust. Or, mail your payment to Capital One Bank, (Canada Branch), PO BOX 521, SCARB STN D, Scarborough, ON, M1R5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.

If you're worried about unauthorized charges being made to your account, relax. We provide \$0 fraud liability if your card is ever lost or stolen. That means you won't pay for any unauthorized purchases on your card.

One last thing – if you ever think there may be unauthorized activity on your account, stop using your card and call us right away at **1-800-481-3239**.

Page 2 of 2



CURLING FOR KIDS.

Why should grownups have all the fun? Curling is a sport for everyone – that's why we're introducing it to elementary schools around Canada through the Capital One® Rocks & Rings program.

We think curling is a great way for kids to learn about sportsmanship and being a team player. After all, it's a great physical activity that can be enjoyed by kids of all ages and abilities. Who knows? Maybe your kids will be crazy about curling – just like us!

Visit www.rocksandrings.com to learn more.

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500324

Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$224.39	\$450.00	\$0.00	\$0.00	\$509.70	\$284.09

Dec. 16, 2009	\$0.00	***** PLEASE PAY AT LEAST THIS AMOUNT
DUE DATE	MINIMUM PAYMENT	

MasterCard Classic Account

STATEMENT PERIOD
Oct. 21, 2009 - Nov. 20, 2009

TOTAL CREDIT LIMIT	\$1,300.00
TOTAL AVAILABLE CREDIT	\$1,015.91
CREDIT LIMIT FOR CASH	\$1,300.00
AVAILABLE CREDIT FOR CASH	\$1,015.91

Interest Charges (Please see reverse for important information)

	Average Daily Balance Rate	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	95.99	1.65000%	19.80%	\$0.00
Cash	\$0.00	1.65000%	19.80%	\$0.00

Payments, Credits & Adjustments (Transaction Date/Post Date)

28 OCT/29 OCT	PAYMENT	-\$150.00
02 NOV/03 NOV	PAYMENT	-\$300.00

Transactions (Transaction Date/Post Date)

19 OCT/21 OCT	TIM HORTONS #3019# QTH BRAMPTON ON	\$1.33
19 OCT/22 OCT	ZCO.COM INTERNET 877-2940273 CYP	\$32.30
20 OCT/22 OCT	GVOCOM.COM 08196823744 TX	\$1.08
	CURRENCY: USD EXCHANGE RATE: 0.925925925%	
21 OCT/21 OCT	MARSHOMEBIZ 08162335193 MO	\$10.73
	CURRENCY: USD EXCHANGE RATE: 0.927306616%	
28 OCT/30 OCT	PAYPAL *EMACSUNLIMI 4029357733 ON	\$6.64
30 OCT/02 NOV	Alertpay.com +15147485774 CYP	\$41.10
	CURRENCY: USD EXCHANGE RATE: 0.900243309%	
04 NOV/05 NOV	TIM HORTONS #2223# QTH BRAMPTON ON	\$6.67
06 NOV/07 NOV	Alertpay.com +15147485774 CYP	\$40.79
	CURRENCY: USD EXCHANGE RATE: 0.907085069%	
06 NOV/07 NOV	Alertpay.com +15147485774 CYP	\$40.79
	CURRENCY: USD EXCHANGE RATE: 0.907085069%	
07 NOV/09 NOV	Alertpay.com +15147485774 CYP	\$44.10
	CURRENCY: USD EXCHANGE RATE: 0.907029478%	
07 NOV/09 NOV	Alertpay.com +15147485774 CYP	\$44.10
	CURRENCY: USD EXCHANGE RATE: 0.907029478%	
11 NOV/11 NOV	SALESHELPTODAY.COM 6502300530 KNA	\$13.03
	CURRENCY: USD EXCHANGE RATE: 0.920951650%	
12 NOV/14 NOV	VERMA NUTRITION CORP 800-5770777 AZ	\$84.00
	CURRENCY: USD EXCHANGE RATE: 0.924880952%	
14 NOV/16 NOV	SALESHELPTODAY.COM 6502300530 KNA	\$43.20
	CURRENCY: USD EXCHANGE RATE: 0.924768518%	
14 NOV/16 NOV	PETROCAN 7355 GOREWQPC MISSISSAUGA ON	\$27.26
17 NOV/19 NOV	WAL-MART SUPERCENTRE WOODBRIDGE ON	\$39.58
17 NOV/19 NOV	PETROCAN 8980 GOREWQPC BRAMPTON ON	\$30.00
20 NOV/20 NOV	ACCT BAL COVERAGE PREMIUM 1-800-693-3301	\$3.00

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 2

9 [REDACTED] 20 0284090300000000005

Capital One® what's in your wallet?™

NEW BALANCE \$284.09 MINIMUM PAYMENT \$0.00 DUE DATE Dec. 16, 2009

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account Number: [REDACTED]

Please print address or phone number changes below using blue or black ink.

Street Apt. #
City Province Postal Code
Home Phone Alternate Phone
E-mail address @

#9032566984835283# MAIL ID NUMBER

KULBIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Your Statement

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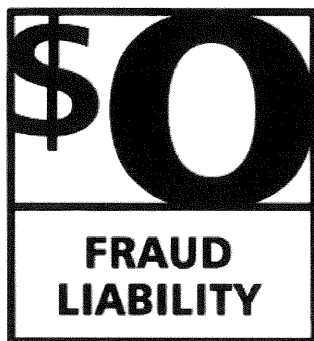
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TC-09

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Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank, and TD Canada Trust. Or, mail your payment to Capital One Bank, (Canada Branch), PO BOX 521, SCARB STN D, Scarborough, ON, M1R5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



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Plus, we monitor your account 24/7 for fraudulent activity. So whether you shop in person, over the phone or online, you can relax knowing you're covered.

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$224.39	\$450.00	\$0.00	\$0.00	\$509.70	\$284.09

DUE DATE	MINIMUM PAYMENT
Dec. 16, 2009	\$0.00

***** PLEASE PAY AT LEAST THIS AMOUNT

MasterCard Classic Account		TRANSACTION SUMMARY	
STATEMENT PERIOD		PURCHASES	\$509.70
Oct. 21, 2009 - Nov. 20, 2009		CASH ADVANCES	\$0.00
		SPECIAL TRANSACTIONS	\$0.00

TOTAL CREDIT LIMIT	\$1,300.00
TOTAL AVAILABLE CREDIT	\$1,015.91
CREDIT LIMIT FOR CASH	\$1,300.00
AVAILABLE CREDIT FOR CASH	\$1,015.91

Check this out - just a quick reminder that your account number has changed. So activate your card, and if you've set up automatic payments with any merchants or utilities, be sure to give them your new number. That way, your Capital One card will continue to automatically pay your bills, and you will continue to save time and money. As always, thanks for choosing Capital One.

Want to learn more about managing your finances? Pick up some useful tips and tools during Credit Education Week Canada from November 2 to 5. Visit www.crediteducationweekcanada.com for more details.

KULDIP S JOSUN
11 LANE BROOK DR.
BRAMPTON, ON L6P 2H4

PURCHASE CHEQUE

00013127

Date

D	D	M	M	Y	Y	Y

200701

Pay to
the Order of

VOID

\$

Dollars



Toronto, Ontario
www.capitalone.ca

Memo

Cardholder Signature

Cannot be used for pre-authorized payments.

Capital One® Purchase Cheques

A couple
more cheques
in case you
need them.

FOR EASY ACCESS

- Enjoy the same annual interest rate and grace period as you do for purchases
- There's no fee to write a cheque and they don't expire
- They may be used anywhere personal cheques are accepted

FOR CONVENIENT ACCESS

- Make purchases, big or small
- Some businesses don't accept credit cards, but do accept cheques – use a Purchase Cheque for your plumber, tradesperson, babysitter or even car loan payments
- Pay bills with large balances and consolidate your payments into one

FOR FAST ACCESS

- Deposit a cheque as cash in your bank account
- Purchase Cheques come in handy in an emergency

Use your Purchase Cheques for whatever you want, whenever you want.
Write one today!

PURCHASE CHEQUE

00013128

KULDIP S JOSUN
11 LANE BROOK DR.
BRAMPTON, ON L6P 2H4

Date

D	D	M	M	Y	Y	Y

200701

Pay to
the Order of

VOID

\$

Dollars

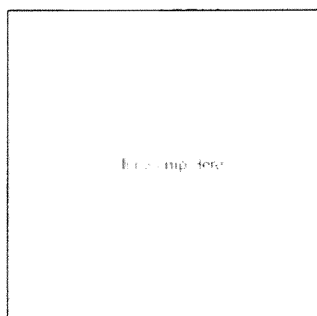


Toronto, Ontario
www.capitalone.ca

Memo

Cardholder Signature

Cannot be used for pre-authorized payments.



Stamp Here

Endorsement – Signature or Stamp

BACK/VERSO

The Capital One® Promise

We value our customers and are committed to providing you with the education, opportunity and voice you need to really take advantage of all that your Capital One card offers. This includes the opportunity to get more from your card – more flexibility, more convenience, more access – with these Capital One Purchase Cheques.

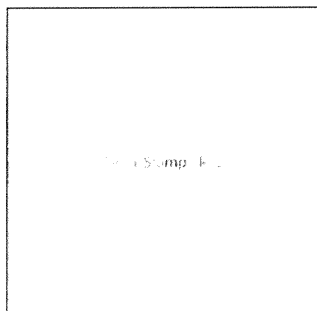
Use one today.

Terms and Conditions

Purchase Cheques will be treated as purchases according to the terms and conditions of your Customer Agreement, the disclosures that we provided to you on opening your account, and any amendments to them, but do not qualify for any rewards programs. In accordance with your account terms, Purchase Cheques will receive your long-term annual interest rate for purchases. Purchase Cheques are subject to credit availability, so you must have the available credit on the day Capital One processes your cheque. If your account is not in good standing at the time that your request is processed, the offer will be processed at the rate indicated in your account terms. Please note that your account information (including available credit and annual interest rate) may have changed since this message was printed. You can visit www.capitalone.ca or call 1-800-481-3239 at any time to check this information. Purchase Cheque acceptance is also subject to the current status of your account, and it may not be approved if your account is restricted in any way, past due or in collections at the time it is processed. If the credit is unavailable or your account is not current as stated, your Purchase Cheque will be returned unpaid and you may be assessed a dishonoured cheque fee. Purchase Cheques may be used wherever cheques are accepted. Only cheques written in Canadian currency will be honoured. Purchase Cheques cannot be used to pay down or pay off any Capital One account. Purchase Cheques cannot be used for electronic transactions, such as Internet, telebanking or pre-authorized payments. Cashing a Purchase Cheque will qualify as using your account.

Your cheques are just like your credit card, so for security, keep your Purchase Cheques in a safe place when you aren't using them. If you choose not to use your Purchase Cheques please ensure that your cheques are securely disposed of.

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Stamp Here

Endorsement – Signature or Stamp

BACK/VERSO



ONE ROCK. ONE PERSON. ONE MILLION DOLLARS.

The Capital One® Million Dollar Button™ contest is back, with one lucky finalist throwing for a chance to win \$1 million! Will it be you?

Visit www.capitalone.ca/button to enter!

No purchase necessary. Enter at one of the first three men's 2009-10 Capital One Grand Slam of Curling events or online at www.capitalone.ca/button. Online entry closes on January 10, 2010 at 11:59:59 p.m. Eastern Time. Full contest details at www.capitalone.ca/button. Skill testing question required. Prizes from \$300.00 potentially up to \$1 million.

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500331

Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$284.09	\$400.00	\$0.00	\$0.00	\$1,029.38	\$913.47
Jan. 15, 2010	\$0.00	***** PLEASE PAY AT LEAST THIS AMOUNT			
DUE DATE	MINIMUM PAYMENT				

MasterCard Classic Account		Payments, Credits & Adjustments (Transaction Date/Post Date)	
STATEMENT PERIOD Nov. 21, 2009 - Dec. 20, 2009		30 NOV/01 DEC	PAYMENT -\$400.00
TOTAL CREDIT LIMIT \$1,300.00		Transactions (Transaction Date/Post Date)	
TOTAL AVAILABLE CREDIT \$386.53		23 NOV/25 NOV	PETROCAN 524 REXDALOPC REXDALE ON \$27.26
CREDIT LIMIT FOR CASH \$1,300.00		24 NOV/25 NOV	JACK ASTOR'S BAR & GRI WHITBY ON \$45.00
AVAILABLE CREDIT FOR CASH \$386.53		24 NOV/27 NOV	WAL-MART SUPERCENTE WOODBRIDGE ON \$54.12
		24 NOV/27 NOV	Alertpay.com +15147485774 CYP \$39.95
			CURRENCY: USD EXCHANGE RATE: 0.926157697%
		24 NOV/27 NOV	Alertpay.com +15147485774 CYP \$39.95
			CURRENCY: USD EXCHANGE RATE: 0.926157697%
		25 NOV/27 NOV	KOODO AIRTIME SCARBOROUGH ON \$57.18
		25 NOV/27 NOV	TIM HORTONS #2959# QTH TORONTO ON \$1.33
		25 NOV/27 NOV	HOME DEPOT #7239 BRAMPTON ON \$34.98
		26 NOV/30 NOV	WOODBINE PONTIAC BUICK ETOBICOKE ON \$316.17
		03 DEC/05 DEC	Alertpay.com +15147485774 CYP \$40.01
			CURRENCY: USD EXCHANGE RATE: 0.924768807%
		03 DEC/05 DEC	Alertpay.com +15147485774 CYP \$40.01
			CURRENCY: USD EXCHANGE RATE: 0.924768807%
		03 DEC/05 DEC	Alertpay.com +15147485774 CYP \$40.01
			CURRENCY: USD EXCHANGE RATE: 0.924768807%
		03 DEC/05 DEC	Alertpay.com +15147485774 CYP \$40.01
			CURRENCY: USD EXCHANGE RATE: 0.924768807%
		05 DEC/07 DEC	YOUR DOLLAR STORE WITH OAKVILLE ON \$14.69
		07 DEC/08 DEC	DERRY ROAD PHARMACYQDS MISSISSAUGA ON \$28.59
		11 DEC/12 DEC	FORTINO'S #51 QLC BRAMPTON ON \$15.65
		12 DEC/14 DEC	VEEMMA NUTRITION CORP 800-5770777 AZ \$84.47
			CURRENCY: USD EXCHANGE RATE: 0.919734817%
		14 DEC/15 DEC	PETSMART #1748 BRAMPTON ON \$20.32

Interest Charges (Please see reverse for important information)				
	Average Daily Balance Rate Applied to	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$650.43	1.65000%	19.80%	\$0.00
Cash	\$0.00	1.65000%	19.80%	\$0.00

HERE TO HELP 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough, ON M1R 5L1

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 2

9 [REDACTED] 20 0913470400000000007

Capital One what's in your wallet?

NEW BALANCE \$913.47
MINIMUM PAYMENT \$0.00
DUE DATE Jan. 15, 2010
PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account Number: [REDACTED]

Please print address or phone number changes below using blue or black ink.

Street Apt. #
City Province Postal Code
Home Phone Alternate Phone
E-mail address @

#9035466984835283# MAIL ID NUMBER

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

Available Credit: Amount available for transactions through the Statement Closing Date.

Minimum Payment: You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show a reduced payment due or no minimum payment. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "DUE DATE": The date by which your payment must be received to keep your account from being delinquent.

Payments may be made:

- (a) in full
 - (b) by partial payment in an amount equal to the Total Minimum Payment due
 - (c) or any amount greater than (b)
- If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

Customer Enquiries

Lost or Stolen Cards/General Enquiries - Call Immediately.
24 Hour Service Canada and United States 1-800-481-3239

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

Foreign Exchange

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance, make a balance transfer, or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Administration Fees

See your Important Disclosures for fee amounts.
Additional copies of your monthly statement: \$3.00
Providing a copy of a transaction: \$2.00

How to avoid an interest charge:

(a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "DUE DATE." There is no grace period on cash advances and special transfers.

(b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, interest charges will accrue on new purchases, new special purchases and new other charges from the transaction date. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.

(c) **Cash Advances and Special Transfers.** Cash advances and special transfers are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.

(d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

TC-09

01CS6056 - 1 - 01/18/07

Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank, and TD Canada Trust. Or, mail your payment to Capital One Bank, (Canada Branch), PO BOX 521, SCARB STN D, Scarborough, ON, M1R5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.

If you're worried about unauthorized charges being made to your account, relax. We provide \$0 fraud liability if your card is ever lost or stolen. That means you won't pay for any unauthorized purchases on your card.

One last thing – if you ever think there may be unauthorized activity on your account, stop using your card and call us right away at **1-800-481-3239**.

Page 2 of 2



Get Online

Get 24/7 access to your account! Capital One® Online Banking lets you check your balance, review recent transactions, send secured messages and sign up for account alerts.

Go to www.capitalone.ca/getonline to find out more and try the online demo.

Sign up now!

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$954.59	\$100.00	\$19.48	\$101.80	\$358.40	\$1,334.27

DUE DATE	MINIMUM PAYMENT
Mar. 18, 2010	\$34.27

***** PLEASE PAY AT LEAST THIS AMOUNT

Payments, Credits & Adjustments (Transaction Date/Post Date)		
08 FEB/08 FEB	PAYMENT	\$100.00

Transactions (Transaction Date/Post Date)		
20 JAN/22 JAN	WIRELESSWAVE-380ETOBICOKEON	\$79.10
21 JAN/22 JAN	PETSMART #1748BRAMPTONON	\$14.67
21 JAN/23 JAN	WAL-MART SUPERCENTEWOODBRIDGEON	\$44.54
21 JAN/23 JAN	MCDONALD'S #40284 QPSVAUGHANON	\$5.04
30 JAN/01 FEB	TIM HORTONS #3126# QTHBRAMPTONON	\$2.67
01 FEB/03 FEB	WAL-MART SUPERCENTEWOODBRIDGEON	\$34.15
02 FEB/04 FEB	WAL-MART SUPERCENTEWOODBRIDGEON	\$14.99
03 FEB/04 FEB	TIM HORTONS #0653# QTHMISSISSAUGAON	\$5.95
08 FEB/09 FEB	FORTINO'S #51 QLCBRAMPTONON	\$16.93
10 FEB/11 FEB	FORTINO'S #51 QLCBRAMPTONON	\$31.09
10 FEB/11 FEB	PETSMART #1748BRAMPTONON	\$16.94
10 FEB/12 FEB	PETROCAN 8980 GOREWQPCBRAMPTONON	\$23.00
13 FEB/15 FEB	TANGERINE ASIAN CUISINWHITBYON	\$68.00
16 FEB/17 FEB	TIM HORTONS #3341# QPSWOODBRIDGEON	\$1.33
01 FEB/01 FEB	CREDIT LIMIT INCREASE FEE	\$59.00
20 FEB/20 FEB	ACCT BAL COVERAGE PREMIUM 1-800-693-3301	\$13.80
20 FEB/20 FEB	OVERLIMIT FEE FEB 20, 2010	\$29.00

Interest Charges (Please see reverse for important information)				
	Average Daily Balance Rate Applied to	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$1,180.70	1.65000%	19.80%	\$19.48
Cash	\$0.00	1.65000%	19.80%	\$0.00

HERE TO HELP 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough, ON M1R 5L1

TRANSACTION SUMMARY		
PURCHASES		\$460.20
CASH ADVANCES		\$0.00
SPECIAL TRANSACTIONS		\$0.00

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 2

9 [REDACTED] 20 1334270100000034272

Capital One what's in your wallet?

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,334.27	\$34.27	Mar. 18, 2010

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account Number: [REDACTED]

Please print address or phone number changes below using blue or black ink.

Street	Apt. #	
City	Province	Postal Code
Home Phone	Alternate Phone	
E-mail address	@	

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

Available Credit: Amount available for transactions through the Statement Closing Date.

Minimum Payment: You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show a reduced payment due or no minimum payment. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "DUE DATE": The date by which your payment must be received to keep your account from being delinquent.

Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

Customer Enquiries

Lost or Stolen Cards/General Enquiries - Call Immediately.
24 Hour Service Canada and United States 1-800-481-3239

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

Foreign Exchange

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance, make a balance transfer, or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Administration Fees

See your Important Disclosures for fee amounts.
Additional copies of your monthly statement: \$3.00
Providing a copy of a transaction: \$2.00

How to avoid an interest charge:

(a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "DUE DATE." There is no grace period on cash advances and special transfers.

(b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, interest charges will accrue on new purchases, new special purchases and new other charges from the transaction date. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.

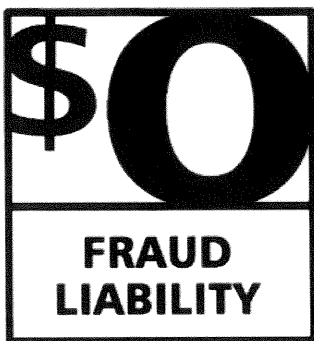
(c) **Cash Advances and Special Transfers.** Cash advances and special transfers are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.

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TC-09

01CS6056 - 1 - 01/18/07

Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank, and TD Canada Trust. Or, mail your payment to Capital One Bank, (Canada Branch), PO BOX 521, SCARB STN D, Scarborough, ON, M1R5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



You're protected.

If you're worried about unauthorized charges being made to your account, relax. We provide \$0 fraud liability if your card is ever lost or stolen. That means you won't pay for any unauthorized purchases on your card.

Plus, we monitor your account 24/7 for fraudulent activity. So whether you shop in person, over the phone or online, you can relax knowing you're covered.

One last thing – if you ever think there may be unauthorized activity on your account, stop using your card and call us right away at **1-800-481-3239**.

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$954.59	\$100.00	\$19.48	\$101.80	\$358.40	\$1,334.27
Mar. 18, 2010	\$34.27	***** PLEASE PAY AT LEAST THIS AMOUNT			
DUE DATE	MINIMUM PAYMENT				

MASTERCARD CLASSIC
[REDACTED]

STATEMENT PERIOD
Jan. 21, 2010 - Feb. 20, 2010

TOTAL CREDIT LIMIT \$1,300.00
TOTAL AVAILABLE CREDIT \$0.00
CREDIT LIMIT FOR CASH \$1,300.00
AVAILABLE CREDIT FOR CASH \$0.00

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.



Get Online

Get 24/7 access to your account! Capital One® Online Banking lets you check your balance, review recent transactions, send secured messages and sign up for account alerts.

Go to www.capitalone.ca/getonline to find out more and try the online demo.

Sign up now!

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$1,334.27	\$100.00	\$21.78	\$13.42	\$0.00	\$1,269.47
Apr. 15, 2010	\$0.00	***** PLEASE PAY AT LEAST THIS AMOUNT			
DUE DATE	MINIMUM PAYMENT				

MASTERCARD CLASSIC	
STATEMENT PERIOD Feb. 21, 2010 - Mar. 20, 2010	
TOTAL CREDIT LIMIT	\$1,300.00
TOTAL AVAILABLE CREDIT	\$30.53
CREDIT LIMIT FOR CASH	\$1,300.00
AVAILABLE CREDIT FOR CASH	\$30.53

Payments, Credits & Adjustments (Transaction Date/Post Date)	
17 MAR/18 MAR	PAYMENT - \$100.00

Transactions (Transaction Date/Post Date)	
20 MAR/20 MAR	ACCT BAL COVERAGE PREMIUM 1-800-693-3301 \$13.42

TRANSACTION SUMMARY	
PURCHASES	\$13.42
CASH ADVANCES	\$0.00
SPECIAL TRANSACTIONS	\$0.00

Do you worry that your charitable donations might end up in the pockets of fraudsters? Visit Canadahelps.org to take an online quiz and learn how you can spot charity fraud.

Interest Charges (Please see reverse for important information)				
	Average Daily Balance Rate	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$1,319.98	1.65000%	19.80%	\$21.78
Cash	\$0.00	1.65000%	19.80%	\$0.00

HERE TO HELP 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank, (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough, ON M1R 5L1

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 1

9 20 12694701000000000008

Capital One what's in your wallet?*

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,269.47	\$0.00	Apr. 15, 2010

PLEASE PAY AT LEAST
THIS AMOUNT

Amount Enclosed

Account Number: [REDACTED]

Please print address or phone number changes below using blue or black ink.

Street	Apt. #	
City	Province	Postal Code
Home Phone	Alternate Phone	
E-mail address	@	

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

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Minimum Payment: You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show a reduced payment due or no minimum payment. Interest will continue to be assessed during these billing periods.

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- (c) or any amount greater than (b)

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24 Hour Service Canada and United States 1-800-481-3239

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

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Administration Fees

See your Important Disclosures for fee amounts.

Additional copies of your monthly statement: \$3.00

Providing a copy of a transaction: \$2.00

How to avoid an interest charge:

(a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "DUE DATE." There is no grace period on cash advances and special transfers.

(b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, interest charges will accrue on new purchases, new special purchases and new other charges from the transaction date. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.

(c) **Cash Advances and Special Transfers.** Cash advances and special transfers are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.

(d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

TC-09

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Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank, and TD Canada Trust. Or, mail your payment to Capital One Bank, (Canada Branch), PO BOX 521, SCARB STN D, Scarborough, ON, M1R5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



Get Online

Get 24/7 access to your account! Capital One® Online Banking lets you check your balance, review recent transactions, send secured messages and sign up for account alerts.

Go to www.capitalone.ca/getonline to find out more and try the online demo.

Sign up now!

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$1,269.47	\$0.00	\$21.15	\$43.17	\$35.12	\$1,368.91

DUE DATE	MINIMUM PAYMENT
May. 16, 2010	\$68.91

***** PLEASE PAY AT LEAST THIS AMOUNT

MASTERCARD CLASSIC

STATEMENT PERIOD
Mar. 21, 2010 - Apr. 20, 2010

TOTAL CREDIT LIMIT	\$1,300.00
TOTAL AVAILABLE CREDIT	\$0.00
CREDIT LIMIT FOR CASH	\$1,300.00
AVAILABLE CREDIT FOR CASH	\$0.00

Transactions (Transaction Date/Post Date)

10 APR/12 APR	FORTINO'S #51	OLCBRAMPTON ON	\$35.12
20 APR/20 APR	ACCT BAL COVERAGE PREMIUM 1-800-693-3301		\$14.17
20 APR/20 APR	OVERLIMIT FEE APR 20, 2010		\$29.00

TRANSACTION SUMMARY

PURCHASES	\$78.29
CASH ADVANCES	\$0.00
SPECIAL TRANSACTIONS	\$0.00

Interest Charges (Please see reverse for important information)

	Average Daily Balance Rate	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$1,281.93	1.65000%	19.80%	\$21.15
Cash	\$0.00	1.65000%	19.80%	\$0.00

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.

HERE TO HELP 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough, ON M1R 5L1

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 1

9 [REDACTED] 20 1368910100000068912

Capital One

what's in your wallet?

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,368.91	\$68.91	May. 16, 2010

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account Number: [REDACTED]

Please print address or phone number changes below using blue or black ink.

Street _____ Apt. # _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail address _____ @ _____

KULDIP S JOSUN
11 LANEBROOK DR
BRAMPTON, ON L6P 2H4

Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

Available Credit: Amount available for transactions through the Statement Closing Date.

Minimum Payment: You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show a reduced payment due or no minimum payment. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "DUE DATE": The date by which your payment must be received to keep your account from being delinquent.

Payments may be made:

- (a) in full
 - (b) by partial payment in an amount equal to the Total Minimum Payment due
 - (c) or any amount greater than (b)
- If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

Customer Enquiries

Lost or Stolen Cards/General Enquiries - Call Immediately. 1-800-481-3239
24 Hour Service Canada and United States

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

Foreign Exchange

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance, make a balance transfer, or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Administration Fees

See your Important Disclosures for fee amounts.
Additional copies of your monthly statement: \$3.00
Providing a copy of a transaction: \$2.00

How to avoid an interest charge:

- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "DUE DATE." There is no grace period on cash advances and special transfers.
- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, interest charges will accrue on new purchases, new special purchases and new other charges from the transaction date. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
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- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

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Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank, and TD Canada Trust. Or, mail your payment to Capital One Bank, (Canada Branch), PO BOX 521, SCARB STN D, Scarborough, ON, M1R5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



Get Online

Get 24/7 access to your account! Capital One® Online Banking lets you check your balance, review recent transactions, send secured messages and sign up for account alerts.

Go to www.capitalone.ca/getonline to find out more and try the online demo.

Sign up now!

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$1,368.91	\$100.00	\$21.63	\$102.42	\$0.00	\$1,392.96

DUE DATE	MINIMUM PAYMENT
Jun. 15, 2010	\$92.96

***** PLEASE PAY AT LEAST THIS AMOUNT

MASTERCARD CLASSIC

STATEMENT PERIOD
Apr. 21, 2010 - May. 20, 2010

Payments, Credits & Adjustments (Transaction Date/Post Date)	
03 MAY/04 MAY PAYMENT	\$100.00

Transactions (Transaction Date/Post Date)	
20 MAY/20 MAY CAPITAL ONE MEMBER FEE	\$59.00
20 MAY/20 MAY ACCT BAL COVERAGE PREMIUM 1-800-693-3301	\$14.42
20 MAY/20 MAY OVERLIMIT FEE MAY 20, 2010	\$29.00

Interest Charges (Please see reverse for important information)				
	Average Daily Balance Rate	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$1,310.87	1.650000%	19.80%	\$21.63
Cash	\$0.00	1.650000%	19.80%	\$0.00

Transaction Summary	
PURCHASES	\$102.42
CASH ADVANCES	\$0.00
SPECIAL TRANSACTIONS	\$0.00

Interest Charges (Please see reverse for important information)

HERE TO HELP 1-800-481-3238 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3238 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough, ON M1R 5L1

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 1

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Capital One what's in your wallet?

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,392.96	\$92.96	Jun. 15, 2010

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Account Number: [REDACTED]

Please print address or phone number changes below using blue or black ink.

Street _____ Apt. # _____
 City _____ Province _____ Postal Code _____
 Home Phone _____ Alternate Phone _____
 E-mail address _____ @ _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

Available Credit: Amount available for transactions through the Statement Closing Date.

Minimum Payment: You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show a reduced payment due or no minimum payment. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "DUE DATE": The date by which your payment must be received to keep your account from being delinquent.

Payments may be made:

- (a) in full
 - (b) by partial payment in an amount equal to the Total Minimum Payment due (c) or any amount greater than (b)
- If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

Customer Enquiries

Lost or Stolen Cards/General Enquiries - Call Immediately.
24 Hour Service Canada and United States 1-800-481-3239

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

Foreign Exchange

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance, make a balance transfer, or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Administration Fees

See your Important Disclosures for fee amounts.
Additional copies of your monthly statement: \$3.00
Providing a copy of a transaction: \$2.00

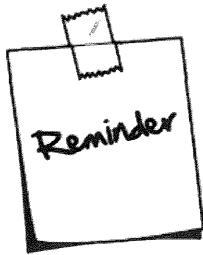
How to avoid an interest charge:

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- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

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Want an easy way to remember when your payment is due?

You could tie a string around your finger, write a reminder on your hand or add a note to your fridge. For a better way to make sure you never miss a payment though, just sign up for Account Alerts within your online account. We'll send you a reminder by e-mail or text message five days before your credit card payment is due.

Customize your Account Alerts by signing up at www.capitalone.ca/onlinebanking today.

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Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$1,392.96	\$100.00	\$21.55	\$43.05	\$0.00	\$1,357.56

DUE DATE	MINIMUM PAYMENT
Jul. 16, 2010	\$57.56

***** PLEASE PAY AT LEAST THIS AMOUNT

MASTERCARD CLASSIC

STATEMENT PERIOD
May. 21, 2010 - Jun. 20, 2010

TOTAL CREDIT LIMIT \$1,300.00
TOTAL AVAILABLE CREDIT \$0.00
CREDIT LIMIT FOR CASH \$1,300.00
AVAILABLE CREDIT FOR CASH \$0.00

Payments, Credits & Adjustments (Transaction Date/Post Date)

25 MAY/26 MAY	PAYMENT	- \$100.00
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Transactions (Transaction Date/Post Date)

19 JUN/19 JUN	ACCT BAL COVERAGE PREMIUM 1-800-893-3301	\$14.05
19 JUN/19 JUN	OVERLIMIT FEE JUN 19, 2010	\$29.00

TRANSACTION SUMMARY

PURCHASES	\$43.05
CASH ADVANCES	\$0.00
SPECIAL TRANSACTIONS	\$0.00

Interest Charges (Please see reverse for important information)

	Average Daily Balance Rate	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$1,305.86	1.65000%	19.80%	\$21.55
Cash	\$0.00	1.65000%	19.80%	\$0.00

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.

HERE TO HELP 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank, (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough, ON M1R 5L1

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 1

9 20 1357560100000057564

Capital One what's in your wallet?

NEW BALANCE \$1,357.56
MINIMUM PAYMENT \$57.56
DUE DATE Jul. 16, 2010

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Account Number:

Please print address or phone number changes below using blue or black ink.

Street Apt.#
 City Province Postal Code
 Home Phone Alternate Phone
 E-mail address @

Capital One Bank, (Canada Branch)
 P.O. Box 521 Scarborough STN D
 Scarborough, ON M1R 5S4

KULDIP S JOSUN
 11 LANE BROOK DR
 BRAMPTON, ON L6P 2H4

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Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

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 - (c) or any amount greater than (b)
- If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

Customer Enquiries

Lost or Stolen Cards/General Enquiries - Call Immediately.
24 Hour Service Canada and United States 1-800-481-3239

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

Foreign Exchange

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Administration Fees

See your Important Disclosures for fee amounts.
Additional copies of your monthly statement: \$3.00
Providing a copy of a transaction: \$2.00

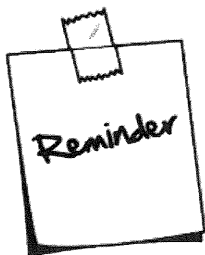
How to avoid an interest charge:

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- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, interest charges will accrue on new purchases, new special purchases and new other charges from the transaction date. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
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Customize your Account Alerts by signing up at www.capitalone.ca/onlinebanking today.

500445

Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$1,357.56	\$0.00	\$22.40	\$43.75	\$0.00	\$1,423.71

Aug. 15, 2010	\$123.71	***** PLEASE PAY AT LEAST THIS AMOUNT
DUE DATE	MINIMUM PAYMENT	

MASTERCARD CLASSIC

STATEMENT PERIOD
Jun. 21, 2010 - Jul. 20, 2010

TOTAL CREDIT LIMIT	\$1,300.00
TOTAL AVAILABLE CREDIT	\$0.00
CREDIT LIMIT FOR CASH	\$1,300.00
AVAILABLE CREDIT FOR CASH	\$0.00

Payments, Credits & Adjustments (Transaction Date/Post Date)

Transaction Date/Post Date	Amount
20 JUL/20 JUL	ACCT BAL COVERAGE PREMIUM 1-800-693-3301 \$14.75
20 JUL/20 JUL	OVERLIMIT FEE JUL 20, 2010 \$29.00
TRANSACTION SUMMARY	
PURCHASES	\$43.75
CASH ADVANCES	\$0.00
SPECIAL TRANSACTIONS	\$0.00

Interest Charges (Please see reverse for important information)

	Average Daily Balance Rate	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$1,357.56	1.65000%	19.80%	\$22.40
Cash	\$0.00	1.65000%	19.80%	\$0.00

HERE TO HELP 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank, (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough, ON M1R 5L1

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PLEASE RETURN PORTION BELOW WITH PAYMENT

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Capital One what's in your wallet?

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,423.71	\$123.71	Aug. 15, 2010

PLEASE PAY AT LEAST THIS AMOUNT

Amount Enclosed

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account Number: [REDACTED]

Please print address or phone number changes below using blue or black ink.

Street	Apt. #
City	Province
Home Phone	Alternate Phone
E-mail address	@

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Go to www.capitalone.ca/onlinebanking and check out your online account today.

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Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

Available Credit: Amount available for transactions through the Statement Closing Date.

Minimum Payment: You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show a reduced payment due or no minimum payment. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "DUE DATE": The date by which your payment must be received to keep your account from being delinquent.

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 - (b) by partial payment in an amount equal to the Total Minimum Payment due
 - (c) or any amount greater than (b)
- If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

Customer Enquiries

Lost or Stolen Cards/General Enquiries - Call Immediately.
24 Hour Service Canada and United States 1-800-481-3239

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

Foreign Exchange

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Administration Fees

See your important Disclosures for fee amounts.
Additional copies of your monthly statement: \$3.00
Providing a copy of a transaction: \$2.00

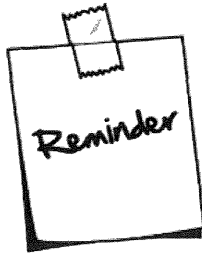
How to avoid an interest charge:

- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "DUE DATE." There is no grace period on cash advances and special transfers.
- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, interest charges will accrue on new purchases, new special purchases and new other charges from the transaction date. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

TC-09

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Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank, and TD Canada Trust. Or, mail your payment to Capital One Bank, (Canada Branch), PO BOX 521, SCARB STN D, Scarborough, ON, M1R5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



Want an easy way to remember when your payment is due?

You could tie a string around your finger, write a reminder on your hand or add a note to your fridge. For a better way to make sure you never miss a payment though, just sign up for Account Alerts within your online account. We'll send you a reminder by e-mail or text message five days before your credit card payment is due.

Customize your Account Alerts by signing up at
www.capitalone.ca/onlinebanking today.

500445

Previous Balance	Payments & Credits	Interest Charge	Other Charges	Transactions	New Balance
\$1,423.71	\$0.00	\$23.49	\$44.47	\$0.00	\$1,491.67
Sep. 15, 2010	\$191.67	***** PLEASE PAY AT LEAST THIS AMOUNT			
DUE DATE	MINIMUM PAYMENT				

Classic MasterCard	
STATEMENT PERIOD Jul. 21, 2010 - Aug. 20, 2010	
TOTAL CREDIT LIMIT	\$1,300.00
TOTAL AVAILABLE CREDIT	\$0.00
CREDIT LIMIT FOR CASH	\$1,300.00
AVAILABLE CREDIT FOR CASH	\$0.00

Payments, Credits & Adjustments (Transaction Date/Post Date)	
Transactions (Transaction Date/Post Date)	
20 AUG/20 AUG	ACCT BAL COVERAGE PREMIUM 1-800-693-3301 \$15.47
20 AUG/20 AUG	OVERLIMIT FEE AUG 20, 2010 \$29.00
TRANSACTION SUMMARY	
PURCHASES	\$44.47
CASH ADVANCES	\$0.00
SPECIAL TRANSACTIONS	\$0.00

Interest Charges (Please see reverse for important information)				
	Average Daily Balance Rate Applied to	Periodic Rate	Corresponding Annual Interest Rate	Interest Charge
Purchases	\$1,423.71	1.65000%	19.80%	\$23.49
Cash	\$0.00	1.65000%	19.80%	\$0.00

YOUR ACCOUNT HAS GONE OVER ITS CREDIT LIMIT. TO AVOID ADDITIONAL OVERLIMIT FEES, YOU SHOULD PAY MORE THAN THE MINIMUM PAYMENT. PLEASE PAY ENOUGH TO BRING YOUR ACCOUNT BALANCE BELOW YOUR CREDIT LIMIT IMMEDIATELY, AND MAKE SURE YOUR ACCOUNT BALANCE REMAINS BELOW YOUR CREDIT LIMIT. PLEASE BE SURE THE AMOUNT YOU PAY ACCOUNTS FOR ANY FUTURE PURCHASES, FEES, AND FINANCE CHARGES.

HERE TO HELP 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Call to report a lost or stolen card

FOR PAYMENTS
Capital One Bank (Canada Branch) P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

FOR QUESTIONS 1-800-481-3239 Outside Canada 1-804-747-7200
(Collect calls accepted) Capital One P.O. Box 503 Scarborough STN D
Scarborough, ON M1R 5L1

PLEASE RETURN PORTION BELOW WITH PAYMENT

Page 1 of 1

9 [REDACTED] 20 1491670100000191672

Capital One what's in your wallet?

NEW BALANCE	MINIMUM PAYMENT	DUE DATE
\$1,491.67	\$191.67	Sep. 15, 2010
PLEASE PAY AT LEAST THIS AMOUNT		

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account Number: [REDACTED]

Please print address or phone number changes below using blue or black ink.

Street	Apt. #	
City	Province	Postal Code
Home Phone	Alternate Phone	
E-mail address	@	

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Go to www.capitalone.ca/onlinebanking and check out your online account today.

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Your Statement

Credit Limit: The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

Available Credit: Amount available for transactions through the Statement Closing Date.

Minimum Payment: You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show a reduced payment due or no minimum payment. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "DUE DATE": The date by which your payment must be received to keep your account from being delinquent.

Payments may be made:

- (a) in full
 - (b) by partial payment in an amount equal to the Total Minimum Payment due
 - (c) or any amount greater than (b)
- If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

Customer Enquiries

Lost or Stolen Cards/General Enquiries - Call Immediately.
24 Hour Service Canada and United States 1-800-481-3239

Notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write us within 60 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error. We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, Ontario K1R 1B9.

Foreign Exchange

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance, make a balance transfer, or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Administration Fees

See your Important Disclosures for fee amounts.
Additional copies of your monthly statement: \$3.00
Providing a copy of a transaction: \$2.00

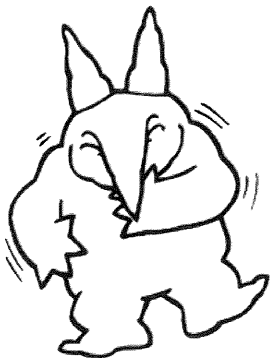
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- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

TC-09

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Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank, and TD Canada Trust. Or, mail your payment to Capital One Bank, (Canada Branch), PO BOX 521, SCARB STN D, Scarborough, ON, M1R5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



TRY NOT TO LAUGH ... WE DARE YOU!

You can try to avoid rolling in the aisles but we have to warn you, it won't be easy. The Capital One® Just for Laughs Comedy Tour features some of the funniest comedians around and they're coming to a city near you from October 19 to November 14, 2010.

Go to **www.hahaha.com/comedytour** from **September 13, 2010** to get your tickets.



Tickets are subject to availability.

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1-800-481-3239

www.capitalone.ca

Page 1 of 1

Statement Period: Aug. 21 - Sep. 20, 2010

Classic MasterCard®

XXXX-XXXX-XXXX-4306

New Balance	Minimum Payment	Due Date
\$1,322.91	\$39.00	Oct 16, 2010

Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Credit Limit: \$1,300.00

Available Credit: \$0.00

Available Credit for Cash: \$0.00

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,491.67	-\$200.00	+\$7.90	+\$0.00	+\$23.34	\$1,322.91

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306
09 SEP/10 SEP PAYMENT -\$200.00

Transactions for KULDIP S JOSUN #4306
14 SEP/16 SEP MCDONALD'S #8108 Q04MISSISSAUGAON \$7.90

Summary this Period

Total Purchases	\$7.90
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$1,416.03	1.65000%	19.80%	\$23.34
Cash	\$0.00	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.

9

20 1322910200000039002



New Balance	Minimum Payment	Due Date
\$1,322.91	\$39.00	Oct 16, 2010

Please pay at least this amount.

Amount Enclosed

Account Number:

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

What is Minimum Payment?

You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show an option to take a payment holiday wherein non-payment of the minimum payment would not result in your account becoming delinquent. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "Due Date": The date by which your payment must be received to keep your account from being delinquent. If the "Due Date" falls on a weekend or holiday, we will consider your payment made on the next business day as made on time.

Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions – we're available 24/7. You can call us collect at 1-804-934-2001 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

How can I avoid Interest Charges?

- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges (other than cash advance and special transfer fees) if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "Due Date." There is no grace period on cash advances and special transfers and their associated fees.
- (b) **Purchases, Special Purchases and Other Charges** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

Get the convenience of Capital One Online Banking!

Want the convenience of 24/7 access to your account? Get Online! With Capital One® Online Banking, you can check your balance when and where you want, plus review recent transactions and sign up for custom account alerts. Go to www.capitalone.ca/onlinebanking to find out more and try the online demo.

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TC-09
09/01/10

Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



You're protected.

If you're worried about unauthorized charges being made to your account, relax. We provide \$0 fraud liability if your card is ever lost or stolen.

Plus, we monitor your account 24/7 for fraudulent activity. So whether you shop in person, over the phone or online, you won't pay for any unauthorized purchases on your card.

Call us right away at **1-800-481-3239** if you ever think there may be unauthorized activity on your account.

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1-800-481-3239
www.capitalone.ca

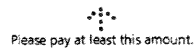
Page 1 of 1

Statement Period: Sep 21 - Oct 20, 2010

Classic MasterCard®

XXXX-XXXX-XXXX-4306

New Balance	Minimum Payment	Due Date
\$1,373.76	\$73.76	Nov 15, 2010



Credit Limit: \$1,300.00	Cash Credit Limit: \$1,300.00
Available Credit: \$0.00	Available Credit for Cash: \$0.00

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,322.91	\$0.00	\$0.00	\$29.00	\$21.85	\$1,373.76

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306

Other Charges	
20 OCT/20 OCT OVERLIMIT FEE OCT 20, 2010	\$29.00

Summary this Period

Total Purchases	\$29.00
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 12 years and 8 months to pay off your balance.



Create a customized alert.

Want an easy way to remember when your next Capital One payment is due? Log in to your online banking account and create customized alerts. Go to capitalone.ca/onlinebanking to get started.

300023

Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$1,324.70	1.65000%	19.80%	\$21.85
Cash	\$0.00	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.



9 [REDACTED] 20 1373760200000073765

New Balance	Minimum Payment	Due Date
\$1,373.76	\$73.76	Nov 15, 2010

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

What is Minimum Payment?

You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show an option to take a payment holiday wherein non-payment of the minimum payment would not result in your account becoming delinquent. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "Due Date": The date by which your payment must be received to keep your account from being delinquent. If the "Due Date" falls on a weekend or holiday, we will consider your payment made on the next business day as made on time.

Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

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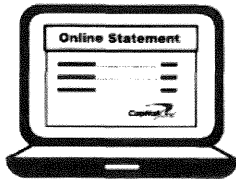
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Any surprises on your statement this month?

Capital One® Online Banking lets you stay ahead of surprises on your statement. Sign up at www.capitalone.ca/onlinebanking today and you won't have to wait until your statement arrives in the mail to check your transactions. In fact, you'll be able to check your account any time of the day or night – from work, home or wherever you might be.

Get started at www.capitalone.ca/onlinebanking today.

503/74

1-800-481-3239
www.capitalone.ca

Page 1 of 1 Statement Period: Oct 21 - Nov 20, 2010

Classic MasterCard® XXXX-XXXX-XXXX-4306

New Balance	Minimum Payment	Due Date
\$1,425.43	\$125.43	Dec 16, 2010

Please pay at least this amount.

Credit Limit: \$1,300.00	Cash Credit Limit: \$1,300.00
Available Credit: \$0.00	Available Credit for Cash: \$0.00

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,373.76	\$0.00	\$0.00	\$29.00	\$22.67	\$1,425.43

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306

Other Charges
20 NOV/20 NOV OVERLIMIT FEE NOV 20, 2010 \$29.00

► **Summary this Period**

Total Purchases	\$29.00
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.



You're protected.

If your card is ever lost or stolen, you won't be charged for unauthorized purchases made to your card.

300022

Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$1,373.76	1.65000%	19.80%	\$22.67
Cash	\$0.00	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.

9 20 1425430200000125431



New Balance	Minimum Payment	Due Date
\$1,425.43	\$125.43	Dec 16, 2010

Please pay at least this amount.

Amount Enclosed

Account Number:

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
 City _____ Province _____ Postal Code _____
 Home Phone _____ Alternate Phone _____
 E-mail Address _____

Capital One Bank, (Canada Branch)
 P.O. Box 521 Scarborough STN D
 Scarborough, ON M1R 5S4

KULDIP S JOSUN
 11 LANE BROOK DR
 BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

What is Minimum Payment?

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Payments may be made:

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- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions – we're available 24/7. You can call us collect at 1-804-934-2001 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

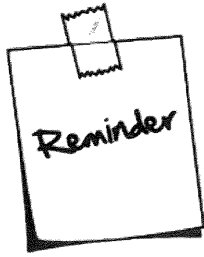
How can I avoid Interest Charges?

- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges (other than cash advance and special transfer fees) if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "Due Date." There is no grace period on cash advances and special transfers and their associated fees.
- (b) **Purchases, Special Purchases and Other Charges** if you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

Get the convenience of Capital One Online Banking!

Want the convenience of 24/7 access to your account? Get Online! With Capital One® Online Banking, you can check your balance when and where you want, plus review recent transactions and sign up for custom account alerts. Go to www.capitalone.ca/onlinebanking to find out more and try the online demo.

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Want an easy way to remember when your payment is due?

You could tie a string around your finger, write a reminder on your hand or add a note to your fridge. For a better way to make sure you never miss a payment though, just sign up for Account Alerts within your online account. We'll send you a reminder by e-mail or text message five days before your credit card payment is due.

Customize your Account Alerts by signing up at
www.capitalone.ca/onlinebanking today.

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1-800-481-3239
www.capitalone.ca

Page 1 of 1
Statement Period: Dec 21 - Jan 20, 2011

Classic MasterCard®
XXXX-XXXX-XXXX-4306

New Balance
\$1,148.37

Minimum Payment
\$34.00

Due Date
Feb 15, 2011

Please pay at least this amount.

Credit Limit: \$1,300.00
Available Credit: \$151.63

Cash Credit Limit: \$1,300.00
Available Credit for Cash: \$151.63

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,477.95	- \$350.00	+ \$0.00	+ \$0.00	+ \$20.42	= \$1,148.37

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306

21 DEC/22 DEC	PAYMENT	-\$150.00
07 JAN/10 JAN	PAYMENT	-\$20.00

► Summary this Period

Total Purchases	\$0.00
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 11 years and 8 months to pay off your balance.

We're giving you the option of taking a payment holiday because you paid more than your minimum payment in the past. This means your account will not become delinquent if you don't pay the minimum payment on this statement but it will take more time to pay down your current balance and your account balance will continue to accrue interest.

Reminder

Create a customized alert.

Want an easy way to remember when your next Capital One payment is due? Log in to your online banking account and create customized alerts. Go to capitalone.ca/onlinebanking to get started.

300023

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.

9 [REDACTED] 20 1148370200000034006



New Balance
\$1,148.37

Minimum Payment
\$34.00

Due Date
Feb 15, 2011

Please pay at least
this amount.

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Go to www.capitalone.ca/onlinebanking and check out your online account today.

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Things You Need To Know About Your Statement

What is a Credit Limit?

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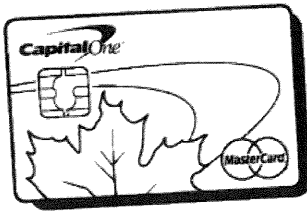
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Your chip card is coming!

We're upgrading to chip and PIN technology to make our credit cards more secure. Keep an eye on your mailbox – your new chip card will arrive in the next month or so.

Go to www.capitalone.ca/chip or turn over for more details.

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1-800-481-3239
www.capitalone.ca

Classic MasterCard® XXXX-XXXX-XXXX-4306

New Balance	Minimum Payment	Due Date
\$1,066.95	\$32.00	Mar 18, 2011

Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Credit Limit: \$1,300.00

Available Credit: \$233.05 Available Credit for Cash: \$233.05

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,148.37	\$100.00	\$0.00	\$0.00	\$18.58	\$1,066.95

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306
14 FEB/14 FEB PAYMENT -\$100.00

► Summary this Period

Total Purchases	\$0.00
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Page 1 of 1

Statement Period: Jan 21 - Feb 20, 2011

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 11 years and 3 months to pay off your balance.

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Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

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Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$1,125.78	1.65000%	19.80%	\$18.58
Cash	\$0.00	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.

9 [REDACTED] 20 1066950100000032006



New Balance	Minimum Payment	Due Date
\$1,066.95	\$32.00	Mar 18, 2011

Please pay at least this amount.

Amount Enclosed _____

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANEBROOK DR
BRAMPTON, ON L6P 2H4

Wondering what the next steps are?

You'll receive your new chip card in the mail in the next month or so. Your Personal Identification Number (PIN) will arrive shortly after that – you'll need your PIN to activate your card and to make purchases.

Once you've got your new card and PIN, all you have to do is call to activate.

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Things You Need To Know About Your Statement

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09/11/10

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Are you ready for your chip card?

We're upgrading to chip and PIN technology to make our credit cards more secure. Keep an eye on your statement and we'll let you know when to expect your new chip card. Already received your new card? Turn over for details on how to activate.

Go to www.capitalone.ca/chip for more information.

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1-800-481-3239
www.capitalone.ca

Page 1 of 1
Statement Period: Feb 21 - Mar 20, 2011

Classic MasterCard® XXXX-XXXX-XXXX-4697

New Balance
\$1,242.13

Minimum Payment
\$37.00

Due Date
Apr 15, 2011

Please pay at least this amount.

Credit Limit: \$1,300.00
Cash Credit Limit: \$1,300.00

Available Credit: \$57.87
Available Credit for Cash: \$57.87

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,066.95	- \$100.00	+ \$241.50	+ \$15.00	+ \$18.68	= \$1,242.13

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306
 01 MAR/02 MAR PAYMENT -\$ 20.00

Transactions for KULDIP S JOSUN #4697

Transactions for KULDIP S JOSUN #4306

06 MAR/08 MAR ROYAL BANK OF CBAMPTON ON	\$ 21.50
06 MAR/08 MAR SCOTABANKTORONTO ON	\$100.00
06 MAR/08 MAR SCOTABANKTORONTO ON	\$40.00

Other Charges

08 MAR/08 MAR CASH ADVANCE FEE	\$5.00
08 MAR/08 MAR CASH ADVANCE FEE	\$5.00
08 MAR/08 MAR CASH ADVANCE FEE	\$5.00

Summary this Period

Total Purchases	\$0.00
Total Cash Advances	\$256.50
Total Special Transactions	\$0.00

Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$995.52	1.65000%	19.80%	\$16.43
Cash	\$136.33	1.65000%	19.80%	\$2.25

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 12 years and 2 months to pay off your balance.

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Create a customized alert.

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300023

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.

9 XXXXXXXXXX 20 1242130100000037007



New Balance	Minimum Payment	Due Date
\$1,242.13	\$37.00	Apr 15, 2011

Please pay at least this amount.

Amount Enclosed _____

Account Number: XXXXXXXXXX

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
 City _____ Province _____ Postal Code _____
 Home Phone _____ Alternate Phone _____
 E-mail Address _____

Capital One Bank (Canada Branch)
 P.O. Box 521 Scarborough STN D
 Scarborough, ON M1R 5S4

KULDIP S JOSUN
 11 LANE BROOK DR
 BRAMPTON, ON L6P 2H4

Wondering how to activate your new chip card?

You'll need both your card and Personal Identification Number (PIN) to activate your new chip card. Your PIN will arrive in the mail a couple of days after your card.

**Once you've got your new card and PIN,
all you have to do is call to activate.**

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Things You Need To Know About Your Statement

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Page 1 of 1

Statement Period: Mar 21 - Apr 20, 2011

Classic MasterCard®

XXXX-XXXX-XXXX-4697

New Balance	Minimum Payment	Due Date
\$1,213.46	\$36.00	May 16, 2011

Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Credit Limit: \$1,300.00

Available Credit: \$86.54

Available Credit for Cash: \$86.54

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,242.13	-\$245.00	+\$198.44	+\$0.00	+\$17.89	\$1,213.46

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306

01 APR/04 APR PAYMENT \$245.00

Transactions for KULDIP S JOSUN #4697

09 APR/11 APR THE HOME DEPOT #7239BRAMPTONCN \$76.41
17 APR/19 APR PETROCANBRAMPTONCN \$37.01

Transactions for KULDIP S JOSUN #4306

01 APR/02 APR TORONTO RSD-PARKING TORONTOON \$32.00
04 APR/07 APR PETROCANBRAMPTONCN \$53.02

Summary this Period

Total Purchases	\$198.44
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$949.18	1.65000%	19.80%	\$14.28
Cash	\$218.95	1.65000%	19.80%	\$3.61

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.

9 20 1213460245000036000



New Balance	Minimum Payment	Due Date
\$1,213.46	\$36.00	May 16, 2011

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN B
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Wondering how to activate your new chip card?

You'll need both your card and Personal Identification Number (PIN) to activate your new chip card. Your PIN will arrive in the mail a couple of days after your card.

**Once you've got your new card and PIN,
all you have to do is call to activate.**

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Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

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Payment Must Be Received By "Due Date": The date by which your payment must be received to keep your account from being delinquent. If the "Due Date" falls on a weekend or holiday, we will consider your payment made on the next business day as made on time.

Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions - we're available 24/7. You can call us collect at 1-804-934-2001 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

How can I avoid Interest Charges?

- (a) **Grace Period:** You will have a grace period without interest charges on new purchases and new other charges (other than cash advance and special transfer fees) if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "Due Date." There is no grace period on cash advances and special transfers and their associated fees.
- (b) **Purchases, Special Purchases and Other Charges:** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers:** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers:** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

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Want the convenience of 24/7 access to your account? Get Online! With Capital One® Online Banking, you can check your balance when and where you want, plus review recent transactions and sign up for custom account alerts. Go to www.capitalone.ca/onlinebanking to find out more and try the online demo.

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Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



You're protected.

If you're worried about unauthorized charges being made to your account, relax. We provide \$0 fraud liability if your card is ever lost or stolen.

Plus, we monitor your account 24/7 for fraudulent activity. So whether you shop in person, over the phone or online, you won't pay for any unauthorized purchases on your card.

Call us right away at **1-800-481-3239** if you ever think there may be unauthorized activity on your account.

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1-800-481-3239

www.capitalone.ca

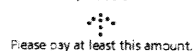
Page 1 of 1

Statement Period: Apr 21 - May 20, 2011

Classic MasterCard®

XXXX-XXXX-XXXX-4697

New Balance	Minimum Payment	Due Date
\$1,195.24	\$35.00	Jun 15, 2011



Credit Limit: \$1,300.00	Cash Credit Limit: \$1,300.00
Available Credit: \$104.76	Available Credit for Cash: \$104.76

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,213.46	- \$100.00	+ \$1.65	+ \$59.00	+ \$21.13	= \$1,195.24

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306
16 MAY/16 MAY PAYMENT \$100.00

Transactions for KULDIP S JOSUN #4697
19 APR/21 APR T M HORTONS #3019# QTHBRAMPTONON \$1.65

Other Charges
20 MAY/20 MAY CAPITAL ONE MEMBER FEE \$59.00

Summary this Period

Total Purchases	\$60.65
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

A potential Canada Post strike could disrupt the delivery of your printed statement. We wanted to let you know about other ways to check your recent transactions, account balance and payment due dates so that you don't miss any payments. Just go to www.capitalone.ca/onlinebanking or call us at 1-800-481-3239 - we're available 24/7.



You're protected.

If your card is ever lost or stolen, you won't be charged for unauthorized purchases made to your card.

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Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$1,086.19	1.65000%	19.80%	\$17.86
Cash	\$198.29	1.65000%	19.80%	\$3.27

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.

9

20 1195240100000035003



New Balance	Minimum Payment	Due Date
\$1,195.24	\$35.00	Jun 15, 2011

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

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What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

How can I avoid Interest Charges?

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Are you ready for your chip card?

We're upgrading to chip and PIN technology to make our credit cards more secure. Keep an eye on your statement and we'll let you know when to expect your new chip card. Already received your new card? Turn over for details on how to activate.

Go to www.capitalone.ca/chip for more information.

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1-800-481-3239
www.capitalone.ca

Page 1 of 2
Statement Period: May 21 - Jun 20, 2011

Classic MasterCard® XXXX-XXXX-XXXX-4697

New Balance	Minimum Payment	Due Date
\$1,289.87	\$38.00	Jul 16, 2011

Please pay at least this amount.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 12 years and 11 months to pay off your balance.

We're giving you the option of taking a payment holiday because you paid more than your minimum payment in the past. This means your account will not become delinquent if you don't pay the minimum payment on this statement but it will take more time to pay down your current balance and your account balance will continue to accrue interest.

Credit Limit: \$1,300.00 Cash Credit Limit: \$1,300.00

Available Credit: \$10.13 Available Credit for Cash: \$10.13

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,195.24	\$200.00	\$277.83	\$0.00	\$16.80	\$1,289.87

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306

24 MAY/25 MAY PAYMENT - \$200.00

Transactions for KULDIP S JOSUN #4697

27 MAY/28 MAY FOOD BASICS #660BRAMPTON	\$61.05
27 MAY/30 MAY PETROCANBRAMPTON	\$30.01
08 JUN/10 JUN SHOPPERSDRUGMART#1369BRAMPTON	\$33.89
10 JUN/11 JUN H & M CA #011 - SCASCARBOROUGHON	\$112.83
16 JUN/18 JUN PETROCANTORONTOON	\$40.05

► **Summary this Period**

Total Purchases	\$277.83
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

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300020

Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$989.60	1.65000%	19.80%	\$14.11
Cash	\$162.74	1.65000%	19.80%	\$2.69

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.



9 [REDACTED] 20 1289870200000038000

New Balance	Minimum Payment	Due Date
\$1,289.87	\$38.00	Jul 16, 2011

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
 City _____ Province _____ Postal Code _____
 Home Phone _____ Alternate Phone _____
 E-mail Address _____

Capital One Bank (Canada Branch)
 P.O. Box 523 Scarborough STN B
 Scarborough, ON M1R 5S4

KULDIP S JOSUN
 11 LANE BROOK DR
 BRAMPTON, ON L6P 2H4

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ACCOUNT BALANCE COVERAGE IS GETTING A MAKEOVER!

If you haven't already signed up for Account Balance Coverage, we'd like to tell you about the changes we're making to the service. Apply on or after July 12, 2011, and you'll enjoy new benefits like Life and Disability coverage for your spouse and we'll pay 5% (up from 3%) of your account balance for some claims.

Read through the disclosures below for all of the details and don't forget to store them in a safe place in case you want to apply in the future.

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Account balance coverage costs, benefits and exclusions for customers who sign up on or after July 12, 2011.

If you enrol in this optional service, coverage and monthly costs are per \$100 of the balance of your account each month. The insurance rate per \$100 is \$0.89, which will be automatically billed to your Capital One[®] credit card. Applicable taxes levied by any provincial or territorial regulator will be added. Rates subject to change.

Eligibility And Limitations.

To enrol, you must be under age 70. Credit insurance ceases at age 70. To be eligible for disability or loss of employment benefits, the person claiming such benefits must have been insured and gainfully employed on a full-time permanent basis at least 25 hours per week at the time of loss. Benefits begin after 30 calendar days of disability or loss of employment and are retroactive to the first day. If the disabilities of the Cardholder and spouse result from the same event, only one disability payment will be made. Disability and loss of employment coverages are subject to a maximum of 12 monthly payment periods or return to work, whichever occurs first. We will pay your monthly premium charge for this credit insurance in addition to the 5% of your account balance up to a maximum account balance of \$10,000. In the event of simultaneous disability and loss of employment, only one claim with the larger of the benefits will be paid.

Credit Life Coverage.

Account Balance Coverage will pay your account balance as at the date of the death of you or your spouse upon the death of you or your spouse, up to a maximum of \$10,000. If the deaths of you and your spouse result from the same event, only one death benefit will be paid.

Credit Accidental Dismemberment Coverage.

Account Balance Coverage will pay the amount that appears on your account statement issued as of the last billing date upon the dismemberment of you or your spouse, up to a maximum of \$10,000. If the dismemberment of you and your spouse result from the same event, only one dismemberment benefit will be paid.

Credit Disability Coverage.

Account Balance Coverage will pay 5% of your account balance that appears on your account statement issued as of the last billing date, up to a maximum account balance of \$10,000 if you or your spouse becomes totally and continuously disabled as a result of accidental bodily injury or sickness, are in the regular care of a licensed physician or surgeon and are prevented from engaging in any business or employment for which you are reasonably qualified by education, training or experience. We will not cover a disability caused by pregnancy; intentionally self-inflicted injuries; or arising from a condition for which you received medical diagnosis or treatment in the 6 months preceding the effective date of this coverage. After you have been insured for 6 months, we cover disabilities caused by a medical condition for which you have seen a doctor in the 6 months prior to coverage.

Credit Loss Of Employment Coverage.

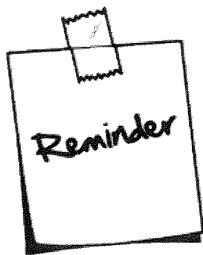
Account Balance Coverage will pay 5% of your account balance that appears on your account statement issued as of the last billing date, up to a maximum account balance of \$10,000, if you lose your employment involuntarily. It does not cover unemployment due to accident or illness, mental or physical; pregnancy; strikes and lockouts, voluntary unemployment (including retirement); discharge for cause by the employer; conviction for an offence under the Criminal Code of Canada; normal seasonal unemployment; unemployment from employment which is temporary or part-time; unemployment known by you to be impending at the time of application for insurance; or unemployment for any reason beginning within 30 days after the effective date of coverage.

Credit Critical Illness Coverage.

Account Balance Coverage will pay the amount that appears on your account statement issued as of the last billing date if you or your spouse are diagnosed with Internal Cancer, Heart Attack or Stroke by a licensed physician, up to a maximum of \$10,000. You or your spouse must be insured for more than 60 days, living on the 31st day of diagnosis, less than 70 years old and cannot have a diagnosis of AIDS or related HIV condition. If you or your spouse had been diagnosed with Internal Cancer prior to Effective Date of this Certificate, you will be eligible for this benefit after being cancer free for 365 consecutive days.

Disclosures.

It may take up to 14 business days to process your application. If applicable, you will be notified of rejection by letter. You will be notified of your acceptance and the date your coverage comes into effect when you receive a Certificate of Insurance, which describes the complete terms, limitations and conditions of insurance, including the procedure to submit a claim and termination of the coverage. This coverage will remain in effect unless cancelled so long as your Capital One account is in good standing. If your Capital One account is overdue by 90 days or more your coverage will be suspended for the duration that the account is not in good standing. This credit insurance is optional and not a condition of credit. The creditor may profit from its sale. You may cancel this coverage at any time, or obtain additional information, by writing the insurer at the address shown below or by contacting them at 1-888-968-4154 during business hours. If you decide to cancel your coverage within 30 days of the effective date on your Certificate of Insurance any premiums charged will be refunded. If the insurance is terminated for any other reason at any time, no refund will be paid to you as your premium is billed in arrears and not in advance. This coverage is issued, underwritten and administered by Canadian Premier Life Insurance Company, 80 Tiverton Court, 5th Floor, Markham, ON L3R 0G4. It is not offered by Capital One or any of its affiliates and is not a Capital One product. It is not a deposit or obligation of, or guaranteed by, Capital One or any of its affiliates.



Want an easy way to remember when your payment is due?

You could tie a string around your finger, write a reminder on your hand or add a note to your fridge. For a better way to make sure you never miss a payment though, just sign up for Account Alerts within your online account. We'll send you a reminder by e-mail or text message five days before your credit card payment is due.

Customize your Account Alerts by signing up at www.capitalone.ca/onlinebanking today.

500579

1-800-481-3239
www.capitalone.ca

Page 1 of 1
Statement Period: Jun 21 - Jul 20, 2011

Classic MasterCard® XXXX-XXXX-XXXX-4697

New Balance \$1,194.97	Minimum Payment \$35.00	Due Date Aug 15, 2011
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Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Credit Limit: \$1,300.00
Available Credit: \$195.03 Available Credit for Cash: \$195.03

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,289.87	-\$200.00	+\$83.30	\$0.00	+\$21.80	\$1,194.97

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306

22 JUN/23 JUN PAYMENT	\$100.00
19 JUL/20 JUL PAYMENT	\$100.00

Transactions for KULDIP S JOSUN #4697

13 JUL/15 JUL THE BEER STORE #2012MISSISSAUGAON	\$35.95
16 JUL/19 JUL CDN TIRE STORE #00305BRAMPTONON	\$22.34
16 JUL/19 JUL PETROCANBRAMPTONON	\$25.01

► **Summary this Period**

Total Purchases	\$83.30
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Create a customized alert.

Want an easy way to remember when your next Capital One payment is due? Log in to your online banking account and create customized alerts. Go to capitalone.ca/onlinebanking to get started.

300023

Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$1,186.72	1.65000%	19.80%	\$19.30
Cash	\$151.44	1.65000%	19.80%	\$2.50

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.



9

20 1194970100000035006

New Balance Minimum Payment Due Date
\$1,194.97 **\$35.00** **Aug 15, 2011**

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Go to www.capitalone.ca/onlinebanking and check out your online account today.

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20

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

What is Minimum Payment?

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Payment Must Be Received By "Due Date": The date by which your payment must be received to keep your account from being delinquent. If the "Due Date" falls on a weekend or holiday, we will consider your payment made on the next business day as made on time.

Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions - we're available 24/7. You can call us collect at 1-804-934-2010 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

How can I avoid Interest Charges?

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- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

Get the convenience of Capital One Online Banking!

Want the convenience of 24/7 access to your account? Get Online! With Capital One® Online Banking, you can check your balance when and where you want, plus review recent transactions and sign up for custom account alerts. Go to www.capitalone.ca/onlinebanking to find out more and try the online demo.

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Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.

Are you ready for your chip card?

We're upgrading to chip and PIN technology to make our credit cards more secure. Keep an eye on your statement and we'll let you know when to expect your new chip card. Already received your new card? Turn over for details on how to activate.

Go to www.capitalone.ca/chip for more information.

500613

1-800-481-3239
www.capitalone.ca

Classic MasterCard®
XXXX-XXXX-XXXX-4697

Page 1 of 1 Statement Period: Jul 21 - Aug 20, 2011

New Balance
\$35.82

Minimum Payment
\$10.00

Due Date
Sep 15, 2011

Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Credit Limit: \$1,300.00

Available Credit: \$1,264.18

Available Credit for Cash: \$1,264.18

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$1,194.97	-	\$1,200.00	+	\$25.00	+	\$0.00	+	\$15.85	=	\$35.82

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306
15 AUG/16 AUG PAYMENT - \$200.00
17 AUG/18 AUG PAYMENT - \$1,000.00

Transactions for KULDIP S JOSUN #4697
27 JUL/29 JUL PETROCANBRAMPTON \$25.00

► **Summary this Period**

Total Purchases	\$25.00
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$858.26	1.65000%	19.80%	\$13.84
Cash	\$121.95	1.65000%	19.80%	\$2.01

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.



9 [REDACTED] 20 0035821000000010006

New Balance

Minimum Payment

Due Date

\$35.82

\$10.00

Sep 15, 2011

Please pay at least this amount.

Amount Enclosed _____

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Wondering how to activate your new chip card?

You'll need both your card and Personal Identification Number (PIN) to activate your new chip card. Your PIN will arrive in the mail a couple of days after your card.

**Once you've got your new card and PIN,
all you have to do is call to activate.**

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Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

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What if I have more questions?

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We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

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Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



Any surprises on your statement this month?

Capital One® Online Banking lets you stay ahead of surprises on your statement. Sign up at www.capitalone.ca/onlinebanking today and you won't have to wait until your statement arrives in the mail to check your transactions. In fact, you'll be able to check your account any time of the day or night – from work, home or wherever you might be.

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500578

1-800-481-3239

www.capitalone.ca

Page 1 of 2

Statement Period: Aug 21 - Sep 20, 2011

Classic MasterCard®

XXXX-XXXX-XXXX-4697

New Balance **\$608.45** Minimum Payment **\$18.00** Due Date **Oct 16, 2011**

Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Credit Limit: \$1,300.00

Available Credit: \$691.55

Available Credit for Cash: \$691.55

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$35.82	\$1,000.00	\$1,530.64	\$39.00	\$2.99	\$608.45

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306

31 AUG/01 SEP PAYMENT -\$1,000.00

Transactions for KULDIP S JOSUN #4697

20 AUG/22 AUG	HARBOUR SIXTY STEAKTORONTOON	\$665.85
22 AUG/24 AUG	BK MONTREAL/THRTORONTOON	\$200.00
22 AUG/24 AUG	PI-TOM'S THAI CUISINETORONTOON	\$77.71
22 AUG/24 AUG	PETROCANBRAMPTONON	\$65.30
23 AUG/24 AUG	DR. DHUGA DENTISTRY PRBRAMPTONON	\$99.00
24 AUG/25 AUG	TIM HORTONS #2874# QTHTORONTOON	\$5.05
24 AUG/26 AUG	BK MONTREAL/THRTORONTOON	\$200.00
13 SEP/14 SEP	TIVOLI VITORIAVILAMOURAPRT	\$50.18
13 SEP/15 SEP	PREMIER INN44012925GATWICK	\$143.39
14 SEP/15 SEP	CAFE ROUGE GATWICK 81064	\$24.16

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 8 years and 1 month to pay off your balance.

We're giving you the option of taking a payment holiday because you paid more than your minimum payment in the past. This means your account will not become delinquent if you don't pay the minimum payment on this statement but it will take more time to pay down your current balance and your account balance will continue to accrue interest.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$506.10	1.65000%	19.80%	\$0.00
Cash	\$181.12	1.65000%	19.80%	\$2.99

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.

9 20 0608451000000018001



New Balance **\$608.45** Minimum Payment **\$18.00** Due Date **Oct 16, 2011**

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 523 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Go to www.capitalone.ca/onlinebanking and check out your online account today.

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Things You Need To Know About Your Statement

What is a Credit Limit?

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You're protected.

If you're worried about unauthorized charges being made to your account, relax. We provide \$0 fraud liability if your card is ever lost or stolen.

Plus, we monitor your account 24/7 for fraudulent activity. So whether you shop in person, over the phone or online, you won't pay for any unauthorized purchases on your card.

Call us right away at **1-800-481-3239** if you ever think there may be unauthorized activity on your account.

500580

1-800-481-3239
www.capitalone.ca

Page 2 of 2 Statement Period: Aug 21 - Sep 20, 2011

Classic MasterCard® XXXX-XXXX-XXXX-4697		
New Balance	Minimum Payment	Due Date
\$608.45	\$18.00	Oct 16, 2011

Credit Limit:	\$1,300.00
Available Credit:	\$691.55
Cash Credit Limit:	\$1,300.00
Available Credit for Cash:	\$691.55

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$35.82	-	\$1,000.00	+	\$1,530.64	+	\$39.00	+	\$2.99	=	\$608.45

Account Activity (continued)

Other Charges

24 AUG/24 AUG	CASH ADVANCE FEE	\$5.00
26 AUG/26 AUG	CASH ADVANCE FEE	\$5.00
20 SEP/20 SEP	OVERLIMIT FEE AUG 26, 2011	\$29.00

► Summary this Period

Total Purchases	\$1,159.64
Total Cash Advances	\$410.00
Total Special Transactions	\$0.00



You're protected.

If you're worried about unauthorized charges being made to your account, relax. We provide \$0 fraud liability if your card is ever lost or stolen.

Plus, we monitor your account 24/7 for fraudulent activity. So whether you shop in person, over the phone or online, you won't pay for any unauthorized purchases on your card.

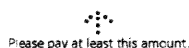
Call us right away at **1-800-481-3239** if you ever think there may be unauthorized activity on your account.

500638

1-800-481-3239
www.capitalone.ca

Classic MasterCard® XXXX-XXXX-XXXX-4697

New Balance **\$498.06** Minimum Payment **\$14.00** Due Date **Nov 15, 2011**



Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Credit Limit: \$1,300.00

Available Credit: \$801.94 Available Credit for Cash: \$801.94

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$608.45	- \$1,000.00	+ \$888.86	+ \$0.00	+ \$0.75	= \$498.06

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306
03 OCT/03 OCT PAYMENT -\$1,000.00

Transactions for KULDIP S JOSUN #4697

20 SEP/22 SEP	PETROCANBRAMPTONON	\$51.03
24 SEP/26 SEP	IKEA VAUGHANCONCORDON	\$335.61
27 SEP/28 SEP	SFM Corporate ServicesGENEVE	\$100.20
	CURRENCY: EUR EXCHANGE RATE: 0.698602794%	
11 OCT/13 OCT	SFM Corporate ServicesGENEVE	\$402.02
	CURRENCY: EUR EXCHANGE RATE: 0.696482762%	

Summary this Period

Total Purchases	\$888.86
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Page 1 of 1

Statement Period: Sep 21 - Oct 20, 2011

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 6 years and 10 months to pay off your balance.

We're giving you the option of taking a payment holiday because you paid more than your minimum payment in the past. This means your account will not become delinquent if you don't pay the minimum payment on this statement but it will take more time to pay down your current balance and your account balance will continue to accrue interest.



You're protected.

If your card is ever lost or stolen, you won't be charged for unauthorized purchases made to your card.

300022

Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$332.31	1.65000%	19.80%	\$0.00
Cash	\$45.66	1.65000%	19.80%	\$0.75

Please make your cheque payable to Capital One® Canada and mail, with the coupon below, in the enclosed envelope.

9 [REDACTED] 20 0498061000000014005



New Balance **\$498.06** Minimum Payment **\$14.00** Due Date **Nov 15, 2011**

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

What is Minimum Payment?

You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show an option to take a payment holiday wherein non-payment of the minimum payment would not result in your account becoming delinquent. Interest will continue to be assessed during these billing periods.

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Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions - we're available 24/7. You can call us collect at 1-804-934-2010 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at the address listed on your bill. Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at the address listed on your bill. You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

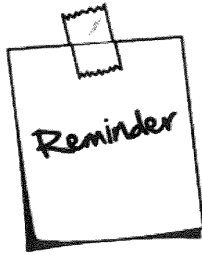
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- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

Get the convenience of Capital One Online Banking!

Want the convenience of 24/7 access to your account? Get Online! With Capital One® Online Banking, you can check your balance when and where you want, plus review recent transactions and sign up for custom account alerts. Go to www.capitalone.ca/onlinebanking to find out more and try the online demo.

Payable at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



Want an easy way to remember when your payment is due?

You could tie a string around your finger, write a reminder on your hand or add a note to your fridge. For a better way to make sure you never miss a payment though, just sign up for Account Alerts within your online account. We'll send you a reminder by e-mail or text message five days before your credit card payment is due.

Customize your Account Alerts by signing up at
www.capitalone.ca/onlinebanking today.

500579

1-800-481-3239
www.capitalone.ca

Page 1 of 2 Statement Period: Oct 21 - Nov 20, 2011

Classic MasterCard® XXXX-XXXX-XXXX-4697

New Balance	Minimum Payment	Due Date
\$675.40	\$20.00	Dec 16, 2011

Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Credit Limit: \$1,300.00
Available Credit: \$624.60 Available Credit for Cash: \$624.60

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$498.06	\$1,168.37	\$1,345.71	\$0.00	\$0.00	\$675.40

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4697

14 NOV/15 NOV	CHIMO HOTEL OTTAWAGLOUCESTERON	\$168.37
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Payments, Credits and Adjustments for KULDIP S JOSUN #4306

28 OCT/31 OCT	PAYMENT	-\$1,000.00
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Transactions for KULDIP S JOSUN #4697

02 NOV/04 NOV	PETROCANTORONTOON	\$65.00
07 NOV/08 NOV	NATIONAL SPORTS #388BRAMPTONON	\$247.39
07 NOV/08 NOV	ALDO # 1480BRAMPTONON	\$90.40
07 NOV/08 NOV	INTERNATIONAL TAILORSMISSISSAUGAON	\$393.40
08 NOV/10 NOV	BOARD WALK SHOESBRAMPTONON	\$120.00
09 NOV/10 NOV	TIM HORTONS #2874# QTHTORONTOON	\$10.43
10 NOV/16 NOV	FRAN'S RESTAURANTTORONTOON	\$66.23
11 NOV/14 NOV	MCDONALD'S #29121 Q04TORONTOON	\$5.05
12 NOV/14 NOV	CHIMO HOTEL OTTAWAOTTAWAON	\$31.54
13 NOV/14 NOV	LONE STAR CAFE #110GLOUCESTERON	\$147.90
14 NOV/15 NOV	CHIMO HOTEL OTTAWAGLOUCESTERON	\$168.37

Interest Charges

Type of Balance	Average Daily Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	\$259.70	1.65000%	19.80%	\$0.00
Cash	\$0.16	1.65000%	19.80%	\$0.00



Create a customized alert.

Want an easy way to remember when your next Capital One payment is due? Log in to your online banking account and create customized alerts. Go to capitalone.ca/onlinebanking to get started.

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Continued on page 2.

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.

9 20 0675401000000020000



New Balance	Minimum Payment	Due Date
\$675.40	\$20.00	Dec 16, 2011

Please pay at least this amount.

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN B
Scarborough, ON M1R 5S4

Account Number:

Please print any changes to your contact information below using blue or black ink.

Street Apt. No.
City Province Postal Code
Home Phone Alternate Phone
E-mail Address

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Go to www.capitalone.ca/onlinebanking and check out your online account today.

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20

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What if I have more questions?

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We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



You're protected.

If you're worried about unauthorized charges being made to your account, relax. We provide \$0 fraud liability if your card is ever lost or stolen.

Plus, we monitor your account 24/7 for fraudulent activity. So whether you shop in person, over the phone or online, you won't pay for any unauthorized purchases on your card.

Call us right away at **1-800-481-3239** if you ever think there may be unauthorized activity on your account.

500580

1-800-481-3239
www.capitalone.ca

Page 2 of 2 Statement Period: Oct 21 - Nov 20, 2011

Classic MasterCard® XXXX-XXXX-XXXX-4697

New Balance	Minimum Payment	Due Date
\$675.40	\$20.00	Dec 16, 2011

Credit Limit:	\$1,300.00
Available Credit:	\$624.60
Cash Credit Limit:	\$1,300.00
Available Credit for Cash:	\$624.60

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$498.06	- \$1,168.37	+ \$1,345.71	+ \$0.00	+ \$0.00	= \$675.40

Account Activity (continued)

► Summary this Period

Total Purchases	\$1,345.71
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

TAP & GO. QUICK & EASY.

Your Capital One® MasterCard® still has PayPass™, so you can just Tap & Go™ on most purchases of \$50 or less. Plus, you have the security of Chip and PIN. Your card has never been more versatile!



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500780

Customer Relations 1-800-481-3239

www.capitalone.ca

Page 1 of 1

Statement Period: Nov 21 - Dec 20, 2011

Classic MasterCard® XXXX-XXXX-XXXX-4697

New Balance **\$1,230.24** Minimum Payment **\$36.00** Due Date **Jan 15, 2012**

Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit: \$69.76

Available Credit for Cash Advances: \$69.76

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$675.40	- \$1,000.00	+ \$1,549.32	+ \$5.00	+ \$0.52	= \$1,230.24

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #4306
30 NOV/01 DEC PAYMENT \$1,000.00

Transactions for KULDIP S JOSUN #4697

18 NOV/21 NOV	PETROCANBRAMPTONON	\$31.58
20 NOV/23 NOV	PETROCANBRAMPTONON	\$51.50
23 NOV/25 NOV	PETROCANTORONTOON	\$57.00
24 NOV/28 NOV	MCDONALD'S #21422 Q048BRAMPTONON	\$5.19
27 NOV/28 NOV	TORONTO DOMINION EtobicokeON	\$201.50
05 DEC/06 DEC	FUTURE SHOP #67TORONTOON	\$1,016.11
07 DEC/08 DEC	MOORES CLOTHING 0004TORONTOON	\$186.44

Other Charges

28 NOV/28 NOV	CASH ADVANCE FEE	\$5.00
20 DEC/20 DEC	INTEREST CHARGES	\$0.52

Summary this Period

Total Purchases	\$1,347.82
Total Cash Advances	\$207.02
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 12 years and 8 months to pay off your balance.

We're giving you the option of taking a payment holiday because you paid more than your minimum payment in the past. This means your account will not become delinquent if you don't pay the minimum payment on this statement but it will take more time to pay down your current balance and your account balance will continue to accrue interest.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.00
Cash Advances	1.65000%	19.80%	\$0.52

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.

9 [REDACTED] 20 1230241000000036008



New Balance **\$1,230.24** Minimum Payment **\$36.00** Due Date **Jan 15, 2012**

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
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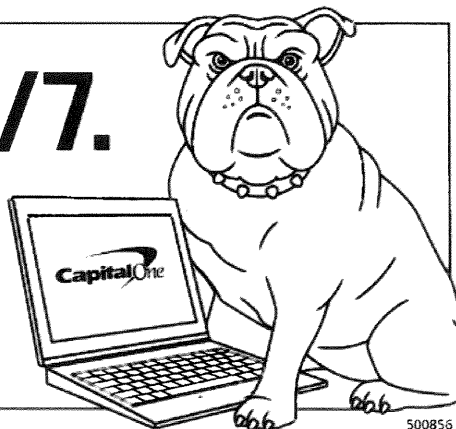
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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.

ON GUARD 24/7.

Our Safe & Secure Online Guarantee is our promise that your information and transactions will always be protected. So you can use Capital One® Online Banking with confidence.

Visit www.capitalone.ca/security to learn more.



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Customer Relations 1-800-481-3239

www.capitalone.ca

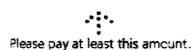
Page 1 of 1

Statement Period: Dec 21 - Jan 20, 2013

Classic MasterCard®

XXXX-XXXX-XXXX-8528

New Balance **\$177.50** Minimum Payment **\$10.00** Due Date **Feb 15, 2013**



Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00

Available Credit: \$1,122.50 Available Credit for Cash Advances: \$1,099.00

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$559.24	- \$600.00	+ \$214.10	+ \$0.00	+ \$4.16	= \$177.50

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

15 JAN/16 JAN PAYMENT -\$600.00

Transactions for KULDIP S JOSUN #8528

18 JAN/19 JAN TERREN *WWTMS HOTELS40800-204-40480N \$204.60
18 JAN/19 JAN TIM HORTONS #1950# QTHSCARBOROUGHON \$9.50

Other Charges

19 JAN/19 JAN INTEREST CHARGES \$3.23
19 JAN/19 JAN INTEREST CHARGES \$0.93

Summary this Period

Total Purchases	\$217.33
Total Cash Advances	\$0.93
Total Special Transactions	\$0.00



YOUR IDENTITY IS SAFE WITH US.

Our Safe & Secure Online Guarantee is our promise that your information and transactions will always be protected.

300039

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$3.23
Cash Advances	1.65000%	19.80%	\$0.93

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.

9 [REDACTED] 20 0177500600000010008



New Balance **\$177.50** Minimum Payment **\$10.00** Due Date **Feb 15, 2013**

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

What is Minimum Payment?

You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show an option to take a payment holiday wherein non-payment of the minimum payment would not result in your account becoming delinquent. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "Due Date": The date by which your payment must be received to keep your account from being delinquent. If the "Due Date" falls on a weekend or holiday, we will consider your payment made on the next business day as made on time.

Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions. We're available 24/7. You can call us collect at 1-804-934-2010 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

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- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
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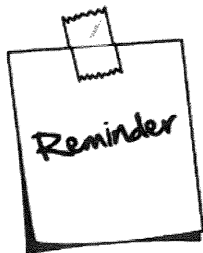
Get the convenience of Capital One® Online Banking!

Want the convenience of 24/7 access to your account? Get online! With Capital One Online Banking, you can check your balance when and where you want, plus review recent transactions, send secure messages and sign up for Account Alerts. Go to www.capitalone.ca/onlinebanking to find out more and try the online demo.

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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.



Want an easy way to remember when your payment is due?

You could tie a string around your finger, write a reminder on your hand or add a note to your fridge. For a better way to make sure you never miss a payment though, just sign up for Account Alerts within your online account. We'll send you a reminder by e-mail or text message five days before your credit card payment is due.

Customize your Account Alerts by signing up at
www.capitalone.ca/onlinebanking today.

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Customer Relations 1-800-481-3239

www.capitalone.ca

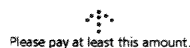
Page 1 of 2

Statement Period: Jan 21 - Feb 20, 2013

Classic MasterCard®

XXXX-XXXX-XXXX-8528

New Balance **\$774.70** Minimum Payment **\$13.00** Due Date **Mar 18, 2013**



Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit: \$525.30

Available Credit for Cash Advances: \$525.30

Previous Balance **\$177.50** - Payments and Credits **\$200.00** + Transactions **\$781.55** + Other Charges **\$10.00** + Interest Charges **\$5.65** = New Balance **\$774.70**

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

11 FEB/12 FEB PAYMENT -\$200.00

Transactions for KULDIP S JOSUN #8528

18 JAN/21 JAN 555 REXDALE BOUTORONTOON \$200.00
18 JAN/21 JAN PETROCANS CARBOROUGHON \$50.00
19 JAN/21 JAN GRAB-A-PIZZA TORONTOON \$13.00
10 FEB/12 FEB 555 REXDALE BOUTORONTOON \$400.00
10 FEB/13 FEB PETROCANS REXDALEON \$83.45
19 FEB/20 FEB WALKFIT PLATINUM LLC SHERMAN OAKS CA \$35.10
CURRENCY: USD EXCHANGE RATE: 0.962678062

Other Charges

21 JAN/21 JAN CASH ADVANCE FEE \$5.00
12 FEB/12 FEB CASH ADVANCE FEE \$5.00
20 FEB/20 FEB INTEREST CHARGES \$5.65

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 11 years and 8 months to pay off your balance.



Create a customized alert.

Want an easy way to remember when your next Capital One payment is due? Log in to your online banking account and create customized alerts. Go to capitalone.ca/onlinebanking to get started.

300023

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.00
Cash Advances	1.65000%	19.80%	\$5.65

Continued on page 2.

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.



9 [REDACTED] 20 0774700200000013002

New Balance **\$774.70** Minimum Payment **\$13.00** Due Date **Mar 18, 2013**

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Go to **www.capitalone.ca/onlinebanking** and check out your online account today.

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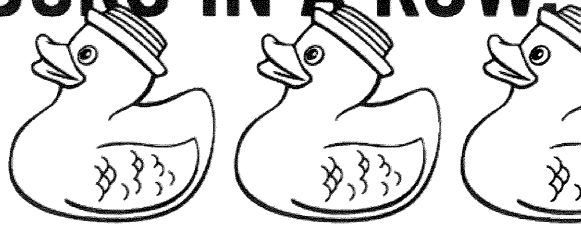
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KEEP YOUR DUCKS IN A ROW

Take control of your account with Capital One® Online Banking. Check your balance, set up helpful alerts and manage your personal information whenever it's convenient for you.

Visit capitalone.ca/onlinebanking today.



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Customer Relations 1-800-481-3239

www.capitalone.ca

Page 2 of 2

Statement Period: Jan 21 - Feb 20, 2013

Classic MasterCard®

XXXX-XXXX-XXXX-8528

New Balance
\$774.70

Minimum Payment
\$13.00

Due Date
Mar 18, 2013

Credit Limit: \$1,300.00

Available Credit: \$525.30

Cash Advance Credit Limit: \$1,300.00

Available Credit for Cash Advances: \$525.30

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$177.50	-	\$200.00	+	\$781.55	+	\$10.00	+	\$5.65	=	\$774.70

Account Activity (continued)

► Summary this Period

Total Purchases	\$181.55
Total Cash Advances	\$615.65
Total Special Transactions	\$0.00

YOU'RE IN CONTROL WITH ONLINE BANKING.

See Your Account Activity

- Check your current balance
- Review your recent transactions
- Download and print prior statements

Set Account Alerts

- Reminders when payments are due
- Notifications when payments are posted
- Balance summaries sent monthly, weekly or daily

Manage Your Personal Contact Information

- Mailing address
- Email address
- Phone number

It's all here: capitalone.ca/onlinebanking

CUSTOMER AGREEMENT UPDATE

We haven't changed how we calculate interest – just how we explain it.

The Customer Agreement that governs your account has been updated to better reflect how interest is calculated on your account. See the back of this page for the new wording. If you have any questions, call us at 1-800-481-3239.



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Customer Relations 1-800-481-3239
www.capitalone.ca

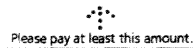
Page 1 of 2

Statement Period: Feb 21 - Mar 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance Minimum Payment Due Date
\$1,402.51 **\$102.51** **Apr 15, 2013**



Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$0.00 Available Credit for Cash Advances: \$0.00

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$774.70	\$500.00	\$1,091.24	\$29.00	\$7.57	\$1,402.51

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
26 FEB/27 FEB PAYMENT \$500.00

Transactions for KULDIP S JOSUN #0660

Transactions for KULDIP S JOSUN #8528

19 FEB/21 FEB	MOXIES -025NORTH YORKON	\$175.31
20 FEB/22 FEB	PETROCANBRAMPTONON	\$50.01
20 FEB/22 FEB	L.R. INCETOBICOKEON	\$140.70
09 MAR/11 MAR	HOTEL MERCURE USB MALLUSBOAPRT	\$273.98
	CURRENCY: EUR EXCHANGE RATE: 0.729980290	
17 MAR/19 MAR	RESTAURANTE JAPONESFAROPRT	\$359.81
	CURRENCY: EUR EXCHANGE RATE: 0.738306328	
18 MAR/19 MAR	REST VICTORIAVILAMOURAPRT	\$91.43
	CURRENCY: EUR EXCHANGE RATE: 0.738269714	

Other Charges

20 MAR/20 MAR	OVERLIMIT FEE MAR 20, 2013	\$29.00
20 MAR/20 MAR	INTEREST CHARGES	\$2.94
20 MAR/20 MAR	INTEREST CHARGES	\$4.63

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 16 years and 4 months to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$2.94
Cash Advances	1.65000%	19.80%	\$4.63

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.

9

20 1402510500000102510



New Balance Minimum Payment Due Date
\$1,402.51 **\$102.51** **Apr 15, 2013**

Please pay at least this amount.

Amount Enclosed

Account Number:

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

THE "CALCULATING INTEREST" SECTION OF THE CAPITAL ONE CUSTOMER AGREEMENT NOW STATES:

To calculate interest for a billing period, we multiply the average daily balance of each segment of your account (e.g., Cash Advance segment, Purchase segment, Special Transfer segment) by the monthly periodic rate.

To obtain the average daily balance for the current billing period, we take the beginning balance of each segment of your account each day, add any new transactions (excluding new purchases) to each segment and subtract any payments or credits from each segment. This gives the daily balance of each segment. Then, we add up all of the daily balances for each segment and divide the total by the number of days in the billing period. This gives the average daily balance of each segment.

If you do not pay the total New Balance for the current billing period by the due date, we add the average daily balance of new purchases from the current billing period to the average daily purchase balance for the next billing period to include purchases from the transaction date.

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Things You Need To Know About Your Statement

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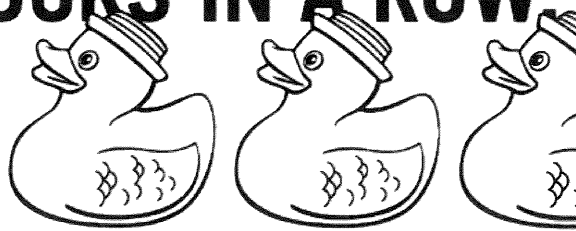
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Visit capitalone.ca/onlinebanking today.



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Customer Relations 1-800-481-3239

www.capitalone.ca

Page 2 of 2

Statement Period: Feb 21 - Mar 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance	Minimum Payment	Due Date
\$1,402.51	\$102.51	Apr 15, 2013

Credit Limit:	\$1,300.00
Available Credit:	\$0.00
Cash Advance Credit Limit:	\$1,300.00
Available Credit for Cash Advances:	\$0.00

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$774.70	-	\$500.00	+	\$1,091.24	+	\$29.00	+	\$7.57	=	\$1,402.51

Account Activity (continued)

► Summary this Period

Total Purchases	\$1,123.18
Total Cash Advances	\$4.63
Total Special Transactions	\$0.00

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.

YOU'RE IN CONTROL WITH ONLINE BANKING.

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Customer Relations 1-800-481-3239

www.capitalone.ca

Page 1 of 1

Statement Period: Mar 21 - Apr 20, 2013

Gold MasterCard® XXXX-XXXX-XXXX-0660

New Balance **-\$597.49** Minimum Payment **\$0.00** Due Date **May 16, 2013**



Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00

Available Credit: \$1,300.00 Available Credit for Cash Advances: \$1,300.00

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,402.51	-\$2,000.00	\$0.00	\$0.00	\$0.00	-\$597.49

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
 28 MAR/01 APR PAYMENT -\$1,500.00
 16 APR/17 APR PAYMENT -\$500.00

Credit balance – Do not pay.

Transactions for KULDIP S JOSUN #0660

► Summary this Period	Total Purchases	\$0.00
	Total Cash Advances	\$0.00
	Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 0 months to pay off your balance.



Create a customized alert.

Want an easy way to remember when your next Capital One payment is due? Log in to your online banking account and create customized alerts. Go to capitalone.ca/onlinebanking to get started.

300023

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.00
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.

0 [REDACTED] 20 05974905000000000007



New Balance **-\$597.49** Minimum Payment **\$0.00** Due Date **May 16, 2013**

Please pay at least this amount.

Amount Enclosed _____

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
 City _____ Province _____ Postal Code _____
 Home Phone _____ Alternate Phone _____
 E-mail Address _____

Capital One Bank (Canada Branch)
 P.O. Box 521 Scarborough STN D
 Scarborough, ON M1R 5S4

KULDIP S JOSUN
 11 LANE BROOK DR
 BRAMPTON, ON L6P 2H4

THE "CALCULATING INTEREST" SECTION OF THE CAPITAL ONE CUSTOMER AGREEMENT NOW STATES:

To calculate interest for a billing period, we multiply the average daily balance of each segment of your account (e.g., Cash Advance segment, Purchase segment, Special Transfer segment) by the monthly periodic rate.

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20

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

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- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions. We're available 24/7. You can call us collect at 1-804-934-2010 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

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What does Foreign Exchange mean?

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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.

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We haven't changed how we calculate interest – just how we explain it.

The Customer Agreement that governs your account has been updated to better reflect how interest is calculated on your account. See the back of this page for the new wording. If you have any questions, call us at 1-800-481-3239.



500948

Customer Relations 1-800-481-3239

www.capitalone.ca

Page 1 of 2

Statement Period: Apr 21 - May 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance **\$0.00** Minimum Payment **\$0.00** Due Date **Jun 15, 2013**



Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit: \$1,300.00

Available Credit for Cash Advances: \$1,300.00

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
-\$597.49	-\$250.00	\$783.49	\$64.00	\$0.00	\$0.00

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

10 MAY/13 MAY PAYMENT -\$250.00

Transactions for KULDIP S JOSUN #0660

22 APR/23 APR	SARAVANA BHAVANMISSISSAUGAON	\$38.92
23 APR/25 APR	JACK ASTOR'S WHITBYWHITBYON	\$45.25
24 APR/25 APR	CAFE ATLANTISSISSAUGAON	\$41.88
26 APR/29 APR	PETROCANOSHAWAON	\$60.21
29 APR/30 APR	SHOPPERS DRUG MART0834BRAMPTONON	\$116.22
30 APR/02 MAY	THE BEER STORE #2004BRAMPTONON	\$38.95
01 MAY/02 MAY	SGT PEPPERS PUB AND GWHITBYON	\$25.41
01 MAY/03 MAY	PETROCANBRAMPTONON	\$73.55
03 MAY/06 MAY	JACK ASTOR'S SCARBOROUSCARBOROUGHON	\$66.06
04 MAY/06 MAY	555 REXDALE BOUTORONTOON	\$103.00
04 MAY/07 MAY	SHELLVAUGHANON	\$50.00
11 MAY/13 MAY	3323 FIONN MACCOOL'SMISSISSAUGAON	\$49.29
11 MAY/14 MAY	ESSOBRAMPTONON	\$60.00
20 MAY/20 MAY	CREDIT BALANCE REFUND	\$14.75

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 0 months to pay off your balance.



YOUR IDENTITY IS SAFE WITH US.

Our Safe & Secure Online Guarantee is our promise that your information and transactions will always be protected.

300039

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.00
Cash Advances	1.65000%	19.80%	\$0.00

Continued on page 2.

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.



0 [REDACTED] 20 00000002500000000007

New Balance **\$0.00** Minimum Payment **\$0.00** Due Date **Jun 15, 2013**

Please pay at least this amount.

Amount Enclosed

Account Number:

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
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Get the convenience of Capital One® Online Banking!

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Go to www.capitalone.ca/onlinebanking to find out more and try the online demo.

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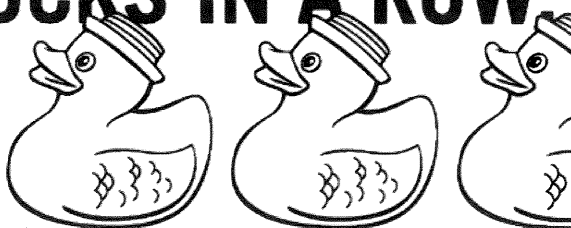
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KEEP YOUR DUCKS IN A ROW

Take control of your account with Capital One® Online Banking. Check your balance, set up helpful alerts and manage your personal information whenever it's convenient for you.

Visit capitalone.ca/onlinebanking today.



500939

Customer Relations 1-800-481-3239

www.capitalone.ca

Page 2 of 2

Statement Period: Apr 21 - May 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance
\$0.00

Minimum Payment
\$0.00

Due Date
Jun 15, 2013

Credit Limit: \$1,300.00

Available Credit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit for Cash Advances: \$1,300.00

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
-\$597.49	-	\$250.00	+	\$783.49	+	\$64.00	+	\$0.00	=	\$0.00

Account Activity (continued)

Other Charges

06 MAY/06 MAY	CASH ADVANCE FEE	\$5.00
20 MAY/20 MAY	CAPITAL ONE MEMBER FEE	\$59.00

► Summary this Period

Total Purchases	\$739.49
Total Cash Advances	\$108.00
Total Special Transactions	\$0.00

YOU'RE IN CONTROL WITH ONLINE BANKING.

See Your Account Activity

- Check your current balance
- Review your recent transactions
- Download and print prior statements

Set Account Alerts

- Reminders when payments are due
- Notifications when payments are posted
- Balance summaries sent monthly, weekly or daily

Manage Your Personal Contact Information

- Mailing address
- Email address
- Phone number

It's all here: capitalone.ca/onlinebanking

CUSTOMER AGREEMENT UPDATE

We haven't changed how we calculate interest – just how we explain it.

The Customer Agreement that governs your account has been updated to better reflect how interest is calculated on your account. See the back of this page for the new wording. If you have any questions, call us at 1-800-481-3239.



500948

Customer Relations 1-800-481-3239

www.capitalone.ca

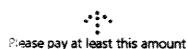
Page 1 of 2

Statement Period: May 21 - Jun 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance	Minimum Payment	Due Date
\$1,465.34	\$165.34	Jul 16, 2013



Credit Limit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit: \$0.00

Available Credit for Cash Advances: \$0.00

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$0.00	\$0.00	\$1,427.07	\$35.03	\$3.24	\$1,465.34

If your card has an Annual Membership Fee, your recent statements may have shown a lower minimum payment than should have been required. Don't worry - as long as you made at least the minimum payment shown on your statement by the due date, this lower minimum payment did not have any negative impact to your account status. This error was due to a system issue that's now been corrected.

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #0660

Transactions for KULDIP S JOSUN #0660

11 JUN/12 JUN	BA INFLIGHT SALES/SHORLEY	\$493.07
CURRENCY: GBP EXCHANGE RATE: 0.608432879		
11 JUN/13 JUN	555 REXDALE BOUTORONTOON	\$603.00
12 JUN/13 JUN	AIR TRANSAT DF SHOPMISSISSAUGAON	\$277.00

Transactions for KULDIP S JOSUN #8528

28 MAY/29 MAY	AIR TRANSAT DF SHOPMISSISSAUGAON	\$54.00
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Other Charges

13 JUN/13 JUN	CASH ADVANCE FEE	\$6.03
20 JUN/20 JUN	OVERLIMIT FEE JUN 20, 2013	\$29.00

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 23 years and 3 months to pay off your balance.



Create a customized alert.

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300023

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.00
Cash Advances	1.65000%	19.80%	\$3.24

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.

0 [REDACTED] 20 1465340250000165344



New Balance	Minimum Payment	Due Date
\$1,465.34	\$165.34	Jul 16, 2013

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
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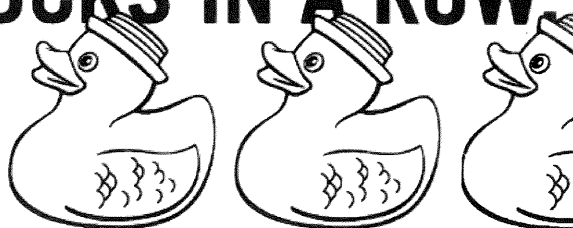
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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.

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500939

Customer Relations 1-800-481-3239

www.capitalone.ca

Page 2 of 2

Statement Period: May 21 - Jun 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance
\$1,465.34

Minimum Payment
\$165.34

Due Date
Jul 16, 2013

Credit Limit: \$1,300.00

Available Credit: \$0.00

Cash Advance Credit Limit: \$1,300.00

Available Credit for Cash Advances: \$0.00

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$0.00	-	\$0.00	+	\$1,427.07	+	\$35.03	+	\$3.24	=	\$1,465.34

Account Activity (continued)

Other Charges

20 JUN/20 JUN INTEREST CHARGES \$3.24

► Summary this Period

Total Purchases	\$853.07
Total Cash Advances	\$612.27
Total Special Transactions	\$0.00

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.

It's important to make your minimum payment by the due date. If your account is currently past due and you don't make your previous statement's minimum payment by this statement's due date, your annual interest rates for purchases, balance transfers and cash advances will increase to 25.9% in your next billing period.

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- Download and print prior statements

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- Balance summaries sent monthly, weekly or daily

Manage Your Personal Contact Information

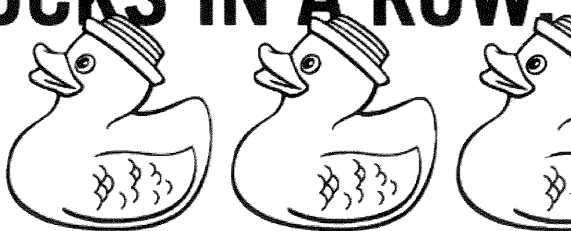
- Mailing address
- Email address
- Phone number

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500939

Customer Relations 1-800-481-3239

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Page 1 of 1

Statement Period: Jun 21 - Jul 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance **\$456.93** Minimum Payment **\$11.00** Due Date **Aug 15, 2013**



Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit: \$843.07

Available Credit for Cash Advances: \$843.07

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,465.34	- \$1,650.00	+ \$639.45	+ \$0.00	+ \$2.14	= \$456.93

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

21 JUN/24 JUN PAYMENT -\$1,000.00
09 JUL/10 JUL PAYMENT -\$650.00

Transactions for KULDIP S JOSUN #0660

26 JUN/27 JUN AIR TRANSAT DF SHOPMISSISSAUGAON \$111.00
26 JUN/28 JUN THE BAY #1522ETOBICOKEON \$220.35
26 JUN/28 JUN SEARS CDA WOODBINE CENTREDALEON \$280.10
05 JUL/09 JUL CARIBBEAN OASISMISSISSAUGAON \$28.00

Other Charges

20 JUL/20 JUL INTEREST CHARGES \$2.14

Summary this Period

Total Purchases	\$639.45
Total Cash Advances	\$2.14
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 13 years and 10 months to pay off your balance.

MANAGE YOUR ACCOUNT ONLINE.

It's easy! Check your balance, set payment reminders, manage your personal info and more.

Visit: capitalone.ca/onlinebanking

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Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.00
Cash Advances	1.65000%	19.80%	\$2.14

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.

0 [REDACTED] 20 0456930650000011007



New Balance **\$456.93** Minimum Payment **\$11.00** Due Date **Aug 15, 2013**

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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- Mailing address
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- Phone number

It's all here: capitalone.ca/onlinebanking

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Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

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What if I have more questions?

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Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

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What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

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Want the convenience of 24/7 access to your account? Get online! With Capital One Online Banking, you can check your balance when and where you want, plus review recent transactions, send secure messages and sign up for Account Alerts. Go to www.capitalone.ca/onlinebanking to find out more and try the online demo.

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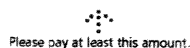
Page 1 of 2

Statement Period: Jul 21 - Aug 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance	Minimum Payment	Due Date
\$922.15	\$16.00	Sep 15, 2013



Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit: \$377.85

Available Credit for Cash Advances: \$377.85

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$456.93	\$500.00	\$958.25	\$5.00	\$1.97	\$922.15

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

07 AUG/08 AUG PAYMENT \$500.00

Transactions for KULDIP S JOSUN #0660

26 JUL/27 JUL	TOMMY HILFGER #37465	SCARBOROUGHON	\$82.26
26 JUL/29 JUL	MOXIE'S CLASSIC GRILLS	SCARBOROUGHON	\$76.26
27 JUL/29 JUL	THE KEG STEAKHOUSE	BRAMPTONON	\$128.98
28 JUL/29 JUL	TERRAZZO RISTORANTE	MISSISSAUGAON	\$16.14
28 JUL/30 JUL	CHINA PALACE	MISSISSAUGAON	\$75.15
03 AUG/05 AUG	KELSEY'S #7694	PICKERINGON	\$106.93
06 AUG/07 AUG	LUCKY STRIKE LANES	VAUGHANON	\$30.00
12 AUG/14 AUG	555 REXDALE BOUT	TORONTOON	\$403.00
13 AUG/14 AUG	GLOBAL PET FOODS-WOODB	VAUGHANON	\$39.53

Other Charges

14 AUG/14 AUG	CASH ADVANCE FEE	\$5.00
20 AUG/20 AUG	INTEREST CHARGES	\$1.97

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 20 years and 2 months to pay off your balance.



YOUR IDENTITY IS SAFE WITH US.

Our Safe & Secure Online Guarantee is our promise that your information and transactions will always be protected.

300039

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.00
Cash Advances	1.65000%	19.80%	\$1.97

Continued on page 2.

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.

0 [REDACTED] 20 0922150500000016005



New Balance	Minimum Payment	Due Date
\$922.15	\$16.00	Sep 15, 2013

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
 City _____ Province _____ Postal Code _____
 Home Phone _____ Alternate Phone _____
 E-mail Address _____

Capital One Bank (Canada Branch)
 P.O. Box 521 Scarborough STN D
 Scarborough, ON M1R 5S4

KULDIP S JOSUN
 11 LANEBROOK DR
 BRAMPTON, ON L6P 2H4

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What is a Credit Limit?

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What if I have more questions?

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What does Foreign Exchange mean?

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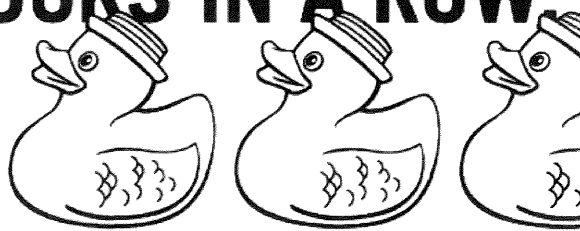
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Page 2 of 2

Statement Period: Jul 21 - Aug 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance
\$922.15

Minimum Payment
\$16.00

Due Date
Sep 15, 2013

Credit Limit: \$1,300.00

Available Credit: \$377.85

Cash Advance Credit Limit: \$1,300.00

Available Credit for Cash Advances: \$377.85

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$456.93	- \$500.00	+ \$958.25	+ \$5.00	+ \$1.97	= \$922.15

Account Activity (continued)

► Summary this Period

Total Purchases	\$555.25
Total Cash Advances	\$409.97
Total Special Transactions	\$0.00

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- Notifications when payments are posted
- Balance summaries sent monthly, weekly or daily

Manage Your Personal Contact Information

- Mailing address
- Email address
- Phone number

It's all here: capitalone.ca/onlinebanking

It could happen to anyone.

REMINDER**You're overdue
by 1 month.**

Did you forget? Please pay the Minimum Payment amount due on your statement right away.

Keeping your credit in good standing helps you in more ways than one. It could lead to a better credit score, lower interest rates and a greater chance of being approved for loans.

500569

Customer Relations 1-800-481-3239

www.capitalone.ca

Page 1 of 2

Statement Period: Aug 21 - Sep 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance	Minimum Payment	Due Date
\$985.51	\$52.00	Oct 16, 2013



Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit: \$314.49

Available Credit for Cash Advances: \$314.49

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$922.15	\$0.00	\$41.96	\$0.00	\$21.40	\$985.51

Your account is behind one payment. It happens to everyone. But it's important to know that further missed payments may be reported to the national credit bureaus. To keep your account in good standing, make sure to send in your minimum amount due by the date provided. If you've already sent it in, please accept our thanks.

Your account is past due. If you don't make your previous statement's minimum payment by this statement's due date, your annual interest rates for purchases, special transfers and cash advances will increase to 25.9% on the first day of your next billing period.

Account Activity (Date of Transaction/Date Posted)**Payments, Credits and Adjustments for KULDIP S JOSUN #0660****Transactions for KULDIP S JOSUN #0660**

20 AUG/21 AUG	WETHERSPOONS BIRMINGHAMGBR	\$17.74
CURRENCY: GBP EXCHANGE RATE: 0.600338218		
20 AUG/22 AUG	BOOTS 2077 BIRMINGHAMGBR	\$24.22
CURRENCY: GBP EXCHANGE RATE: 0.596201486		

Other Charges

20 SEP/20 SEP	INTEREST CHARGES	\$14.64
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Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 20 years and 5 months to pay off your balance.

**We're here
for you!**

Call us at 1-800-481-3239 and our specially trained consultants will help you check your balance and make payments.

300031

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$14.64
Cash Advances	1.65000%	19.80%	\$6.76

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.

0

20 0985510500000052009



New Balance	Minimum Payment	Due Date
\$985.51	\$52.00	Oct 16, 2013

Please pay at least
this amount.

Amount Enclosed

Account Number:

Please print any changes to your contact information below using blue or black ink.

Street	Apt. No.
City	Province
Home Phone	Postal Code
E-mail Address	Alternate Phone

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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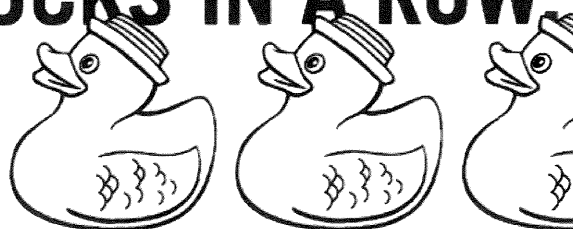
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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write your 16-digit account number on your cheque or money order.

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500939

Customer Relations 1-800-481-3239

www.capitalone.ca

Page 2 of 2

Statement Period: Aug 21 - Sep 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance
\$985.51

Minimum Payment
\$52.00

Due Date
Oct 16, 2013

Credit Limit: \$1,300.00

Available Credit: \$314.49

Cash Advance Credit Limit: \$1,300.00

Available Credit for Cash Advances: \$314.49

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$922.15	-	\$0.00	+	\$41.96	+	\$0.00	+	\$21.40	=	\$985.51

Account Activity (continued)

Other Charges

20 SEP/20 SEP INTEREST CHARGES \$6.76

► Summary this Period

Total Purchases	\$56.60
Total Cash Advances	\$6.76
Total Special Transactions	\$0.00

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- Check your current balance
- Review your recent transactions
- Download and print prior statements

Set Account Alerts

- Reminders when payments are due
- Notifications when payments are posted
- Balance summaries sent monthly, weekly or daily

Manage Your Personal Contact Information

- Mailing address
- Email address
- Phone number

It's all here: capitalone.ca/onlinebanking



Any surprises on your statement this month?

Capital One® Online Banking lets you stay ahead of surprises on your statement. Sign up at www.capitalone.ca/onlinebanking today and you won't have to wait until your statement arrives in the mail to check your transactions. In fact, you'll be able to check your account any time of the day or night – from work, home or wherever you might be.

Get started at www.capitalone.ca/onlinebanking today.

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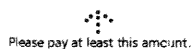
Page 1 of 1

Statement Period: Sep 21 - Oct 20, 2013

Gold MasterCard®

XXXX-XXXX-XXXX-0660

New Balance **\$801.14** Minimum Payment **\$28.00** Due Date **Nov 15, 2013**



Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$498.86 Available Credit for Cash Advances: \$498.86

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$985.51	\$200.00	\$0.00	\$0.00	\$15.63	\$801.14

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
09 OCT/19 OCT PAYMENT \$200.00

Transactions for KULDIP S JOSUN #0660

Other Charges
19 OCT/19 OCT INTEREST CHARGES \$9.27
19 OCT/19 OCT INTEREST CHARGES \$6.36

Summary this Period

Total Purchases	\$9.27
Total Cash Advances	\$6.36
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 18 years and 9 months to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

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Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$9.27
Cash Advances	1.65000%	19.80%	\$6.36

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.



0 [REDACTED] 20 0801140200000028001

New Balance **\$801.14** Minimum Payment **\$28.00** Due Date **Nov 15, 2013**

Please pay at least this amount.

Amount Enclosed

Account Number:

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Go to www.capitalone.ca/onlinebanking and check out your online account today.

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Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

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- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

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Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

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What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

How can I avoid Interest Charges?

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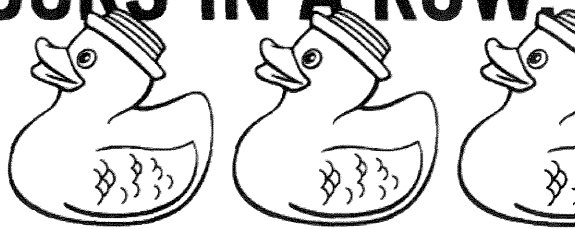
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Statement Period: Oct 21 - Nov 20, 2013

Gold MasterCard®

Account ending in 0660

New Balance **\$107.02** Minimum Payment **\$11.00** Due Date **Dec 16, 2013**



Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit: \$1,192.98

Available Credit for Cash Advances: \$1,192.98

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$801.14	- \$700.00	+ \$0.00	+ \$0.00	+ \$5.88	= \$107.02

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
28 OCT/29 OCT PAYMENT -\$500.00
12 NOV/13 NOV PAYMENT -\$200.00

Transactions for KULDIP S JOSUN #0660

Other Charges

20 NOV/20 NOV INTEREST CHARGES \$3.37
20 NOV/20 NOV INTEREST CHARGES \$2.51

► Summary this Period

Total Purchases \$3.37
Total Cash Advances \$2.51
Total Special Transactions \$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 2 years and 1 month to pay off your balance.

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Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$3.37
Cash Advances	1.65000%	19.80%	\$2.51

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.

0 [REDACTED] 20 0107020200000011005



New Balance **\$107.02** Minimum Payment **\$11.00** Due Date **Dec 16, 2013**

Please pay at least this amount.

Amount Enclosed

Account Number: [REDACTED]

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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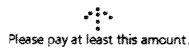
Page 1 of 1

Statement Period: Nov 21 - Dec 20, 2013

Gold MasterCard®

Account ending in 0660

New Balance **\$7.80** Minimum Payment **\$7.80** Due Date **Jan 15, 2014**



Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$1,292.20 Available Credit for Cash Advances: \$1,292.20

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$107.02	-\$100.00	+\$0.00	+\$0.00	+\$0.78	\$7.80

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
03 DEC/04 DEC PAYMENT -\$100.00

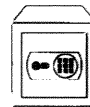
Transactions for KULDIP S JOSUN #0660

Other Charges
20 DEC/20 DEC INTEREST CHARGES \$0.45
20 DEC/20 DEC INTEREST CHARGES \$0.33

► Summary this Period

Total Purchases **\$0.45**
Total Cash Advances **\$0.33**
Total Special Transactions **\$0.00**

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 2 months to pay off your balance.



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Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.45
Cash Advances	1.65000%	19.80%	\$0.33

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.



0 [REDACTED] 20 0007800100000007801

New Balance **\$7.80** Minimum Payment **\$7.80** Due Date **Jan 15, 2014**

Please pay at least this amount.

Amount Enclosed _____

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN B
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANEBROOK DR
BRAMPTON, ON L6P 2H4

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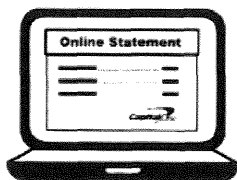
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Statement Period: Dec 21 - Jan 20, 2014

Gold MasterCard®

Account ending in 0660

New Balance **\$686.62** Minimum Payment **\$11.00** Due Date **Feb 15, 2014**



Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit: \$613.38

Available Credit for Cash Advances: \$613.38

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$7.80	\$400.00	\$1,078.81	\$0.00	\$0.01	\$686.62

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

23 DEC/24 DEC	PAYMENT	\$200.00
02 JAN/03 JAN	PAYMENT	\$200.00

Transactions for KULDIP S JOSUN #0660

23 DEC/24 DEC	TSC**Y20564600002 01/05888-202-08880N	\$108.90
27 DEC/28 DEC	TSC**Y20564600001 01/05888-202-08880N	\$100.34
27 DEC/28 DEC	TSC**Y20622910001 01/12888-202-08880N	\$39.14
29 DEC/30 DEC	TSC**Y20622910002 01/12888-202-08880N	\$213.30
04 JAN/04 JAN	TSC**Y20856350001 01/05888-202-08880N	\$109.32
06 JAN/07 JAN	TSC**Y20955680101 01/05888-202-08880N	\$52.42
07 JAN/08 JAN	TSC**Y20943040101 01/12888-202-08880N	\$245.79
07 JAN/08 JAN	TSC**Y20943040102 01/12888-202-08880N	\$25.34
07 JAN/08 JAN	TSC**Y20955680102 01/05888-202-08880N	\$46.20
07 JAN/08 JAN	TSC**Y20955680103 01/05888-202-08880N	\$65.99
11 JAN/11 JAN	TSC**Y20943040103 01/12888-202-08880N	\$10.45
13 JAN/14 JAN	TSC**B32223670001888-202-08880N	\$61.62



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.01
Cash Advances	1.65000%	19.80%	\$0.00

Continued on page 2.

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.

0 [REDACTED] 20 0686620200000011001



New Balance **\$686.62** Minimum Payment **\$11.00** Due Date **Feb 15, 2014**

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Go to www.capitalone.ca/onlinebanking and check out your online account today.

001
20

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

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- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions. We're available 24/7. You can call us collect at 1-804-934-2010 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

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- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

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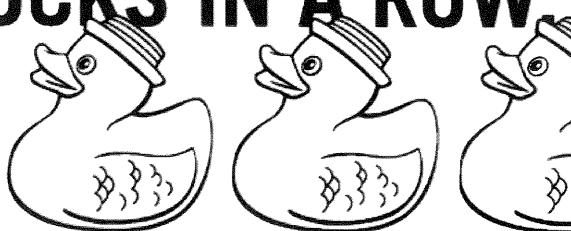
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500939

Customer Relations 1-800-481-3239

www.capitalone.ca

Page 2 of 2

Statement Period: Dec 21 - Jan 20, 2014

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$686.62	\$11.00	Feb 15, 2014

Credit Limit:	\$1,300.00
Available Credit:	\$613.38
Cash Advance Credit Limit:	\$1,300.00
Available Credit for Cash Advances:	\$613.38

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$7.80	- \$400.00	+ \$1,078.81	+ \$0.00	+ \$0.01	= \$686.62

Account Activity (continued)

Other Charges

20 JAN/20 JAN	INTEREST CHARGES	\$0.01
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► Summary this Period

Total Purchases	\$1,078.82
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

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- Review your recent transactions
- Download and print prior statements

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- Notifications when payments are posted
- Balance summaries sent monthly, weekly or daily

Manage Your Personal Contact Information

- Mailing address
- Email address
- Phone number

It's all here: capitalone.ca/onlinebanking

Gold MasterCard®

Account ending in 0660

New Balance **\$724.34** Minimum Payment **\$20.00** Due Date **Mar 18, 2014**



Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00

Available Credit: \$575.66 Available Credit for Cash Advances: \$575.66

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$686.62	-	\$600.00	+	\$628.94	+	\$0.00	+	\$8.78	=	\$724.34

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

23 JAN/24 JAN PAYMENT -\$500.00
07 FEB/10 FEB PAYMENT -\$100.00

Transactions for KULDIP S JOSUN #0660

22 JAN/23 JAN	TSC*Y20564600002 02/05888-202-0888ON	\$66.00
26 JAN/27 JAN	TSC*Y20564600001 02/05888-202-0888ON	\$22.40
26 JAN/27 JAN	TSC*Y20622910001 02/12888-202-0888ON	\$2.50
28 JAN/29 JAN	TSC*Y20622910002 02/12888-202-0888ON	\$83.30
02 FEB/03 FEB	TSC*Y20856350001 02/05888-202-0888ON	\$56.00
05 FEB/05 FEB	TSC*Y21903380101 01/12888-202-0888ON	\$127.47
05 FEB/06 FEB	TSC*Y20955680101 02/05888-202-0888ON	\$13.99
06 FEB/07 FEB	TSC*Y20943040101 02/12888-202-0888ON	\$66.56
06 FEB/07 FEB	TSC*Y20943040102 02/12888-202-0888ON	\$9.90
06 FEB/07 FEB	TSC*Y20955680102 02/05888-202-0888ON	\$28.00
06 FEB/07 FEB	TSC*Y20955680103 02/05888-202-0888ON	\$39.99
07 FEB/08 FEB	TSC*Y21976520101 01/06888-202-0888ON	\$77.13
09 FEB/10 FEB	TSC*Y20943040103 02/12888-202-0888ON	\$4.08
13 FEB/13 FEB	TSC*B32223670001 02/03888-202-0888ON	\$31.62

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 18 years to pay off your balance.



Create a customized alert.

Want an easy way to remember when your next Capital One payment is due? Log in to your online banking account and create customized alerts. Go to capitalone.ca/onlinebanking to get started.

300023

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$8.78
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below, in the enclosed envelope.



0 [REDACTED] 20 0724340100000020000

New Balance **\$724.34** Minimum Payment **\$20.00** Due Date **Mar 18, 2014**

Please pay at least this amount.

Amount Enclosed

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

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- (c) or any amount greater than (b)

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What if I have more questions?

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Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$724.34	\$20.00	Mar 18, 2014

Credit Limit:	\$1,300.00
Available Credit:	\$575.66
Cash Advance Credit Limit:	\$1,300.00
Available Credit for Cash Advances:	\$575.66

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$686.62	-	\$600.00	+	\$628.94	+	\$0.00	+	\$8.78	=	\$724.34

Account Activity (continued)

Other Charges

20 FEB/20 FEB	INTEREST CHARGES	\$8.78
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► **Summary this Period**

Total Purchases	\$637.72
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Gold MasterCard®

Account ending in 0660

New Balance **\$1,349.43** Minimum Payment **\$49.43** Due Date **Apr 15, 2014**

Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$0.00 Available Credit for Cash Advances: \$0.00

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$724.34	- \$100.00	+ \$678.54	+ \$29.00	+ \$17.55	= \$1,349.43

Account Activity (Date of Transaction/Date Posted)

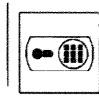
Payments, Credits and Adjustments for KULDIP S JOSUN #8528
12 MAR/13 MAR PAYMENT -\$100.00

Transactions for KULDIP S JOSUN #0660

21 FEB/22 FEB	TSC*Y20564600002 03/05888-202-08880N	\$66.00
25 FEB/26 FEB	TSC*Y20564600001 03/05888-202-08880N	\$22.40
25 FEB/26 FEB	TSC*Y20622910001 03/12888-202-08880N	\$2.50
28 FEB/28 FEB	TSC*Y20622910002 03/12888-202-08880N	\$83.30
05 MAR/06 MAR	TSC*Y20856350001 03/05888-202-08880N	\$56.00
07 MAR/07 MAR	TSC*Y21903380101 02/12888-202-08880N	\$38.32
07 MAR/07 MAR	TSC*Y22677600101 01/06888-202-08880N	\$30.57
07 MAR/08 MAR	TSC*Y20955680101 03/05888-202-08880N	\$13.99
08 MAR/10 MAR	TSC*Y20943040101 03/12888-202-08880N	\$66.56
08 MAR/10 MAR	TSC*Y20943040102 03/12888-202-08880N	\$9.90
08 MAR/10 MAR	TSC*Y20955680102 03/05888-202-08880N	\$28.00
08 MAR/10 MAR	TSC*Y20955680103 03/05888-202-08880N	\$39.99
09 MAR/10 MAR	TSC*Y21976520101 02/06888-202-08880N	\$36.99
11 MAR/12 MAR	TSC*Y20943040103 03/12888-202-08880N	\$4.08
14 MAR/15 MAR	TSC*B32223670001 03/03888-202-08880N	\$31.64

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 23 years and 4 months to pay off your balance.



YOUR IDENTITY IS SAFE WITH US.

Our Safe & Secure Online Guarantee is our promise that your information and transactions will always be protected.

300039

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$17.55
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 1349430100000049438



New Balance **\$1,349.43** Minimum Payment **\$49.43** Due Date **Apr 15, 2014**

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
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Gold MasterCard®

Account ending in 0660

New Balance

\$1,349.43

Minimum Payment

\$49.43

Due Date

Apr 15, 2014

Credit Limit:

\$1,300.00

Available Credit:

\$0.00

Cash Advance Credit Limit:

\$1,300.00

Available Credit for Cash Advances:

\$0.00

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$724.34	-	\$100.00	+	\$678.54	+	\$29.00	+	\$17.55	=	\$1,349.43

Account Activity (continued)**Transactions for KULDIP S JOSUN #0660**

18 MAR/19 MAR TSC*Y22677600102 01/06888-202-08880N \$148.30

Other Charges

20 MAR/20 MAR OVERLIMIT FEE MAR 20, 2014 \$29.00

20 MAR/20 MAR INTEREST CHARGES \$17.55

► Summary this Period

Total Purchases	\$725.09
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.

Gold MasterCard® Account ending in 0660

New Balance **\$60.02** Minimum Payment **\$10.00** Due Date **May 16, 2014**

Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$1,239.98 Available Credit for Cash Advances: \$1,239.98

Previous Balance **\$1,349.43** - Payments and Credits **\$1,850.00** + Transactions **\$556.49** + Other Charges **\$0.00** + Interest Charges **\$4.10** = New Balance **\$60.02**

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

02 APR/03 APR PAYMENT -\$1,350.00
14 APR/15 APR PAYMENT -\$500.00

Transactions for KULDIP S JOSUN #0660

04 APR/05 APR TSC#Y2056460000104/05888-202-0888ON \$22.40
04 APR/05 APR TSC#Y2056460000204/05888-202-0888ON \$66.00
04 APR/05 APR TSC#Y2062291000204/12888-202-0888ON \$83.30
04 APR/05 APR TSC#Y2085635000104/05888-202-0888ON \$56.00
05 APR/07 APR TSC*Y21903380101 03/12888-202-0888ON \$38.32
05 APR/07 APR TSC*Y22677600101 02/06888-202-0888ON \$7.66
06 APR/07 APR TSC*Y20955680101 04/05888-202-0888ON \$13.99
07 APR/08 APR TSC*Y20943040101 04/12888-202-0888ON \$66.56
07 APR/08 APR TSC*Y20943040102 04/12888-202-0888ON \$9.90
07 APR/08 APR TSC*Y20955680102 04/05888-202-0888ON \$28.00
07 APR/08 APR TSC*Y20955680103 04/05888-202-0888ON \$39.99
08 APR/09 APR TSC*Y21976520101 03/06888-202-0888ON \$36.99
10 APR/11 APR TSC*Y20943040103 04/12888-202-0888ON \$4.08
17 APR/18 APR TSC*Y22677600102 02/06888-202-0888ON \$83.30

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 1 year and 1 month to pay off your balance.

MANAGE YOUR ACCOUNT ONLINE.

It's easy! Check your balance, set payment reminders, manage your personal info and more.

Visit: capitalone.ca/onlinebanking

300040

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$4.10
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.



0 [REDACTED] 20 0060020500000010008

New Balance **\$60.02** Minimum Payment **\$10.00** Due Date **May 16, 2014**

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

What is Minimum Payment?

You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show an option to take a payment holiday wherein non-payment of the minimum payment would not result in your account becoming delinquent. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "Due Date": The date by which your payment must be received to keep your account from being delinquent. If the "Due Date" falls on a weekend or holiday, we will consider your payment made on the next business day as made on time.

Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions. We're available 24/7. You can call us collect at 1-804-934-2010 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

How can I avoid Interest Charges?

- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges (other than cash advance and special transfer fees) if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "Due Date." There is no grace period on cash advances and special transfers and their associated fees.
- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write the last four digits of your account number on your cheque or money order.

Gold MasterCard®

Account ending in 0660

New Balance

\$60.02

Minimum Payment

\$10.00

Due Date

May 16, 2014

Credit Limit: \$1,300.00

Available Credit: \$1,239.98

Cash Advance Credit Limit: \$1,300.00

Available Credit for Cash Advances: \$1,239.98

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$1,349.43	-	\$1,850.00	+	\$556.49	+	\$0.00	+	\$4.10	=	\$60.02

Account Activity (continued)**Other Charges**

19 APR/19 APR INTEREST CHARGES \$4.10

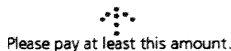
► **Summary this Period**

Total Purchases	\$560.59
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Gold MasterCard®

Account ending in 0660

New Balance **\$377.97** Minimum Payment **\$10.00** Due Date **Jun 15, 2014**



Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$922.03 Available Credit for Cash Advances: \$922.03

Previous Balance **\$60.02** Payments and Credits **\$300.00** Transactions **\$558.95** Other Charges **\$59.00** Interest Charges **\$0.00** New Balance **\$377.97**

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
09 MAY/12 MAY PAYMENT \$300.00

Transactions for KULDIP S JOSUN #0660

23 APR/23 APR	TSC*Y20564600002 05/05888-202-0888ON	\$65.99
26 APR/28 APR	TSC*Y20564600001 05/05888-202-0888ON	\$22.38
26 APR/28 APR	TSC*Y20622910001 05/12888-202-0888ON	\$2.50
28 APR/29 APR	TSC*Y20622910002 05/12888-202-0888ON	\$83.30
03 MAY/05 MAY	TSC*Y20856350001 05/05888-202-0888ON	\$55.98
05 MAY/06 MAY	TSC*Y21903380101 04/12888-202-0888ON	\$38.32
05 MAY/06 MAY	TSC*Y22677600101 03/06888-202-0888ON	\$7.66
06 MAY/07 MAY	TSC*Y20955680101 05/05888-202-0888ON	\$14.01
07 MAY/08 MAY	TSC*Y20943040101 05/12888-202-0888ON	\$66.56
07 MAY/08 MAY	TSC*Y20943040102 05/12888-202-0888ON	\$9.90
07 MAY/08 MAY	TSC*Y20955680102 05/05888-202-0888ON	\$27.99
07 MAY/08 MAY	TSC*Y20955680103 05/05888-202-0888ON	\$39.99
08 MAY/09 MAY	TSC*Y21976520101 04/06888-202-0888ON	\$36.99
10 MAY/12 MAY	TSC*Y20943040103 05/12888-202-0888ON	\$4.08
17 MAY/19 MAY	TSC*Y22677600102 03/06888-202-0888ON	\$83.30

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 12 years to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.00
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.



0 [REDACTED] 20 0377970300000010004

New Balance **\$377.97** Minimum Payment **\$10.00** Due Date **Jun 15, 2014**

Please pay at least this amount.

Amount Enclosed

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

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What does Foreign Exchange mean?

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Can you please explain Administration Fees?

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Customer Relations 1-800-481-3239

www.capitalone.ca

Page 2 of 2

Statement Period: Apr 21 - May 20, 2014

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$377.97	\$10.00	Jun 15, 2014

Credit Limit:	\$1,300.00
Available Credit:	\$922.03
Cash Advance Credit Limit:	\$1,300.00
Available Credit for Cash Advances:	\$922.03

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$60.02	-	\$300.00	+	\$558.95	+	\$59.00	+	\$0.00	=	\$377.97

Account Activity (continued)

Other Charges

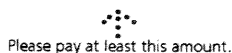
20 MAY/20 MAY CAPITAL ONE MEMBER FEE	\$59.00
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► **Summary this Period**

Total Purchases	\$617.95
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Gold MasterCard® Account ending in 0660

New Balance **\$30.58** Minimum Payment **\$10.00** Due Date **Jul 16, 2014**



Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$1,269.42 Available Credit for Cash Advances: \$1,269.42

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$377.97	-\$680.00	+\$332.61	\$0.00	\$0.00	\$30.58

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

26 MAY/27 MAY PAYMENT -\$300.00
16 JUN/17 JUN PAYMENT -\$380.00

Transactions for KULDIP S JOSUN #0660

26 MAY/27 MAY TSC*Y20622910001 06/12888-202-08880N \$2.50
28 MAY/29 MAY TSC*Y20622910002 06/12888-202-08880N \$83.30
04 JUN/05 JUN TSC*Y21903380101 05/12888-202-08880N \$38.32
04 JUN/05 JUN TSC*Y22677600101 04/06888-202-08880N \$7.66
07 JUN/07 JUN TSC*Y20943040101 06/12888-202-08880N \$66.56
07 JUN/07 JUN TSC*Y20943040102 06/12888-202-08880N \$9.90
07 JUN/09 JUN TSC*Y21976520101 05/06888-202-08880N \$36.99
09 JUN/10 JUN TSC*Y20943040103 06/12888-202-08880N \$4.08
16 JUN/17 JUN TSC*Y22677600102 04/06888-202-08880N \$83.30

► **Summary this Period**

Total Purchases **\$332.61**
Total Cash Advances **\$0.00**
Total Special Transactions **\$0.00**

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 6 months to pay off your balance.



Create a customized alert.

Want an easy way to remember when your next Capital One payment is due? Log in to your online banking account and create customized alerts. Go to capitalone.ca/onlinebanking to get started.

300023

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.00
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.



0 [REDACTED] 20 0030580380000010003

New Balance **\$30.58** Minimum Payment **\$10.00** Due Date **Jul 16, 2014**

Please pay at least this amount.

Amount Enclosed

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

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How can I avoid Interest Charges?

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- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

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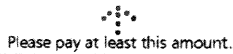
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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write the last four digits of your account number on your cheque or money order.

Gold MasterCard®

Account ending in 0660

New Balance **\$365.56** Minimum Payment **\$20.00** Due Date **Aug 15, 2014**



Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$934.44 Available Credit for Cash Advances: \$934.44

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$30.58	\$0.00	\$332.67	\$0.00	\$2.31	\$365.56

Your account is behind one payment. It happens to everyone. But it's important to know that further missed payments may be reported to the national credit bureaus. To keep your account in good standing, make sure to send in your minimum amount due by the date provided. If you've already sent it in, please accept our thanks.

Your account is past due. If you don't make your previous statement's minimum payment by this statement's due date, your annual interest rates for purchases, special transfers and cash advances will increase to 25.9% on the first day of your next billing period.

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #0660

Transactions for KULDIP S JOSUN #0660

25 JUN/26 JUN	TSC*Y20622910001 07/12888-202-08880N	\$2.50
27 JUN/28 JUN	TSC*Y20622910002 07/12888-202-08880N	\$83.30
04 JUL/05 JUL	TSC*Y21903380101 06/12888-202-08880N	\$38.32
04 JUL/05 JUL	TSC*Y22677600101 05/06888-202-08880N	\$7.66
06 JUL/07 JUL	TSC*Y20943040101 07/12888-202-08880N	\$66.56
06 JUL/07 JUL	TSC*Y20943040102 07/12888-202-08880N	\$9.90
07 JUL/08 JUL	TSC*Y21976520101 06/06888-202-08880N	\$37.05

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 11 years and 5 months to pay off your balance.

REMINDER

**YOU'RE OVERDUE
BY 1 MONTH**

DID YOU FORGET?

Please pay the Minimum Payment amount due on your statement to prevent damage to your credit score. Call us at **1-800-481-3239** if you have questions.

300046

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$2.31
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.



0 [REDACTED] 20 0365560380000020008

New Balance **\$365.56** Minimum Payment **\$20.00** Due Date **Aug 15, 2014**

Please pay at least this amount.

Amount Enclosed

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANEBROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

What is Minimum Payment?

You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show an option to take a payment holiday wherein non-payment of the minimum payment would not result in your account becoming delinquent. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "Due Date": The date by which your payment must be received to keep your account from being delinquent. If the "Due Date" falls on a weekend or holiday, we will consider your payment made on the next business day as made on time.

Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions. We're available 24/7. You can call us collect at 1-804-934-2010 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

How can I avoid Interest Charges?

- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges (other than cash advance and special transfer fees) if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "Due Date." There is no grace period on cash advances and special transfers and their associated fees.
- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

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Gold MasterCard®

Account ending in 0660

New Balance Minimum Payment Due Date
\$365.56 **\$20.00** **Aug 15, 2014**

Credit Limit: \$1,300.00
Available Credit: \$934.44
Cash Advance Credit Limit: \$1,300.00
Available Credit for Cash Advances: \$934.44

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$30.58	-	\$0.00	+	\$332.67	+	\$0.00	+	\$2.31	=	\$365.56

Account Activity (continued)

Transactions for KULDIP S JOSUN #0660

09 JUL/10 JUL TSC*Y20943040103 07/12888-202-08880N \$4.08
17 JUL/17 JUL TSC*Y22677600102 05/06888-202-08880N \$83.30

Other Charges

19 JUL/19 JUL INTEREST CHARGES \$2.31

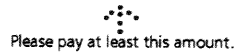
► **Summary this Period**

Total Purchases **\$334.98**
Total Cash Advances **\$0.00**
Total Special Transactions **\$0.00**

Gold MasterCard®

Account ending in 0660

New Balance **\$169.48** Minimum Payment **\$10.00** Due Date **Sep 15, 2014**



Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$1,130.52 Available Credit for Cash Advances: \$1,130.52

Previous Balance **\$365.56** - Payments and Credits **\$700.00** + Transactions **\$503.88** + Other Charges **\$0.00** + Interest Charges **\$0.04** = New Balance **\$169.48**

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

23 JUL/24 JUL PAYMENT -\$500.00
11 AUG/12 AUG PAYMENT -\$200.00

Transactions for KULDIP S JOSUN #0660

19 JUL/21 JUL PETROCANETOBICOKEON \$88.71
25 JUL/26 JUL TSC*Y20622910001 08/12888-202-0888ON \$2.50
27 JUL/28 JUL TSC*Y20622910002 08/12888-202-0888ON \$83.30
31 JUL/31 JUL TSC*Y27215330001 01/09888-202-0888ON \$3.62
31 JUL/31 JUL TSC*Y27215330002 01/09888-202-0888ON \$115.73
03 AUG/04 AUG TSC*Y21903380101 07/12888-202-0888ON \$38.32
03 AUG/04 AUG TSC*Y22677600101 06/06888-202-0888ON \$7.68
05 AUG/06 AUG TSC*Y20943040101 08/12888-202-0888ON \$66.56
05 AUG/06 AUG TSC*Y20943040102 08/12888-202-0888ON \$9.90
09 AUG/09 AUG TSC*Y20943040103 08/12888-202-0888ON \$4.08
16 AUG/16 AUG TSC*Y22677600102 06/06888-202-0888ON \$83.48

Other Charges

20 AUG/20 AUG INTEREST CHARGES \$0.04

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 4 years to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.04
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.



0 [REDACTED] 20 0169480200000010007

New Balance **\$169.48** Minimum Payment **\$10.00** Due Date **Sep 15, 2014**

Please pay at least this amount.

Amount Enclosed

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

What is Minimum Payment?

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Payment Must Be Received By "Due Date": The date by which your payment must be received to keep your account from being delinquent. If the "Due Date" falls on a weekend or holiday, we will consider your payment made on the next business day as made on time.

Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

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Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

How can I avoid Interest Charges?

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ETC-50
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Gold MasterCard®

Account ending in 0660

New Balance Minimum Payment Due Date
\$169.48 **\$10.00** **Sep 15, 2014**

Credit Limit: \$1,300.00
Available Credit: \$1,130.52
Cash Advance Credit Limit: \$1,300.00
Available Credit for Cash Advances: \$1,130.52

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$365.56	-	\$700.00	+	\$503.88	+	\$0.00	+	\$0.04	=	\$169.48

Account Activity (continued)

► Summary this Period

Total Purchases	\$503.92
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Gold MasterCard® Account ending in 0660

New Balance **\$443.33** Minimum Payment **\$10.00** Due Date **Oct 16, 2014**

Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$856.67 Available Credit for Cash Advances: \$856.67

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$169.48	- \$170.00	+ \$443.85	+ \$0.00	+ \$0.00	= \$443.33

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
04 SEP/05 SEP PAYMENT -\$170.00

Transactions for KULDIP S JOSUN #0660

24 AUG/25 AUG	TSC*Y20622910001 09/12888-202-0888ON	\$2.50
27 AUG/27 AUG	TSC*Y20622910002 09/12888-202-0888ON	\$83.30
30 AUG/30 AUG	TSC*Y27215330001 02/09888-202-0888ON	\$1.67
30 AUG/30 AUG	TSC*Y27215330002 02/09888-202-0888ON	\$53.33
02 SEP/03 SEP	TSC*Y21903380101 08/12888-202-0888ON	\$38.32
04 SEP/05 SEP	TSC*Y20943040101 09/12888-202-0888ON	\$66.56
04 SEP/05 SEP	TSC*Y20943040102 09/12888-202-0888ON	\$9.90
07 SEP/08 SEP	TSC*Y20943040103 09/12888-202-0888ON	\$4.08
10 SEP/11 SEP	TSC*Y28686430001888-202-0888ON	\$184.19

► **Summary this Period**

Total Purchases	\$443.85
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 13 years and 6 months to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.00
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.



0 [REDACTED] 20 0443330170000010008

New Balance **\$443.33** Minimum Payment **\$10.00** Due Date **Oct 16, 2014**

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

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How can I avoid Interest Charges?

- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges (other than cash advance and special transfer fees) if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "Due Date." There is no grace period on cash advances and special transfers and their associated fees.
- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

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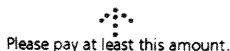
ETC-50
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Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$879.46	\$24.00	Nov 15, 2014



Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00

Available Credit: \$420.54 Available Credit for Cash Advances: \$420.54

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$443.33	- \$100.00	+ \$525.67	+ \$0.00	+ \$10.46	= \$879.46

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

06 OCT/07 OCT PAYMENT \$100.00

Transactions for KULDIP S JOSUN #0660

23 SEP/25 SEP	PQ ENBRIDGE 8447527847MISSASSAUGAON	\$117.55
23 SEP/25 SEP	PQ ENBRIDGE 8447527847MISSASSAUGAON	\$1.87
24 SEP/24 SEP	TSC*Y20622910001 10/12888-202-0888ON	\$2.50
25 SEP/26 SEP	TSC*Y20622910002 10/12888-202-0888ON	\$83.30
28 SEP/29 SEP	TSC*Y27215330001 03/09888-202-0888ON	\$1.67
28 SEP/29 SEP	TSC*Y27215330002 03/09888-202-0888ON	\$53.33
02 OCT/03 OCT	TSC*Y21903380101 09/12888-202-0888ON	\$38.32
04 OCT/06 OCT	TSC*Y20943040101 10/12888-202-0888ON	\$66.56
04 OCT/06 OCT	TSC*Y20943040102 10/12888-202-0888ON	\$9.90
04 OCT/06 OCT	KELSEYS 7639BRAMPTONON	\$46.59
08 OCT/08 OCT	TSC*Y20943040103 10/12888-202-0888ON	\$4.08
09 OCT/11 OCT	PETROCANBRAMPTONON	\$100.00

Other Charges

20 OCT/20 OCT INTEREST CHARGES \$10.46

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 19 years and 7 months to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$10.46
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.



0 [REDACTED] 20 0879460100000024005

New Balance	Minimum Payment	Due Date
\$879.46	\$24.00	Nov 15, 2014

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

What is Minimum Payment?

You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show an option to take a payment holiday wherein non-payment of the minimum payment would not result in your account becoming delinquent. Interest will continue to be assessed during these billing periods.

Payment Must Be Received By "Due Date": The date by which your payment must be received to keep your account from being delinquent. If the "Due Date" falls on a weekend or holiday, we will consider your payment made on the next business day as made on time.

Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions. We're available 24/7. You can call us collect at 1-804-934-2010 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

How can I avoid Interest Charges?

- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges (other than cash advance and special transfer fees) if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "Due Date." There is no grace period on cash advances and special transfers and their associated fees.
- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

Get the convenience of Capital One® Online Banking!

Want the convenience of 24/7 access to your account? Get online! With Capital One Online Banking, you can check your balance when and where you want, plus review recent transactions, send secure messages and sign up for Account Alerts. Go to www.capitalone.ca/onlinebanking to find out more and try the online demo.

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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write the last four digits of your account number on your cheque or money order.

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$879.46	\$24.00	Nov 15, 2014

Credit Limit:	\$1,300.00
Available Credit:	\$420.54
Cash Advance Credit Limit:	\$1,300.00
Available Credit for Cash Advances:	\$420.54

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$443.33	-	\$100.00	+	\$525.67	+	\$0.00	+	\$10.46	=	\$879.46

Account Activity (continued)

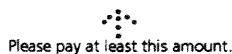
Summary this Period

Total Purchases	\$536.13
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

Gold MasterCard®

Account ending in 0660

New Balance **\$1,126.46** Minimum Payment **\$35.00** Due Date **Dec 16, 2014**



Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$173.54 Available Credit for Cash Advances: \$173.54

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$879.46	- \$100.00	+ \$327.45	\$0.00	+ \$19.55	= \$1,126.46

Log in to Online Banking to switch to paperless statements today!

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

03 NOV/04 NOV PAYMENT -\$100.00

Transactions for KULDIP S JOSUN #0660

23 OCT/24 OCT	TSC*Y20622910001 11/12888-202-0888ON	\$2.50
25 OCT/27 OCT	TSC*Y20622910002 11/12888-202-0888ON	\$83.30
29 OCT/30 OCT	TSC*Y27215330001 04/09888-202-0888ON	\$1.67
29 OCT/30 OCT	TSC*Y27215330002 04/09888-202-0888ON	\$53.33
01 NOV/03 NOV	TSC*Y21903380101 10/12888-202-0888ON	\$38.32
04 NOV/04 NOV	TSC*Y20943040101 11/12888-202-0888ON	\$66.56
04 NOV/04 NOV	TSC*Y20943040102 11/12888-202-0888ON	\$9.90
07 NOV/07 NOV	TSC*Y20943040103 11/12888-202-0888ON	\$4.08
19 NOV/20 NOV	PAYLESS SHOESOURCE 586ETOBICOKEON	\$67.79

Other Charges

20 NOV/20 NOV INTEREST CHARGES \$19.55

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 21 years and 9 months to pay off your balance.



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300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$19.55
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 1126460100000035001



New Balance **\$1,126.46** Minimum Payment **\$35.00** Due Date **Dec 16, 2014**

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write the last four digits of your account number on your cheque or money order.

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$1,126.46	\$35.00	Dec 16, 2014

Credit Limit:	\$1,300.00
Available Credit:	\$173.54
Cash Advance Credit Limit:	\$1,300.00
Available Credit for Cash Advances:	\$173.54

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$879.46	-	\$100.00	+	\$327.45	+	\$0.00	+	\$19.55	=	\$1,126.46

Account Activity (continued)

► Summary this Period

Total Purchases	\$347.00
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

KEEPING YOU IN THE LOOP.

We're writing to give you an important update on your Capital One® MasterCard® account. Please see below for details.

All your other account terms and benefits remain the same. If you have any questions, you can call us at 1-800-481-3239.

INTEREST CHARGES.

We've revised your disclosures to better explain how interest charges are calculated on your account, and we're no longer applying a minimum total interest charge. Please see below:

Information about interest and how we calculate it.

To calculate interest for a billing period, we multiply the average daily balance of each segment of your account (e.g., Cash Advance segment, Purchase segment, Special Transfer segment) by the monthly periodic rate.

To obtain the average daily balance for the current billing period, we take the beginning balance of each segment of your account each day, add any new transactions (excluding new purchases) to each segment and subtract any payments or credits from each segment. This gives the daily balance of each segment. Then, we add up all of the daily balances for each segment and divide the total by the number of days in the billing period. This gives the average daily balance of each segment.

If you do not pay the total New Balance for the current billing period by the due date, we add the average daily balance of new purchases from the current billing period to the average daily purchase balance for the next billing period to include purchases from the transaction date.

Please note: As of June 17, 2014, we no longer apply a minimum total interest charge of \$0.50 for each billing period that your account accrues interest.

OVER LIMIT FEES.

We've revised your disclosures to better explain how over limit fees are applied to your account – but we want to assure you that we're not changing the amount of your over limit fee. Please see below:

Information about over limit fees and when they apply.

Applied at the end of your billing period: **\$29**, if your account exceeds its assigned credit limit at any time during the billing period as a result of new transactions, fees or interest charges and/or unpaid balances from the previous monthly statement.

MINIMUM PAYMENT CALCULATION.

We've revised your disclosures to better explain how your minimum payment is calculated – but we want to assure you that we're not changing your minimum payment calculation. Please see below:

Information about your minimum payment and how we calculate it.

Your required minimum payment will be the greatest of:

- The sum of the following, rounded down to the dollar:
 - a) **1%** of your new balance;
 - b) any interest charges you may have; and
 - c) **1/12th** of your Annual Fee (if you have an Annual Fee on your card);plus any past due required minimum payment amount
- or
- **\$10** plus any past due required minimum payment amount

If your required minimum payment exceeds your total balance, we'll only require the total balance. If you are over limit by more than your required minimum payment, we'll request the full over limit amount.

CARD BENEFITS.

Effective September 1, 2014, there are changes to the Certificate of Insurance which outlines some of the insurance and service benefits included with your Capital One MasterCard. Please see below:

Important news about changes to your Certificate of Insurance.

This communication constitutes an amendment to your Capital One MasterCard Certificate of Insurance. Please keep this amendment together with your Certificate of Insurance in a safe place.

Please be advised that effective **September 1, 2014**, the following changes apply:

- Common Carrier Travel Accident Insurance and Baggage Delay Insurance are underwritten by American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida.
- All references to "Chubb Insurance Company of Canada" and to "Group Policy number 6477-4532" are replaced with "American Bankers Insurance Company of Florida (ABIC)" and "Group Policy number COB112002" in relation to Baggage Delay Insurance and "American Bankers Life Assurance Company of Florida (ABLAC)" and "Group Policy number COBL072014" in relation to Common Carrier Travel Accident Insurance.

In addition, the address for Chubb Insurance Company of Canada is replaced with the following address for ABIC and ABLAC: Canadian head office, 5000 Yonge Street, Suite 2000, Toronto, Ontario, M2N 7E9. The telephone number for claims and inquiries remains the same.

- The use of Capital One reward miles is considered equivalent to "charging" the Account for the purpose of Eligibility for coverage and Benefits. A copy of Your Capital One reward miles redemption will be required at time of claim. No coverage will be provided if any portion of the cost of the car rental is paid for with travel reward or frequent flyer plan miles/points other than Capital One reward miles.
- Price Protection Service is offering a new benefit option at time of claim as detailed below.

Effective September 1, 2014, the Certificate of Insurance under Group Policy number COB112002, underwritten by American Bankers Insurance Company of Florida, is hereby amended as follows:

1. The section preceding the definitions is hereby deleted in its entirety and replaced with:

"This Certificate of Insurance contains information about your Coverage. Please read it carefully and keep it in a safe place. Refer to the Definitions section or to the applicable description of benefits for the meanings of all capitalized terms.

Purchase Assurance, Extended Warranty, Car Rental Collision/Loss Damage Waiver and Baggage Delay Insurance are insurance coverages underwritten by American Bankers Insurance Company of Florida and Common Carrier Travel Accident Insurance is insurance coverage underwritten by American Bankers Life Assurance Company of Florida (hereinafter collectively referred to as the "Insurer") under Group Policy numbers COB112002 and COBL072014 (hereinafter collectively referred to as the "Policy"), issued by the Insurer to Capital One Services, LLC (hereinafter called the "Policyholder"). Price Protection Service is a service provided by the Insurer and included in the Policy. The above insurance coverages and service are hereinafter collectively referred to as the "Coverage".

The terms, conditions and provisions of the Policy are summarized in the Certificate of Insurance, which is incorporated into and forms part of the Policy. All benefits are subject in every respect to the Policy, which alone constitutes the agreement under which benefits will be provided. You, or a person making a claim under the Certificate of Insurance, may request a copy of the Policy and/or a copy of your application for this Coverage (if applicable) by writing to the Insurer at the address shown below.

In no event will a corporation, partnership or business entity be eligible for the Coverage provided by the Certificate of Insurance.

American Bankers Life Assurance Company of Florida and American Bankers Insurance Company of Florida Canadian head office is located at 5000 Yonge Street, Suite 2000, Toronto, Ontario, M2N 7E9.

Claims payment and administrative services under this Policy are arranged by the Insurer."

2. All references to "charged to the (Your) Account" are amended by adding the following: "and/or paid for with Capital One reward miles", except under the Travel Assistance Services section.
3. The section "Price Protection Insurance" is hereby deleted in its entirety and replaced with:

"PRICE PROTECTION SERVICE

This service is provided by American Bankers Insurance Company of Florida.

Price Protection Service is not insurance and is available only to the Cardholder. No other person or entity shall have any right, remedy or claim, legal or equitable, to Price Protection payments.

Services

Price Protection Service is in effect for 60 days from the date of purchase of most new items of personal property purchased in Canada and charged in full to the Account and/or paid for with Capital One reward miles, subject to the Limitations and Exclusions below.

If, within 60 days of the purchase of an eligible item, You find an identical item with the same brand, model number (if applicable) and attributes (benefits, features, functions and uses) offered for retail sale in Canada (in Canadian dollars) at a price lower than the price You paid, **You must call the Administrator at 1-888-324-2363**. The Administrator will decide on a case-by-case basis, at their discretion and subject to the Limitations and Exclusions below, to either:

1. buy back the original eligible item from You at the original price, provided You, after receiving authorization, purchase the identical lower priced item, charged in full to Your Account; or
2. settle the service obligation by paying You the price difference between the original eligible item and the identical lower priced item.

The buyback or payment amount is based on the price of the item before applicable taxes, manufacturer's rebate, store rebates, and shipping and installation charges. Price Protection Service is subject to a minimum price difference of \$10 per item, and a maximum of \$100 per item, and in the case of payment to You for the difference in price, a maximum of \$500 per Account per calendar year. The Price Protection Service will apply to a maximum of 3 identical items during the 60-day period. No item can be submitted for Price Protection payment more than once during the 60-day period.

Limitations and Exclusions

Price Protection Service is not available in respect of the following:

- (i) traveller's cheques, cash (whether paper or coin), bullion, precious metals, tickets, documents, stamps, negotiable instruments or property of a similar nature;
- (ii) animals, living plants or perishables such as food, liquor and/or goods consumed in use;
- (iii) computers (including hardware, software, printers and scanners), cellular phones, personal digital assistants (PDA) or any similar electronic device;
- (iv) automobiles, motorboats, airplanes, motorcycles, motorscooters, riding lawn mowers, golf carts, lawn tractors, or any other motorized vehicles (except for miniature electrically powered vehicles intended for recreational use by children), or any of their respective parts, fuels or accessories;
- (v) one-of-a-kind items;
- (vi) used or previously owned or refurbished items, including antiques, collectibles and fine art;
- (vii) items purchased and/or used by or for a business or for commercial gain; or
- (viii) services related to items purchased including insurance, duty, delivery and transportation costs.

Price Protection Service does not apply if the retailer makes a price adjustment and/or refunds the difference between the original and lower price. Price comparisons with liquidated merchandise, grey market (Internet) items and gift card or savings card incentives issued by a retailer are not eligible for Price Protection Service. Price comparisons with items offered for sale on a website outside of Canada or for which an international shipping fee must also be paid are not eligible for Price Protection Service.

You are only eligible for Price Protection Service if the Account is in Good Standing at the time of Your request.

Gifts

Eligible items that You give as gifts are covered. In the event a price difference is discovered, You, not the recipient of the gift, must make the request for Price Protection Service.

How to Request Price Protection Service

You must keep original receipts and other documents described herein to file a valid request.

You must notify the Administrator by telephoning 1-888-324-2363 as soon as You discover the advertised price difference. The Administrator will decide, as described under Services, whether to buy back the original eligible item or pay You the difference in price between the original eligible item and the identical lower-priced item.

The Administrator will send You the applicable request form. Your failure to provide the completed request form and proof supporting Your request under items (i) (iii) below within 90 days from the date of purchase may result in non-payment of the related request.

You must complete and sign the request form and include the following:

- (i) the customer copy of Your sales receipt and a copy of the Account statement showing the charge and/or Capital One reward mile redemption;
- (ii) the original vendor's sales receipt;
- (iii) a dated advertisement/flyer to prove that the identical item was offered in Canada at the reduced price within 60 days of the date of Your purchase; and
- (iv) if the Administrator chooses to buy back the original eligible item, You must ship the original eligible item in accordance with the instructions provided to You by the Administrator.

This service may be discontinued or amended upon notice to the Cardholder."

4. The section "Termination of Insurance" under General Provisions and Statutory Conditions is hereby amended by replacing "coverage" with "Coverage".

All terms and conditions of Coverage set out in your Certificate of Insurance, including all exclusions and limitations, shall continue to apply except as modified by this amendment.

To obtain a copy of your revised Certificate of Insurance, please call Capital One at 1-800-481-3239.

Gold MasterCard®

Account ending in 0660

New Balance **\$1,204.44** Minimum Payment **\$35.00** Due Date **Jan 15, 2015**

Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$95.56 Available Credit for Cash Advances: \$95.56

Previous Balance **\$1,126.46** - Payments and Credits **\$213.23** + Transactions **\$272.21** + Other Charges **\$0.00** + Interest Charges **\$19.00** = New Balance **\$1,204.44**

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #0660

20 NOV/21 NOV INTEREST CHARGE ADJUSTMENT -\$0.05
12 DEC/16 DEC MISCELLANEOUS FEE ADJUSTMENT -\$13.18

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

20 NOV/21 NOV PAYMENT -\$100.00
03 DEC/04 DEC PAYMENT -\$100.00

Transactions for KULDIP S JOSUN #0660

22 NOV/24 NOV TSC*Y20622910001 12/12888-202-08880N \$2.49
24 NOV/25 NOV TSC*Y20622910002 12/12888-202-08880N \$83.69
28 NOV/28 NOV TSC*Y27215330001 05/09888-202-08880N \$1.67
28 NOV/28 NOV TSC*Y27215330002 05/09888-202-08880N \$53.33
01 DEC/02 DEC TSC*Y21903380101 11/12888-202-08880N \$38.32
03 DEC/04 DEC TSC*Y20943040101 12/12888-202-08880N \$66.84
03 DEC/04 DEC TSC*Y20943040102 12/12888-202-08880N \$9.90
07 DEC/08 DEC TSC*Y20943040103 12/12888-202-08880N \$4.11
14 DEC/15 DEC VIBERINTERNETCYP \$11.86

CURRENCY: USD EXCHANGE RATE: 0.842327150

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 22 years and 4 months to pay off your balance.



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300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$19.00
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 1204440100000035008



New Balance **\$1,204.44** Minimum Payment **\$35.00** Due Date **Jan 15, 2015**

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

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- (c) or any amount greater than (b)

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Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write the last four digits of your account number on your cheque or money order.

Gold MasterCard®

Account ending in 0660

New Balance Minimum Payment Due Date
\$1,204.44 **\$35.00** **Jan 15, 2015**

Credit Limit: \$1,300.00
Available Credit: \$95.56
Cash Advance Credit Limit: \$1,300.00
Available Credit for Cash Advances: \$95.56

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$1,126.46	-	\$213.23	+	\$272.21	+	\$0.00	+	\$19.00	=	\$1,204.44

Account Activity (continued)

Other Charges

20 DEC/20 DEC INTEREST CHARGES \$19.00

► **Summary this Period**

Total Purchases \$291.21
Total Cash Advances \$0.00
Total Special Transactions \$0.00

Gold MasterCard®

Account ending in 0660

New Balance **\$1,295.66** Minimum Payment **\$40.00** Due Date **Feb 15, 2015**



Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit: \$4.34

Available Credit for Cash Advances: \$4.34

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,204.44	- \$50.00	+ \$118.30	\$0.00	+ \$22.92	= \$1,295.66

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

14 JAN/15 JAN PAYMENT \$50.00

Transactions for KULDIP S JOSUN #0660

27 DEC/29 DEC TSC*Y27215330001 06/09888-202-0888ON \$1.67
27 DEC/29 DEC TSC*Y27215330002 06/09888-202-0888ON \$53.33
31 DEC/02 JAN TSC*Y21903380101 12/12888-202-0888ON \$38.47
13 JAN/14 JAN EGGSMARTBRAMPTONON \$24.83

Other Charges

20 JAN/20 JAN INTEREST CHARGES \$22.92

► **Summary this Period**

Total Purchases **\$141.22**
Total Cash Advances **\$0.00**
Total Special Transactions **\$0.00**



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300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$22.92
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 1295660050000040004



New Balance **\$1,295.66** Minimum Payment **\$40.00** Due Date **Feb 15, 2015**

Please pay at least this amount.

Amount Enclosed

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

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Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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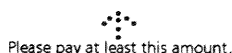
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Gold MasterCard®

Account ending in 0660

New Balance **\$1,300.21** Minimum Payment **\$40.00** Due Date **Mar 18, 2015**



Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00

Available Credit: \$0.00 Available Credit for Cash Advances: \$0.00

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$1,295.66	-	\$100.00	+	\$53.33	+	\$29.00	+	\$22.22	=	\$1,300.21

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

13 FEB/16 FEB PAYMENT -\$100.00

Transactions for KULDIP S JOSUN #0660

27 JAN/27 JAN TSCY27215330002 07/09888-202-08880N \$53.33

Other Charges

20 FEB/20 FEB OVERLIMIT FEE JAN 27, 2015 \$29.00

20 FEB/20 FEB INTEREST CHARGES \$22.22

► **Summary this Period**

Total Purchases	\$104.55
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

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300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$22.22
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.



0 [REDACTED] 20 1300210100000040001

New Balance **\$1,300.21** Minimum Payment **\$40.00** Due Date **Mar 18, 2015**

Please pay at least this amount.

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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Customer Relations 1-800-481-3239

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Page 1 of 1

Statement Period: Feb 21 - Mar 20, 2015

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$1,276.37	\$38.00	Apr 15, 2015

Please pay at least this amount.

Credit Limit: \$1,300.00

Cash Advance Credit Limit: \$1,300.00

Available Credit: \$23.63

Available Credit for Cash Advances: \$23.63

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 22 years and 11 months to pay off your balance.

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,300.21	- \$100.00	+ \$55.00	+ \$0.00	+ \$21.16	= \$1,276.37

Account Activity (Date of Transaction/Date Posted)**Payments, Credits and Adjustments for KULDIP S JOSUN #8528**

04 MAR/05 MAR PAYMENT -\$100.00

Transactions for KULDIP S JOSUN #0660

06 MAR/07 MAR TSC#Y2721533000108/09888-202-08880N	\$1.67
06 MAR/07 MAR TSC#Y2721533000208/09888-202-08880N	\$53.33

Other Charges

20 MAR/20 MAR INTEREST CHARGES \$21.16

► **Summary this Period**

Total Purchases	\$76.16
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

**Online statements.**

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300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$21.16
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 1276370100000038007



New Balance	Minimum Payment	Due Date
\$1,276.37	\$38.00	Apr 15, 2015

Please pay at least this amount.

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges (other than cash advance and special transfer fees) if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "Due Date." There is no grace period on cash advances and special transfers and their associated fees.
- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

Get the convenience of Capital One® Online Banking!

Want the convenience of 24/7 access to your account? Get online! With Capital One Online Banking, you can check your balance when and where you want, plus review recent transactions, send secure messages and sign up for Account Alerts. **Go to www.capitalone.ca/onlinebanking to find out more and try the online demo.**

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Payable through online, telephone and branch banking at most financial institutions, including CIBC, RBC, Bank of Montreal, HSBC, Bank of Nova Scotia, National Bank and TD Canada Trust. You can also mail your payment to Capital One Bank, (Canada Branch), P.O. Box 521, Scarborough STN D, Scarborough, ON M1R 5S4. Please do not send cash through the mail or staple a cheque to the invoice. Allow 7-10 business days for postal delivery. Please write the last four digits of your account number on your cheque or money order.



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Statement Period: Mar 21 - Apr 20, 2015

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$1,281.31	\$38.00	May 16, 2015

Please pay at least this amount.

Credit Limit: \$1,300.00	Cash Advance Credit Limit: \$1,300.00
Available Credit: \$18.69	Available Credit for Cash Advances: \$18.69

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,276.37	- \$100.00	+ \$54.98	+ \$29.00	+ \$20.96	= \$1,281.31

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
10 APR/13 APR PAYMENT -\$100.00

Transactions for KULDIP S JOSUN #0660

28 MAR/28 MAR	TSC*Y27215330001 09/09888-202-0888ON	\$1.63
28 MAR/28 MAR	TSC*Y27215330002 09/09888-202-0888ON	\$53.35

Other Charges

20 APR/20 APR	OVERLIMIT FEE MAR 28, 2015	\$29.00
20 APR/20 APR	INTEREST CHARGES	\$20.96

Summary this Period

Total Purchases	\$104.94
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 22 years and 11 months to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

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Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$20.96
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 1281310100000038006



New Balance	Minimum Payment	Due Date
\$1,281.31	\$38.00	May 16, 2015

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

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What if I have more questions?

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Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

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What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

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Page 1 of 1

Statement Period: Apr 21 - May 20, 2015

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$1,261.27	\$38.00	Jun 15, 2015



Please pay at least this amount.

Credit Limit: \$1,300.00	Cash Advance Credit Limit: \$1,300.00
Available Credit: \$38.73	Available Credit for Cash Advances: \$38.73

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,281.31	- \$100.00	+ \$0.00	+ \$59.00	+ \$20.96	= \$1,261.27

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

05 MAY/06 MAY PAYMENT -\$100.00

Transactions for KULDIP S JOSUN #0660

Other Charges

20 MAY/20 MAY CAPITAL ONE MEMBER FEE	\$59.00
20 MAY/20 MAY INTEREST CHARGES	\$20.96

► **Summary this Period**

Total Purchases	\$79.96
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$20.96
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 1261270100000038006



New Balance	Minimum Payment	Due Date
\$1,261.27	\$38.00	Jun 15, 2015

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

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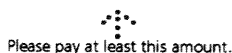
Page 1 of 1

Statement Period: May 21 - Jun 20, 2015

Gold MasterCard®

Account ending in 0660

New Balance **\$1,181.47** Minimum Payment **\$36.00** Due Date **Jul 16, 2015**



Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$118.53 Available Credit for Cash Advances: \$118.53

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,261.27	- \$100.00	+ \$0.00	\$0.00	+ \$20.20	= \$1,181.47

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

09 JUN/10 JUN PAYMENT -\$100.00

Transactions for KULDIP S JOSUN #0660

Other Charges

20 JUN/20 JUN INTEREST CHARGES \$20.20

► **Summary this Period**

Total Purchases **\$20.20**
Total Cash Advances **\$0.00**
Total Special Transactions **\$0.00**

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 22 years and 2 months to pay off your balance.



Online statements.

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300020

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$20.20
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.



0 [REDACTED] 20 1181470100000036001

New Balance **\$1,181.47** Minimum Payment **\$36.00** Due Date **Jul 16, 2015**

Please pay at least this amount.

Amount Enclosed

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

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What if I have more questions?

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What does Foreign Exchange mean?

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Statement Period: Jun 21 - Jul 20, 2015

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$1,100.52	\$34.00	Aug 15, 2015

Please pay at least this amount.

Credit Limit: \$1,300.00	Cash Advance Credit Limit: \$1,300.00
Available Credit: \$199.48	Available Credit for Cash Advances: \$199.48

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,181.47	-\$100.00	+\$0.00	+\$0.00	+\$19.05	\$1,100.52

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
13 JUL/14 JUL PAYMENT \$100.00

Transactions for KULDIP S JOSUN #0660

Other Charges
20 JUL/20 JUL INTEREST CHARGES \$19.05

► **Summary this Period**

Total Purchases	\$19.05
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 21 years and 7 months to pay off your balance.



Online statements.

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Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$19.05
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.



0 [REDACTED] 20 1100520100000034003

New Balance	Minimum Payment	Due Date
\$1,100.52	\$34.00	Aug 15, 2015

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

We will acknowledge your letter within 30 days and will correct the error or explain why we believe the bill was correct within 90 days. If you have a complaint about your credit card account, you can call the toll-free number on the back of your card or write to us at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). You can also write to the Financial Consumer Agency of Canada, 6th Floor, Enterprise Building, 427 Laurier Avenue West, Ottawa, ON K1R 1B9.

What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured.

Can you please explain Administration Fees?

Take a look at your Important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

How can I avoid Interest Charges?

- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges (other than cash advance and special transfer fees) if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "Due Date." There is no grace period on cash advances and special transfers and their associated fees.
- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

Get the convenience of Capital One® Online Banking!

Want the convenience of 24/7 access to your account? Get online! With Capital One Online Banking, you can check your balance when and where you want, plus review recent transactions, send secure messages and sign up for Account Alerts.

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www.capitalone.ca

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Statement Period: Jul 21 - Aug 20, 2015

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$1,161.86	\$32.00	Sep 15, 2015

Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00

Available Credit: \$138.14 Available Credit for Cash Advances: \$138.14

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,100.52	- \$200.00	+ \$245.09	+ \$0.00	+ \$16.25	= \$1,161.86

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

03 AUG/04 AUG PAYMENT -\$200.00

Transactions for KULDIP S JOSUN #0660

31 JUL/03 AUG	MOXIE'S CLASSIC GRILLMISSISSAUGAON	\$115.01
14 AUG/17 AUG	THE KEG STEAKHOUSE & BBRAMPTONON	\$80.01
17 AUG/18 AUG	TEXAS PIT RESTAURANT AWOODBRIDGEON	\$30.61
18 AUG/19 AUG	TURTLEJACKS MUSKOKA GRBRAMPTONON	\$19.46

Other Charges

20 AUG/20 AUG INTEREST CHARGES \$16.25

► **Summary this Period**

Total Purchases	\$261.34
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

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Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$16.25
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.



0 [REDACTED] 20 1161860200000032000

New Balance	Minimum Payment	Due Date
\$1,161.86	\$32.00	Sep 15, 2015

Please pay at least this amount.

Amount Enclosed

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

Available Credit is the amount available for transactions through the Statement Closing Date.

What is Minimum Payment?

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Payments may be made:

- (a) in full
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Statement Period: Aug 21 - Sep 20, 2015

Gold MasterCard®

Account ending in 0660

New Balance Minimum Payment Due Date
\$879.51 **\$31.00** **Oct 16, 2015**

Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$420.49 Available Credit for Cash Advances: \$420.49

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$1,161.86	-	\$300.00	+	\$0.00	+	\$0.00	+	\$17.65	=	\$879.51

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
01 SEP/02 SEP PAYMENT \$300.00

Transactions for KULDIP S JOSUN #0660

Other Charges
19 SEP/19 SEP INTEREST CHARGES \$17.65

► **Summary this Period**

Total Purchases	\$17.65
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 19 years and 7 months to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020-C

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$17.65
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 0879510300000031006



New Balance Minimum Payment Due Date
\$879.51 **\$31.00** **Oct 16, 2015**

Please pay at least this amount.

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

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Statement Period: Sep 21 - Oct 20, 2015

Gold MasterCard®

Account ending in 0660

New Balance **\$691.93** Minimum Payment **\$24.00** Due Date **Nov 15, 2015**

Please pay at least this amount.

Credit Limit: \$1,300.00 Cash Advance Credit Limit: \$1,300.00
Available Credit: \$608.07 Available Credit for Cash Advances: \$608.07

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$879.51	-\$200.00	+\$0.00	+\$0.00	+\$12.42	=\$691.93

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
02 OCT/05 OCT PAYMENT -\$200.00

Transactions for KULDIP S JOSUN #0660

Other Charges
20 OCT/20 OCT INTEREST CHARGES \$12.42

► **Summary this Period**

Total Purchases	\$12.42
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 17 years and 6 months to pay off your balance.



Online statements.

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300020-C

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$12.42
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 0691930200000024002



New Balance **\$691.93** Minimum Payment **\$24.00** Due Date **Nov 15, 2015**

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

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Can you please explain Administration Fees?

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Statement Period: Oct 21 - Nov 20, 2015

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$941.03	\$25.00	Dec 16, 2015

Please pay at least this amount.

Credit Limit: \$3,550.00 Cash Advance Credit Limit: \$3,550.00

Available Credit: \$2,608.97 Available Credit for Cash Advances: \$2,608.97

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$691.93	- \$50.00	+ \$287.89	+ \$0.00	+ \$11.21	= \$941.03

Account Activity (Date of Transaction/Date Posted)**Payments, Credits and Adjustments for KULDIP S JOSUN #8528**

13 NOV/16 NOV PAYMENT -\$50.00

Transactions for KULDIP S JOSUN #0660

11 NOV/12 NOV	PETROLEUM PLUSMISSISSAUGAON	\$83.50
11 NOV/12 NOV	SHOPPERSDRUGMART0901MISSISSAUGAON	\$55.90
12 NOV/14 NOV	RALLY SPORTS BAR & SMONORTH YORKON	\$148.49

Other Charges

20 NOV/20 NOV INTEREST CHARGES \$11.21

► Summary this Period

Total Purchases	\$299.10
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 20 years and 2 months to pay off your balance.

**Online statements.**

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020-C

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$11.21
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 0941030050000025009



New Balance	Minimum Payment	Due Date
\$941.03	\$25.00	Dec 16, 2015

Please pay at least this amount.

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

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What is Minimum Payment?

You must pay at least the minimum monthly payment shown on your statement by the payment due date, even if you don't receive your statement. You may pay more than the minimum payment due or pay your balance in full. If you pay more than the minimum payment due, up to three of your next statements may show an option to take a payment holiday wherein non-payment of the minimum payment would not result in your account becoming delinquent. Interest will continue to be assessed during these billing periods.

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- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

Call us at 1-800-481-3239 or visit www.capitalone.ca/onlinebanking if you have any questions. We're available 24/7. You can call us collect at 1-804-934-2010 if you are outside of Canada or the U.S. Contact us immediately if your card is lost or stolen.

Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

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What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured. *Exchange rate includes 2.50% currency conversion charge and is truncated to nine decimal places.

Can you please explain Administration Fees?

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- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (d) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

Get the convenience of Capital One® Online Banking!

Want the convenience of 24/7 access to your account? Get online! With Capital One Online Banking, you can check your balance when and where you want, plus review recent transactions, send secure messages and sign up for Account Alerts.

Go to www.capitalone.ca/onlinebanking to find out more and try the online demo.

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Customer Relations 1-800-481-3239

www.capitalone.ca

Page 1 of 2

Statement Period: Nov 21 - Dec 20, 2015

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$1,289.30	\$31.00	Jan 15, 2016

Please pay at least this amount.

Credit Limit: \$3,550.00 Cash Advance Credit Limit: \$3,550.00

Available Credit: \$2,260.70 Available Credit for Cash Advances: \$2,260.70

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$941.03	\$300.00	\$634.10	\$0.00	\$14.17	\$1,289.30

Account Activity (Date of Transaction/Date Posted)**Payments, Credits and Adjustments for KULDIP S JOSUN #8528**

04 DEC/07 DEC PAYMENT -\$300.00

Transactions for KULDIP S JOSUN #0660

26 NOV/27 NOV	KIPLING GASETOBICOKEON	\$100.95
26 NOV/27 NOV	PAYLESS SHOESOURCE 586ETOBICOKEON	\$27.10
27 NOV/28 NOV	RCSS #1080MISSISSAUGAON	\$170.53
27 NOV/28 NOV	TIP TOP TAILORS #12ETOBICOKEON	\$33.89
29 NOV/01 DEC	VINIFERA T3TORONTOON	\$11.79
29 NOV/02 DEC	MOXIE'S CLASSIC GRILLMISSISSAUGAON	\$149.84
04 DEC/05 DEC	AIR TRANSAT (VAB)MONTREALQC	\$13.00
04 DEC/05 DEC	AIR TRANSAT (VAB)MONTREALQC	\$13.00
05 DEC/05 DEC	AIR TRANSAT DUTY FREE905-238-1808ON	\$114.00

Other Charges

19 DEC/19 DEC INTEREST CHARGES \$14.17

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 23 years to pay off your balance.**Online statements.**

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020-C

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$14.17
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 1289300300000031004



New Balance	Minimum Payment	Due Date
\$1,289.30	\$31.00	Jan 15, 2016

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Capital One Bank, (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

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Street _____ Apt. No. _____
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Customer Relations 1-800-481-3239
www.capitalone.ca

Page 2 of 2

Statement Period: Nov 21 - Dec 20, 2015

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$1,289.30	\$31.00	Jan 15, 2016

Credit Limit:	\$3,550.00
Available Credit:	\$2,260.70
Cash Advance Credit Limit:	\$3,550.00
Available Credit for Cash Advances:	\$2,260.70

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$941.03	-	\$300.00	+	\$634.10	+	\$0.00	+	\$14.17	=	\$1,289.30

Account Activity (continued)

► **Summary this Period**

Total Purchases	\$648.27
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00



Customer Relations 1-800-481-3239
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Page 1 of 1

Statement Period: Dec 21 - Jan 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance **\$215.84** Minimum Payment **\$33.00** Due Date **Feb 15, 2016**

Please pay at least this amount.

Credit Limit: \$3,550.00 Cash Advance Credit Limit: \$3,550.00

Available Credit: \$3,334.16 Available Credit for Cash Advances: \$3,334.16

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,289.30	- \$1,100.00	+ \$0.00	+ \$0.00	+ \$26.54	= \$215.84

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528

14 JAN/15 JAN PAYMENT -\$300.00
18 JAN/19 JAN PAYMENT -\$800.00

Transactions for KULDIP S JOSUN #0660

Other Charges

20 JAN/20 JAN INTEREST CHARGES \$26.54

► **Summary this Period**

Total Purchases **\$26.54**
Total Cash Advances **\$0.00**
Total Special Transactions **\$0.00**

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 5 years to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020-C

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$26.54
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 0215840800000033003



New Balance **\$215.84** Minimum Payment **\$33.00** Due Date **Feb 15, 2016**

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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Page 1 of 2

Statement Period: Jan 21 - Feb 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$219.40	\$43.00	Mar 17, 2016

Please pay at least this amount

Credit Limit: \$3,550.00 Cash Advance Credit Limit: \$3,550.00

Available Credit: \$3,330.60 Available Credit for Cash Advances: \$3,330.60

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$215.84	-	\$0.00	+	\$0.00	+	\$0.00	+	\$3.56	=	\$219.40

Your account is behind by one payment. It happens to everyone. But it's important to know that further missed payments may be reported to the national credit bureaus. If your account is suspended, your credit limit will not be available. To keep your account in good standing, please pay the minimum amount due by the date provided. If you've already paid it, thank you.

Your account is past due. If you don't make your previous statement's minimum payment by this statement's due date, your annual interest rates for purchases, special transfers and cash advances will increase to 25.9% on the first day of your next billing period.

Account Activity (Date of Transaction/Date Posted)**Payments, Credits and Adjustments for KULDIP S JOSUN #0660****Transactions for KULDIP S JOSUN #0660****Other Charges**

20 FEB/20 FEB INTEREST CHARGES \$3.56

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 4 years and 8 months to pay off your balance.

REMINDER**YOU'RE OVERDUE
BY 1 MONTH****DID YOU FORGET?**

Please pay the Minimum Payment amount due on your statement to prevent damage to your credit score. Call us at **1-800-481-3239** if you have questions.

300046

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$3.56
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 0219400800000043000



New Balance	Minimum Payment	Due Date
\$219.40	\$43.00	Mar 17, 2016

Please pay at least this amount.

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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Customer Relations 1-800-481-3239

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Page 2 of 2

Statement Period: Jan 21 - Feb 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$219.40	\$43.00	Mar 17, 2016

Credit Limit:	\$3,550.00
Available Credit:	\$3,330.60
Cash Advance Credit Limit:	\$3,550.00
Available Credit for Cash Advances:	\$3,330.60

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$215.84	-	\$0.00	+	\$0.00	+	\$0.00	+	\$3.56	=	\$219.40

Account Activity (continued)

► Summary this Period

Total Purchases	\$3.56
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00



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Page 1 of 1

Statement Period: Feb 21 - Mar 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$172.51	\$10.00	Apr 15, 2016

Please pay at least this amount.

Credit Limit: \$3,550.00	Cash Advance Credit Limit: \$3,550.00
Available Credit: \$3,377.49	Available Credit for Cash Advances: \$3,377.49

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$219.40	- \$50.00	+ \$0.00	+ \$0.00	+ \$3.11	= \$172.51

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
03 MAR/04 MAR PAYMENT - \$50.00

Transactions for KULDIP S JOSUN #0660

Other Charges
19 MAR/19 MAR INTEREST CHARGES \$3.11

► **Summary this Period**

Total Purchases	\$3.11
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 4 years and 2 months to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020-C

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$3.11
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 0172510050000010007



New Balance	Minimum Payment	Due Date
\$172.51	\$10.00	Apr 15, 2016

Please pay at least this amount.

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

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Payments may be made:

- (a) in full
- (b) by partial payment in an amount equal to the Total Minimum Payment due
- (c) or any amount greater than (b)

If a minus sign (-) appears before your total New Balance, the amount is a credit and will be applied to future purchases.

What if I have more questions?

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Please notify us in case of errors or questions about your bill. If you think your bill is wrong, or if you need more information about a transaction on your bill, write to us within 30 days at Capital One, P.O. Box 503, Scarborough Stn. D, Scarborough, ON M1R 5L1 (Attn: Customer Relations). Please include your name and account number, the dollar amount of the suspected error and explain why you believe this is an error.

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What does Foreign Exchange mean?

For all transactions made outside Canada we will bill you in Canadian dollars when you obtain a cash advance or use your card or account to make a purchase in a foreign currency. We receive the transaction in U.S. dollars and convert it to Canadian dollars on the day we receive a record of the transaction. We make the conversion at our rate of exchange current at the time, plus a currency conversion charge. Only Account Access Cheques written in Canadian currency will be honoured. *Exchange rate includes 2.50% currency conversion charge and is truncated to nine decimal places.

Can you please explain Administration Fees?

Take a look at your important Disclosures for fee amounts. You'll be charged \$3 for an extra copy of your monthly statement (there's no cost attached to online PDFs) and \$2 for a copy of a transaction.

How can I avoid Interest Charges?

- (a) **Grace Period.** You will have a grace period without interest charges on new purchases and new other charges (other than cash advance and special transfer fees) if you pay your total "New Balance" in full in time for it to be credited by the date shown by the heading, "Due Date." There is no grace period on cash advances and special transfers and their associated fees.
- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
- (c) **Cash Advances and Special Transfers.** Cash advances and special transfers and their associated fees are assessed an interest charge from the date of the transaction or the date the transaction is processed to your account or the first calendar day of the current billing period. Although these transactions are not eligible for a grace period, you may reduce the amount of interest charge that may be assessed by making your payment early or increasing the amount of your payment.
- (c) **Transfers.** Transfers to your account begin accruing interest on the day the transfer cheque is issued, unless the transfer is posted to the purchase segment and qualifies for a grace period.

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Statement Period: Mar 21 - Apr 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$425.04	\$11.00	May 16, 2016

Please pay at least this amount.

Credit Limit: \$3,550.00	Cash Advance Credit Limit: \$3,550.00
Available Credit: \$3,124.96	Available Credit for Cash Advances: \$3,124.96

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$172.51	\$50.00	\$300.21	\$0.00	\$2.32	\$425.04

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #8528
01 APR/04 APR PAYMENT -\$50.00

Transactions for KULDIP S JOSUN #0660

13 APR/16 APR	MOXIE'S CLASSIC GRILL	MISSISSAUGA ON	\$76.67
14 APR/16 APR	CANYON CREEK AIRPORT	TORONTO ON	\$180.14
18 APR/20 APR	LCBO/RAO #698	MISSISSAUGA ON	\$43.40

Other Charges

20 APR/20 APR	INTEREST CHARGES	\$2.32
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► **Summary this Period**

Total Purchases	\$302.53
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 13 years and 2 months to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020-C

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$2.32
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 0425040050000011009



New Balance	Minimum Payment	Due Date
\$425.04	\$11.00	May 16, 2016

Please pay at least this amount.

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street	Apt. No.	
City	Province	Postal Code
Home Phone	Alternate Phone	
E-mail Address		

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

What is a Credit Limit?

The Total Credit Limit shows the maximum credit available on your account. We may limit the amount of credit available for cash advances. If that is the case, it will be reflected in the Credit Limit for Cash. Additional transactions may not be allowed if your balance exceeds the Total Credit Limit.

What does Available Credit mean?

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Page 1 of 2

Statement Period: Apr 21 - May 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$817.44	\$13.00	Jun 15, 2016

Please pay at least this amount.

Credit Limit: \$3,550.00

Cash Advance Credit Limit: \$3,550.00

Available Credit: \$2,732.56

Available Credit for Cash Advances: \$2,732.56

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$425.04	- \$950.00	+ \$1,282.57	+ \$59.00	+ \$0.83	= \$817.44

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #0660

03 MAY/04 MAY PAYMENT -\$950.00

Transactions for KULDIP S JOSUN #0660

18 APR/21 APR	MOXIE'S CLASSIC GRILL/MISSISSAUGAON	\$96.05
20 APR/21 APR	CERTAS H&A/DFSLEVISQC	\$209.70
20 APR/22 APR	THE NIBLICK PUB/OAKVILLEON	\$121.64
21 APR/23 APR	LCBO/RAO #698/MISSISSAUGAON	\$84.70
28 APR/29 APR	FIONN MACCOOLS VAUGHAN/VAUGHANON	\$100.28
08 MAY/09 MAY	QUALITY HOTEL & SUITE/TORONTOON	\$474.60
10 MAY/11 MAY	QUALITY HOTEL & SUITE/TORONTOON	\$135.60
17 MAY/18 MAY	PETROLEUM PLUS/MISSISSAUGAON	\$60.00

Other Charges

20 MAY/20 MAY	CAPITAL ONE MEMBER FEE	\$59.00
20 MAY/20 MAY	INTEREST CHARGES	\$0.83

Continued on page 2.

MIN. PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 19 years and 1 month to pay off your balance.



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Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.83
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 0817440950000013006



New Balance	Minimum Payment	Due Date
\$817.44	\$13.00	Jun 15, 2016

Please pay at least this amount.

Amount Enclosed

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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- (b) **Purchases, Special Purchases and Other Charges.** If you do not pay the entire "New Balance" by the due date, on your next statement you will be charged interest on all charges from this statement from the date the transaction occurred. You may reduce the amount of interest charges that may be assessed by paying more than the minimum payment.
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Statement Period: Apr 21 - May 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance

\$817.44

Minimum Payment

\$13.00

Due Date

Jun 15, 2016

Credit Limit: \$3,550.00

Available Credit: \$2,732.56

Cash Advance Credit Limit: \$3,550.00

Available Credit for Cash Advances: \$2,732.56

Previous Balance

\$425.04

Payments and Credits

\$950.00

Transactions

\$1,282.57

Other Charges

\$59.00

Interest Charges

\$0.83

New Balance

\$817.44**Account Activity** (continued)

► Summary this Period

Total Purchases	\$1,342.40
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00



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www.capitalone.ca

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Statement Period: May 21 - Jun 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance **\$1,442.87** Minimum Payment **\$19.00** Due Date **Jul 16, 2016**

Please pay at least this amount.

Credit Limit: \$3,550.00 Cash Advance Credit Limit: \$3,550.00
Available Credit: \$2,107.13 Available Credit for Cash Advances: \$2,107.13

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$817.44	- \$2,800.00	+ \$3,425.43	+ \$0.00	+ \$0.00	= \$1,442.87

Account Activity (Date of Transaction/Date Posted)

Payments, Credits and Adjustments for KULDIP S JOSUN #0660
16 JUN/17 JUN PAYMENT - \$1,700.00
Payments, Credits and Adjustments for KULDIP S JOSUN #8528
25 MAY/26 MAY PAYMENT - \$1,100.00

Transactions for KULDIP S JOSUN #0660
23 MAY/24 MAY QUALITY HOTEL & SUITE TORONTO \$493.80
30 MAY/31 MAY QUALITY HOTEL & SUITE TORONTO \$474.60
01 JUN/02 JUN QUALITY HOTEL & SUITE TORONTO \$135.60
02 JUN/03 JUN WOODBINE DENTAL TORONTO \$155.00
02 JUN/04 JUN PETROCANREX DALEON \$26.68
14 JUN/15 JUN BELL MOBILITY VERDUN QC \$259.99
17 JUN/18 JUN TAPMARAKESH MAR \$1,849.68
19 JUN/20 JUN ULTRAMAR #32800 TORONTO \$30.08

► **Summary this Period**

Total Purchases	\$3,425.43
Total Cash Advances	\$0.00
Total Special Transactions	\$0.00

MINIMUM PAYMENT NOTICE: If you make only the minimum payment, we estimate that it will take you 24 years and 1 month to pay off your balance.



Online statements.

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020-C

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$0.00
Cash Advances	1.65000%	19.80%	\$0.00

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 1442871700000019000



New Balance **\$1,442.87** Minimum Payment **\$19.00** Due Date **Jul 16, 2016**

Please pay at least this amount.

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
City _____ Province _____ Postal Code _____
Home Phone _____ Alternate Phone _____
E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

Things You Need To Know About Your Statement

Refer to your Customer Agreement for more details, including the definitions of any capitalized terms.

What is a Credit Limit?

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How can I avoid interest charges?

- (a) **Purchases and Standard Balance Transfers** You can avoid interest charges on new Purchases, new Standard Balance Transfers and associated fees by paying off your New Balance in full by the Payment Due Date. If you do not pay your New Balance in full by the Payment Due Date, we will charge interest on these amounts until they are paid off. You may reduce the amount of interest charges that may be assessed by making your payment early or increasing the amount of your payment.
- (b) **Cash Advances and Special Balance Transfers** There is no interest-free Grace Period on Cash Advances, Special Balance Transfers, and their associated fees and interest charges. Although these amounts are not eligible for a Grace Period, you may reduce the amount of interest charges that may be assessed by making your payment early or increasing the amount of your payment.

What does foreign exchange mean?

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Transaction. When the converted Transaction amount is posted to your Account, we will add to the converted Transaction amount a foreign currency conversion charge.

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If you use your Account for a foreign currency transaction and the merchant gives you a credit voucher or refund, the dollar amount of your credit voucher or refund may be different from the amount of the original Transaction on your Monthly Statement. This is because of variations in currency exchange rates.

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Please visit www.capitalone.ca/concerns for our current complaint resolution process.

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Customer Relations 1-800-481-3239

www.capitalone.ca

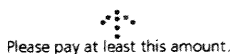
Page 1 of 2

Statement Period: Jun 21 - Jul 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$2,255.41	\$61.00	Aug 15, 2016



Please pay at least this amount.

Credit Limit: \$3,550.00 Cash Advance Credit Limit: \$3,550.00

Available Credit: \$1,294.59 Available Credit for Cash Advances: \$1,294.59

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$1,442.87	- \$1,300.00	+ \$2,068.66	+ \$10.00	+ \$33.88	= \$2,255.41

Account Activity (Date of Transaction/Date Posted)**Payments, Credits and Adjustments for KULDIP S JOSUN #0660**

04 JUL/05 JUL	PAYMENT	- \$1,000.00
18 JUL/19 JUL	PAYMENT	- \$300.00

Transactions for KULDIP S JOSUN #0660

19 JUN/21 JUN	OLGWO013 OLG SLTORONTOON	\$203.00
	CASH ADVANCE	
19 JUN/21 JUN	OLGWO013 OLG SLTORONTOON	\$203.00
	CASH ADVANCE	
21 JUN/22 JUN	QUALITY HOTEL & SUITESTORONTOON	\$339.00
21 JUN/23 JUN	SKRILL LTD LONDONGBR	\$53.94
	41.00 USD @ 1.315609756*	
01 JUL/02 JUL	WWW.CP.PTLISBOAPRT	\$43.46
	29.30 EUR @ 1.483276452*	
02 JUL/04 JUL	HOTEL IBIS LISBOA EXPOLISBOAPRT	\$461.61
	311.20 EUR @ 1.483322623*	
07 JUL/08 JUL	BELL MOBILITYVERDUNQC	\$682.06
10 JUL/12 JUL	PETROCANNMISSISSAUGAON	\$50.00
11 JUL/12 JUL	WALLY'S GRILLETBICOKEON	\$13.39
12 JUL/14 JUL	QUALITY HOTEL & SUITESTORONTOON	\$19.20

Continued on page 2.

**Online statements.**

Access your account online, 24/7 – it's easy, and it's free. View current or past statements, download or print off copies. Go to capitalone.ca/onlinebanking to get started.

300020-C

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$27.11
Cash Advances	1.65000%	19.80%	\$6.77

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 2255410300000061002



New Balance	Minimum Payment	Due Date
\$2,255.41	\$61.00	Aug 15, 2016

Please pay at least this amount.

Amount Enclosed

Capital One Bank (Canada Branch)
P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

Please print any changes to your contact information below using blue or black ink.

Street _____ Apt. No. _____
 City _____ Province _____ Postal Code _____
 Home Phone _____ Alternate Phone _____
 E-mail Address _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON, ON L6P 2H4

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Customer Relations 1-800-481-3239
www.capitalone.ca

Page 2 of 2

Statement Period: Jun 21 - Jul 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance **\$2,255.41**
Minimum Payment **\$61.00**
Due Date **Aug 15, 2016**

Credit Limit: \$3,550.00
Available Credit: \$1,294.59
Cash Advance Credit Limit: \$3,550.00
Available Credit for Cash Advances: \$1,294.59

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$1,442.87	-	\$1,300.00	+	\$2,068.66	+	\$10.00	+	\$33.88	=	\$2,255.41

Account Activity (continued)

Other Charges

21 JUN/21 JUN	CASH ADVANCE FEE	\$5.00
21 JUN/21 JUN	CASH ADVANCE FEE	\$5.00
20 JUL/20 JUL	INTEREST CHARGES	\$27.11
20 JUL/20 JUL	INTEREST CHARGES	\$6.77

► **Summary this Period**

Total Purchases	\$1,689.77
Total Cash Advances	\$422.77
Total Special Transactions	\$0.00



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Page 1 of 2

Statement Period: Jul 21 - Aug 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance	Minimum Payment	Due Date
\$3,832.04	\$282.04	Sep 15, 2016

Please pay at least this amount.

Credit Limit: \$3,550.00

Cash Advance Credit Limit: \$3,550.00

Available Credit: \$0.00

Available Credit for Cash Advances: \$0.00

Previous Balance	Payments and Credits	Transactions	Other Charges	Interest Charges	New Balance
\$2,255.41	-\$300.00	+\$1,774.60	+\$44.00	+\$58.03	\$3,832.04

Account Activity (Date of Transaction/Date Posted)**Payments, Credits and Adjustments for KULDIP S JOSUN #0660**

25 JUL/26 JUL PAYMENT -\$300.00

Transactions for KULDIP S JOSUN #0660

20 JUL/22 JUL	OLGW0028 OLG SLTORONTOON	\$203.00
	CASH ADVANCE	
21 JUL/22 JUL	QUALITY HOTEL & SUITESTORONTOON	\$553.70
27 JUL/29 JUL	OLGW0013 OLG SLTORONTOON	\$103.00
	CASH ADVANCE	
27 JUL/29 JUL	OLGW0025 OLG SLTORONTOON	\$203.00
	CASH ADVANCE	
28 JUL/29 JUL	QUALITY HOTEL & SUITESTORONTOON	\$553.70
30 JUL/01 AUG	QUALITY HOTEL & SUITESTORONTOON	\$158.20

Other Charges

22 JUL/22 JUL	CASH ADVANCE FEE	\$5.00
29 JUL/29 JUL	CASH ADVANCE FEE	\$5.00
29 JUL/29 JUL	CASH ADVANCE FEE	\$5.00
20 AUG/20 AUG	OVERLIMIT FEE AUG 20, 2016	\$29.00
20 AUG/20 AUG	INTEREST CHARGES	\$44.40

Continued on page 2.

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300020-C

Interest Charges

Type of Balance	Periodic Rate	Annual Interest Rate	Interest Charge
Purchases	1.65000%	19.80%	\$44.40
Cash Advances	1.65000%	19.80%	\$13.63

Please make your cheque payable to Capital One® Canada and mail, with the payment slip below.

0 [REDACTED] 20 3832040300000282046



New Balance	Minimum Payment	Due Date
\$3,832.04	\$282.04	Sep 15, 2016

Please pay at least this amount.

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P.O. Box 521 Scarborough STN D
Scarborough, ON M1R 5S4

Account ending in 0660

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KULDIP S JOSUN
11 LANE BROOK DR
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Page 2 of 2

Statement Period: Jul 21 - Aug 20, 2016

Gold MasterCard®

Account ending in 0660

New Balance

\$3,832.04

Minimum Payment

\$282.04

Due Date

Sep 15, 2016

Credit Limit: \$3,550.00

Available Credit: \$0.00

Cash Advance Credit Limit: \$3,550.00

Available Credit for Cash Advances: \$0.00

Previous Balance		Payments and Credits		Transactions		Other Charges		Interest Charges		New Balance
\$2,255.41	-	\$300.00	+	\$1,774.60	+	\$44.00	+	\$58.03	=	\$3,832.04

Account Activity (continued)**Other Charges**

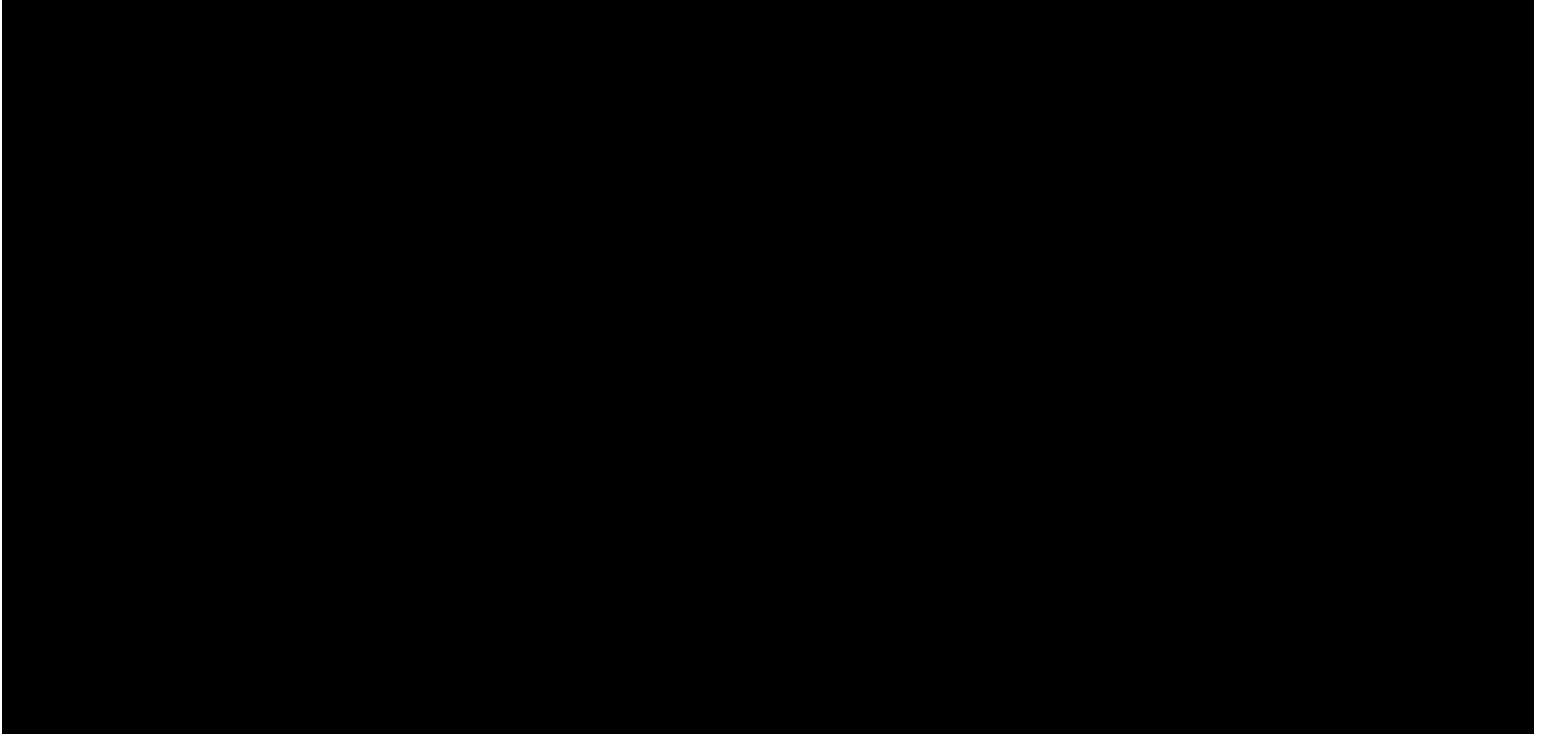
20 AUG/20 AUG INTEREST CHARGES \$13.63

► **Summary this Period**

Total Purchases	\$1,339.00
Total Cash Advances	\$537.63
Total Special Transactions	\$0.00

Your account has gone over its credit limit. To avoid additional overlimit fees, you should pay more than the Minimum Payment. Please pay enough to bring your account balance below your credit limit immediately, and make sure your account balance remains below your credit limit. Please be sure the amount you pay accounts for any future purchases, fees, and finance charges.

Tab S



From: kul1@hush.com [mailto:kul1@hush.com]

Sent: Thursday, June 16, 2016 1:48 PM

To: Horkins, Christopher

Subject: RE: Banners Broker International Limited and Stellar Point Inc., by their receiver msi Spergel inc. v. Dixit et al [IWOV-Legal.FID1942069]

Dear Chris,

How do i go about request some funds that are on hold now.

I am in need for funds to make my monthly bill payments to maintain my credit. I also need funds to survive for my living expenses. I also need to retain a lawyer who would help me put all these documents together.

Please guide me on who do i need to request the funds to be release so i can do the above.

Best Regards

Kuldip Josun

On 2016-06-06 at 7:23 PM, "Christopher Horkins" <chorkins@casselsbrock.com> wrote:

Mr. Josun,

Further to my email below and in connection with tomorrow's hearing for the continuation of the *Mareva* Order of Justice Newbould, issued May 31, please find attached the Receiver's Motion Record which is hereby served on you pursuant to the *Rules of Civil Procedure*.

Regards,

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Horkins, Christopher

Sent: Monday, June 06, 2016 10:14 AM

To: 'kull1@hush.com'

Cc: Craddock, Erin; Ellis, Larry; Ward, David

Subject: RE: Banners Broker International Limited and Stellar Point Inc., by their receiver msi Spergel inc. v. Dixit et al [IWOV-Legal.FID1942069]

Mr. Josun,

Further to the email below from my colleague, Erin Craddock, kindly find attached a copy of Ms. Craddock's affidavit sworn June 3, 2016, which the Receiver intends to rely on at tomorrow's comeback hearing for the continuation of the *Mareva* Order of Justice Newbould, issued May 31, 2016.

Should you or your counsel wish to discuss this matter further, please contact me.

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Craddock, Erin

Sent: Thursday, June 02, 2016 12:19 PM

To: 'Kull1@hush.com'

Cc: Ward, David; Ellis, Larry

Subject: Banners Broker International Limited and Stellar Point Inc., by their receiver msi Spergel inc. v. Dixit et al [IWOV-Legal.FID1942069]

Mr. Josun,

As discussed during our telephone call a few moments ago, and at your request, attached please find copies of:

1. Statement of Claim;
2. Receiver's Motion Record for a *Mareva* order;
3. Factum of the Receiver in support of the *Mareva*;
4. Book of Authorities of the Receiver in support of the *Mareva*;
5. A copy of the *Mareva* Order;
6. A copy of Justice Newbould's Endorsement; and
7. A copy of the notice of motion for the *Mareva* Order on June 7, 2016.

As was also discussed, we will deliver a hard copy of these materials to your residence at 11 Lanebrook, Brampton Ontario.

Please note that the *Mareva* Order directs that the parties **attend before the Court on June 7, 2016 at 10:00 a.m.** for the hearing of a motion by the plaintiff for continuation of the *Mareva* Order. **Please note that we will seek a continuation of the order at that time.**

In the circumstances, we ask that you or your lawyer contact the undersigned immediately upon receipt of this letter.

Regards,

Erin



Erin Craddock

Direct: +1 416 860 6480 • Fax: +1 416 644 9324 • ecraddock@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

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Tab T



June 21, 2016

By Email

Kuldip Josun
11 Lanebrook Drive
Brampton, Ontario
L6P 2H4

chorkins@casselsbrock.com
tel: 416.815.4351
fax: 416.642.7129
File #: 45803-2

kul1@hush.com

Dear Mr. Josun:

Re: msi Spergel inc. in its capacity as Receiver of Banners Broker International Limited and Stellar Point Inc. (the "Receiver") v Rajiv Dixit et al - CV-16-11413-00CL

I write with respect to your email of June 16, 2016 and the *Mareva* Injunction Order of Justice Newbould, issued May 31, 2016 and continued pursuant to the Order of Justice Swinton, issued June 7, 2016 ("**Mareva Order**").

I note, as a preliminary matter, that you have chosen not to retain counsel, although you did note in your submissions to the court on June 7 that you had met with a lawyer to discuss this matter. These are serious matters and we would urge you again to retain counsel and have them contact us with respect to the contents of this letter.

As we discussed at the courthouse following the June 7 comeback hearing, in order to conduct the due diligence necessary to provide comfort for the Receiver to agree on a reasonable carve-out of ordinary living expenses and legal expenses, the Receiver requires disclosure of the following items:

- (a) A sworn statement of assets and liabilities, as required by paragraph 4 of the *Mareva* Order;
- (b) Bank statements for the six months prior to May 31, 2016 for all accounts listed in Schedule "A" to the *Mareva* Order held, directly or indirectly, by you, as well as any other accounts held directly or indirectly by you (including offshore accounts); and
- (c) Full particulars of your current employment including the identity of your employer, your role and responsibilities, copies any employment contracts, pay stubs and details regarding method of payment, benefits and any interest held by you in the employer.



Page 2

Subject to the production and review by the Receiver of the above listed documents, the Receiver is prepared to discuss a carve-out for an amount for ordinary living expenses in line with the guidelines set by the Ontario Superintendent in Bankruptcy, plus a reasonable amount for legal expenses. Such a carve out will be conditional upon your agreement to continue disclosing any income received by you on an ongoing basis while the *Mareva* Order remains in place.

Please advise forthwith in writing if you are prepared to make the disclosure requested above.

In the meantime, please note that any and all assets held by or on your account, including employment income and any deposits made to bank and/or trust accounts, remain frozen pursuant to the *Mareva* Order.

We will be making appropriate inquiries to ensure that the *Mareva* Order has been and is fully respected and we would urge you to deal with this matter with attention and urgency that it requires.

May we please hear from you?

Yours truly,

Cassels Brock and Blackwell

Per:

A handwritten signature in black ink, appearing to read 'Ch. Horkins'.

Christopher Horkins

CH/mm

cc: David Ward, Larry Ellis and Erin Craddock, Cassels Brock and Blackwell LLP
Philip H. Gennis and Gillian Goldblatt, msi Spergel inc.

Tab U

Craddock, Erin

From: Balwinder Sran [sranlawoffice@gmail.com]
Sent: Tuesday, June 21, 2016 5:24 PM
To: Horkins, Christopher; Ward, David; Ellis, Larry; Craddock, Erin
Cc: kul1@hush.com
Subject: RE: Banners Broker International Limited and Stellar Point Inc., by their receiver msi Spergel inc. v. Dixit et al [IWOV-Legal.FID1942069]

Dear Mr. Horkins,

Please be advised that Mr. Kuldip Josun has retained me in this above noted matter,

I will serve and file the Change of Representation soon, in the mean time I request you to forward all future correspondence to me.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
Barrister, Solicitor & Notary Public
Member of Law Society of Upper Canada,



Sran Law Office
Lawyers

Add: 285 Steeles Avenue West,
Brampton, Ontario L6Y 0B5, CANADA
Tel: (905) 450-7800 Fax: (905) 450-7805
Email: bsran@sranlawoffice.com
Web: www.sranlawoffice.com



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Tab V



Sran Law Office

Balwinder Singh Sran
B.Engg., LL.B.

Barrister, Solicitor & Notary Public

285 Steeles Avenue West
Brampton, ON, L6Y 0B5

Tel: (905) 450-7800 Fax: (905) 450-7805

Email: bsran@sranlawoffice.com

By Fax: (416) 640-3154

July 04, 2016

Attention: Christopher Horkins or/and David S. Ward

Cassels Brock & Blackwell LLP
2100 Scotia Plaza
40 King Street West
Toronto, Ontario, M5H 3C2
Tel: 416-869-5960 Fax: 416-640-3154
Email: dward@casselsbrock.com;
chorkins@casselsbrock.com

Dear Sir,

Re: Banners Broker International Ltd. et al. v. Rajiv Dixit et al.

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Please be advised that Mr. Kuldip Josun, one of the Defendants in the subject matter retained us in the subject matter.

As per telephone conversation of today regarding the above subject matter, we need your co-operation to extend further 40 days to file the Defence and provide you with all the required documents to make full disclosure of our client as per order dated May 31, 2016 and continued pursuant to the Order of Justice Swinton, issued on June 07, 2016 ("Mareva Order") as our client need time to collect the required documents.

We also request your consent to release the funds to our client to pay off his day to day living expenses and legal fees from the following accounts:

- (a) CIBC Saving bank account No. 05922-86-09993- amount to be released \$7,000.00
- (b) CIBC Visa Credit Card No. 4500 0336 0132 9129 - Amount to be released \$8,810.00
- (c) RBC Saving bank Account No. 09970-5179635 - Amount to be released \$2,500.00
- (d) RBC Visa Credit Card No. 4514 0936 0687 9282 - Amount to be released 7,066.00

Yours very truly,


BALWINDER S. SRAN

Counsel for the Defendant Kuldip Jasun



Entrepreneurs International Limited

Building Tomorrow's Leaders Today

Our Ref: 3220-EI000543

Mr. Kul Josun,
11 Lanebrook Drive,
Brampton, Ontario,
L6P 2H4, Canada

Thursday, 16th June, 2016,

Dear Kul

Thank you for sending us the documents showing that the receiver of Banners Broker is purporting to put the assets of Real Profit Ltd (RPL) under a Mareva injunction.

As you know, RPL has never received any funds from Banners Broker either directly or through you. We, therefore, call upon you to take all necessary steps to ensure that the name of Real Profit Ltd is removed from the Mareva order with the minimum possible delay and to bring it to the notice of the receiver that any claim against RPL will result in a counterclaim for substantial damages.

We consider this turn of events to be a clear Critical Threat within the meaning of RPL's Group Membership Agreement and the agreement appointing you as its CEO (Chief Entrepreneur Officer). Take notice, therefore, that we hereby declare a Critical Threat and terminate your status as an Entrepreneur Member of the Institute.

We note that you never signed and returned the agreements appointing RPL as a Group member and you as CEO, nor the Licence Agreement of your name, all of which were prepared and agreed verbally as long ago as December 2013. We now attach those documents and require you to sign and return them in good order.

We propose now to appoint Mr. Roman Melenko as director and CEO and request that you make the arrangements for that and get his agreement to accept the appointment and exchange an agreement similar to that which we prepared for you.

We also require you to surrender your one share in RPL by transferring it back to Entrepreneurs International Ltd at the price of \$10. We attach a form of transfer for you to sign and return urgently.

When you have resolved all outstanding matters with the receiver of Banners Broker and any other authority investigating the same, we can review the situation. Until then, we reserve all of the rights of Entrepreneurs Institute and RPL against you and any person claiming through or under you.

Yours truly,

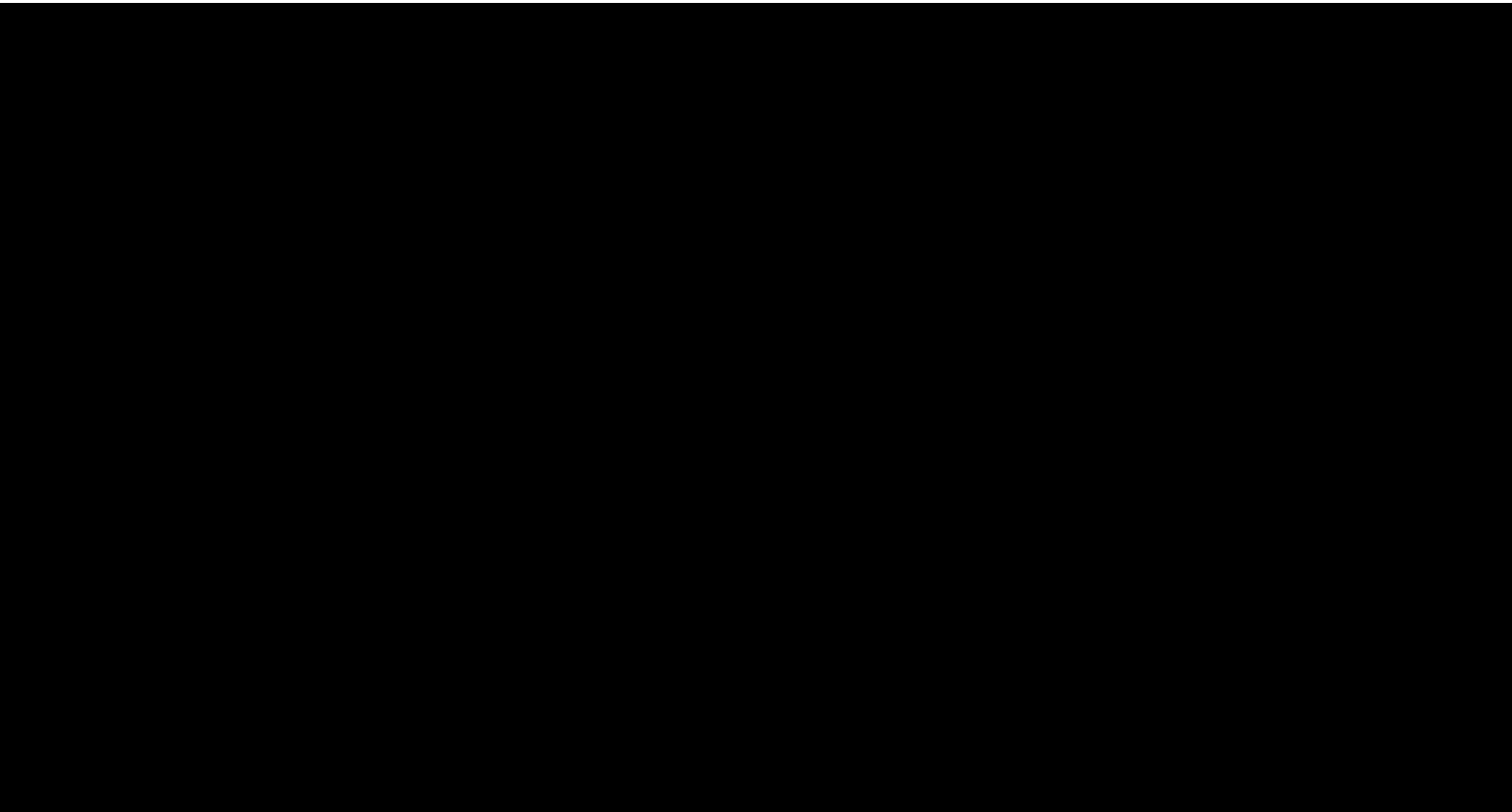
Martin D. Fairbairn,
Chief Legal Officer

Entrepreneurs International Limited

1609/10 Concordia Plaza,
1 Science Museum Road,
TST East, Kowloon
Hong Kong

Tel: +852 2151 8181
Fax: +852 3006 4252
Email: ei@ei-online.org
Web: www.ei-online.org

Tab W



From: Horkins, Christopher
Sent: Friday, July 08, 2016 11:47 AM
To: 'Balwinder Sran'
Cc: Ward, David
Subject: Receiver of BBIL et al v Josun et al [IWOV-Legal.FID1942069]

Mr. Sran,

I write further to your attached letter addressed to me and David Ward, dated July 4, 2016.

Thank you for confirming your retainer by Kuldip Josun in this matter. As a preliminary matter, could you please confirm whether you are retained solely by Mr. Josun or whether you are also retained by the Josun-controlled corporate defendants, World Web Media Inc. and Real Profit Limited?

We note that Mr. Josun, World Web Media Inc. and Real Profit Limited are all in default of their obligation to deliver a defence to our client's Statement of Claim. We require your clients' defence as soon as possible, failing which we intend to note them in default.

Mr. Josun is also in default of his obligation to provide a Statement of Assets and Liabilities pursuant to paragraph 4 of the *Mareva* Order. We require Mr. Josun's immediate compliance with this aspect of the *Mareva* Order, failing which we intend to commence proceedings to have Mr. Josun held in contempt of court.

With respect to the request for a carve-out for ordinary living and legal expenses for Mr. Josun, as I advised on our telephone call on July 4, the Receiver requires Mr. Josun to provide all of the requested financial disclosures set out in my June 21, 2016 letter to Mr. Josun (attached hereto for reference) in order to conduct the due diligence necessary to agree on a carve-out. On our call on July 4, you indicated that you would be providing all of the requested items but that you required additional time to collect all of the documents from your client. As I advised on our call, the receipt of these items is a prerequisite to the Receiver being able to discuss any carve-out to the *Mareva* Order.

We also note that you have attached to your July 4 letter, without any explanation, a letter from Martin Fairbairn of Entrepreneurs International Limited to Mr. Josun regarding the defendant, Real Profit Limited. We do not have the necessary context to understand why this letter was attached, however, we note that it incorrectly states that the Receiver is "purporting to put the assets of Real Profit Limited under a Mareva injunction." Real Profit Limited, although a defendant to the Receiver's action, is not, at present, subject to the *Mareva* Order.

We believe it would be productive to have a meeting with you and your client at our offices to discuss this matter. Please let us know when you and Mr. Josun would be available to attend such a meeting.

Regards,
Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

Tab X

Craddock, Erin

From: Balwinder Sran [sranlawoffice@gmail.com]
Sent: Monday, July 11, 2016 1:52 PM
To: Horkins, Christopher
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

That is fine,

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
Barrister, Solicitor & Notary Public
Member of Law Society of Upper Canada,



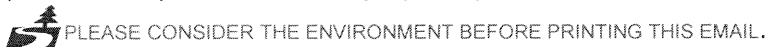
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From: Horkins, Christopher [<mailto:chorkins@casselsbrock.com>]
Sent: Monday, July 11, 2016 1:37 PM
To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

Thanks for your response. I will canvass these dates with the Receiver and let you know what works for us. I expect the meeting will be approximately 1-2 hours.

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Balwinder Sran [mailto:sranlawoffice@gmail.com]

Sent: Monday, July 11, 2016 1:35 PM

To: Horkins, Christopher

Cc: Ward, David; Ellis, Larry; Craddock, Erin

Subject: Receiver of BBIL et al v. Josun et al

Dear Mr. Horkins,

Mr. Josun and me are available on July 12, 15, 18, 19, 29; Could you please let me know about the timing, and total approx. time required for this meeting.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
Barrister, Solicitor & Notary Public
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Email: bsran@sranlawoffice.com
Web: www.sranlawoffice.com



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Tab Y

Craddock, Erin

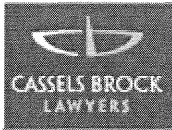
From: Horkins, Christopher [chorkins@casselsbrock.com]
Sent: Wednesday, July 13, 2016 8:49 PM
To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

Thank you for confirming the meeting.

If you could provide all or as much as possible of the requested financial disclosure set out in my letter in advance of the meeting, that would help make things more productive from our perspective. We look forward to meeting with you and Mr. Josun.

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Balwinder Sran [<mailto:sranlawoffice@gmail.com>]
Sent: Wednesday, July 13, 2016 2:57 PM
To: Horkins, Christopher
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Dear Mr. Horkins,

This date is good for me and my client,
We will see you on July 29, 2016, 10:00AM in your office.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,

Barrister, Solicitor & Notary Public
Member of Law Society of Upper Canada,



Sran Law Office
Lawyers

Add: 285 Steeles Avenue West,
Brampton, Ontario L6Y 0B5, CANADA
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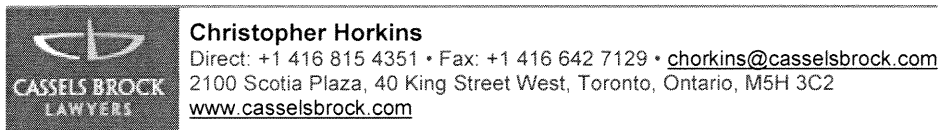


From: Horkins, Christopher [<mailto:chorkins@casselsbrock.com>]
Sent: Wednesday, July 13, 2016 1:39 PM
To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

The Receiver is available to meet with you and Mr. Josun on July 29 at 10 AM at our offices. Please confirm that this date still works for you and your client.

Chris



From: Balwinder Sran [<mailto:sranlawoffice@gmail.com>]
Sent: Monday, July 11, 2016 1:52 PM
To: Horkins, Christopher
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

That is fine,

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BALWINDER S. SRAN, B.Engg., LL.B.,
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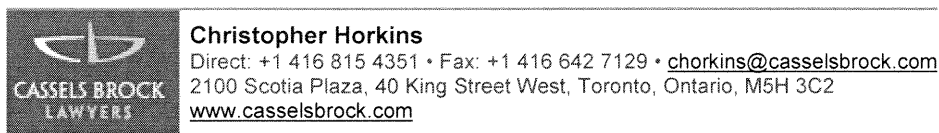


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To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

Thanks for your response. I will canvass these dates with the Receiver and let you know what works for us. I expect the meeting will be approximately 1-2 hours.

Chris



From: Balwinder Sran [<mailto:sranlawoffice@gmail.com>]
Sent: Monday, July 11, 2016 1:35 PM
To: Horkins, Christopher
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: Receiver of BBIL et al v. Josun et al

Dear Mr. Horkins,

Mr. Josun and me are available on July 12, 15, 18, 19, 29; Could you please let me know about the timing, and total approx. time required for this meeting.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
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Tab Z

Craddock, Erin

From: Horkins, Christopher [chorkins@casselsbrock.com]
Sent: Monday, July 25, 2016 12:19 PM
To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

Further to my email below, please let us know as soon as possible if your client will be providing any of the requested disclosure in advance of our meeting this Friday, July 29 at 10 AM at Cassels Brock. Although you have confirmed your client's intention to provide all of the requested items, we have received nothing from you thus far.

In order for the meeting to be as productive as possible, we would like to give the Receiver an opportunity to review your client's financial disclosure in advance. As I have stated numerous times to you, the receipt of such disclosure is a prerequisite to the Receiver entering into any discussions regarding a carve-out to the *Mareva* Order.

I also note, again, that Mr. Josun, World Web Media Inc. and Real Profit Limited are all in default of their obligation to deliver a defence to our client's Statement of Claim and that Mr. Josun is in default of his obligation to provide a statement of assets and liabilities pursuant to the *Mareva* Order. If these items remain outstanding by the time of our meeting on Friday, we intend to proceed with default and contempt proceedings as outlined in my email to on July 8.

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Horkins, Christopher
Sent: Wednesday, July 13, 2016 8:49 PM
To: 'Balwinder Sran'
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

Thank you for confirming the meeting.

If you could provide all or as much as possible of the requested financial disclosure set out in my letter in advance of the meeting, that would help make things more productive from our perspective. We look forward to meeting with you and Mr. Josun.

Chris



Christopher Horkins

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We will see you on July 29, 2016, 10:00AM in your office.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
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Member of Law Society of Upper Canada,




Sran Law Office
Lawyers

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Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

The Receiver is available to meet with you and Mr. Josun on July 29 at 10 AM at our offices. Please confirm that this date still works for you and your client.

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Balwinder Sran [<mailto:sranlawoffice@gmail.com>]
Sent: Monday, July 11, 2016 1:52 PM
To: Horkins, Christopher
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

That is fine,

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
Barrister, Solicitor & Notary Public
Member of Law Society of Upper Canada,



Sran Law Office
Lawyers

Add: 285 Steeles Avenue West,
Brampton, Ontario L6Y 0B5, CANADA
Tel: (905) 450-7800 Fax: (905) 450-7805
Email: bsran@sranlawoffice.com
Web: www.sranlawoffice.com



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From: Horkins, Christopher [<mailto:chorkins@casselsbrock.com>]
Sent: Monday, July 11, 2016 1:37 PM
To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

Thanks for your response. I will canvass these dates with the Receiver and let you know what works for us. I expect the meeting will be approximately 1-2 hours.

Chris



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Sent: Monday, July 11, 2016 1:35 PM

To: Horkins, Christopher
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Subject: Receiver of BBIL et al v. Josun et al

Dear Mr. Horkins,

Mr. Josun and me are available on July 12, 15, 18, 19, 29; Could you please let me know about the timing, and total approx. time required for this meeting.

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Tab AA

Craddock, Erin

From: Balwinder Sran [sranlawoffice@gmail.com]
Sent: Tuesday, July 26, 2016 4:30 PM
To: Horkins, Christopher
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]
Attachments: JosunKuldip-BankStatementDetails.pdf

Dear Mr. Horkins,

In response to your email of July 25, 2016, I am enclosing herewith the bank statements/ assets statement of my client,
In response to file the defence, we will discuss the matter on July 29, 2016;

As I requested you to give us a time to submit all the assets statement, I don't think there is any malice intention of my client providing the complete and truthful information as I want to bring these documents at our meeting, but we have no problem to provide in advance too and are attached herewith.

On our meeting of July 29, 2016, I will discuss about to file the defence in this matter too.

Thanks for your kind co-operation,
Sincerely yours,

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From: Horkins, Christopher [mailto:chorkins@casselsbrock.com]
Sent: Monday, July 25, 2016 12:19 PM
To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

Further to my email below, please let us know as soon as possible if your client will be providing any of the requested disclosure in advance of our meeting this Friday, July 29 at 10 AM at Cassels Brock. Although you have confirmed your client's intention to provide all of the requested items, we have received nothing from you thus far.

In order for the meeting to be as productive as possible, we would like to give the Receiver an opportunity to review your client's financial disclosure in advance. As I have stated numerous times to you, the receipt of such disclosure is a prerequisite to the Receiver entering into any discussions regarding a carve-out to the *Mareva* Order.

I also note, again, that Mr. Josun, World Web Media Inc. and Real Profit Limited are all in default of their obligation to deliver a defence to our client's Statement of Claim and that Mr. Josun is in default of his obligation to provide a statement of assets and liabilities pursuant to the *Mareva* Order. If these items remain outstanding by the time of our meeting on Friday, we intend to proceed with default and contempt proceedings as outlined in my email to on July 8.

Chris



Christopher Horkins

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2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Horkins, Christopher

Sent: Wednesday, July 13, 2016 8:49 PM

To: 'Balwinder Sran'

Cc: Ward, David; Ellis, Larry; Craddock, Erin

Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

Thank you for confirming the meeting.

If you could provide all or as much as possible of the requested financial disclosure set out in my letter in advance of the meeting, that would help make things more productive from our perspective. We look forward to meeting with you and Mr. Josun.

Chris



Christopher Horkins

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2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Balwinder Sran [<mailto:sranlawoffice@gmail.com>]

Sent: Wednesday, July 13, 2016 2:57 PM

To: Horkins, Christopher

Cc: Ward, David; Ellis, Larry; Craddock, Erin

Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Dear Mr. Horkins,

This date is good for me and my client,
We will see you on July 29, 2016, 10:00AM in your office.

Thanks for your kind co-operation,

Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
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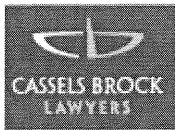


From: Horkins, Christopher [<mailto:chorkins@casselsbrock.com>]
Sent: Wednesday, July 13, 2016 1:39 PM
To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

The Receiver is available to meet with you and Mr. Josun on July 29 at 10 AM at our offices. Please confirm that this date still works for you and your client.

Chris



Christopher Horkins

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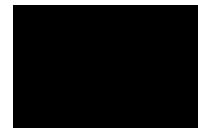
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Banking
that fits
your life.

11 LANEBROOK DR
BRAMPTON, ON
L6P 2H4



June 06, 2016 at 08:27 am Eastern time
(647) 963-9114

My Accounts

Welcome, KULDIP JOSUN. Your last visit: June 06, 2016 at 20:23 ET.

<u>Deposit</u> <u>Accounts</u>	<u>Registered</u> <u>Investments</u>	<u>Credit</u> <u>Balance</u>	
\$7,104.32	\$175.05	\$23,879.03	Apply for a new product

View: **List** Pie Charts

Available Funds

Balance

Deposit Accounts -Get foreign cash delivered right to you.

<u>Chequing</u> ▼ [REDACTED]	\$9,954.32	\$7,104.32
<u>Savings</u> ▼ [REDACTED]	Not available	Not available
<u>Other</u> [REDACTED]	Not available	Not available

Registered Investments -Earn 1.5%* interest on new TFSA deposits

<u>CIBC TFSA Tax Advantage</u> <u>Savings Account™</u> ▼ [REDACTED]		\$150.05
<u>RRSP Daily Interest Saving</u> <u>Account</u> ▼ [REDACTED]		\$25.00

Credit -Apply for a new account

<u>CIBC VISA</u> ▼ [REDACTED]	\$10.00	\$21,389.07
<u>CIBC VISA</u> ▼ [REDACTED]	\$8,810.00	\$2,489.96

Non-Registered Investments

View: **List** Pie Charts

Available Funds

Balance

Manage your own investments with CIBC Investor's Edge –just \$6.95 per online equity trade.

**Create a
savings goal**

Net worth

Assets:
\$7,279.37

Liabilities:
\$23,879.03

**CIBC Financial
HealthCheck®
Check your
financial fitness!**

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[Information about your investment accounts with CIBC related companies](#)



RBC Royal Bank®

Visa⁺ Platinum Avion[®] (9282)Visa⁺ Platinum Avion[®]

Credit Limit:

\$7,000.00

Last Payment:

\$6,600.00 on

May 26, 2016

Current Balance **-\$66.18**Available Credit **\$7,066.18**Statement Balance **\$6,507.81**Statement Date **May 20, 2016**Payment Due **Jun 10, 2016**Minimum Payment **\$17.00**

RBC Rewards

15,000 pts

as of Jun 06, 2016

Authorized
Transactions

There are currently no authorized transactions to display.

Posted Transactions

▼ DATE	DESCRIPTION	DEBIT	CREDIT
May 25, 2016	PAYMENT - THANK YOU / PAIEMENT - MERCI		\$6,600.00
May 24, 2016	CASH - SERVICE CHARGE	\$3.50	
May 23, 2016	PETROLEUM PLUS MISSISSAUGA ON	\$22.51	
May 20, 2016	CASH ADVANCE INTEREST 21.99%	\$7.81	
May 19, 2016	CASH ADV / AVANCE DE FONDS TR06342	\$6,500.00	

**Bank Accounts**

RBC Day to Day Savings™ [REDACTED]	\$2,485.00
Total:	\$2,485.00

Credit Cards

Visa [REDACTED]	N/A
Visa® Platinum Avion® [REDACTED]	-\$66.18
Total:	-\$66.18

Investments**Lines & Loans****Mortgage**

Bank Accounts, Credit Cards, Lines and Loans are offered by Royal Bank of Canada.

Investment products and services may be offered by one or more of the following entities: Royal Bank of Canada, Royal Mutual Funds Inc. ("RMFI"), RBC Direct Investing Inc. ("RBC DI"), RBC Dominion Securities Inc. ("RBC DS"), RBC Phillips, Hager & North Investment Counsel Inc., Royal Trust Company or The Royal Trust Corporation of Canada.

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Banking

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Account	Balance \$	Quick Menu
Basic Banking - [REDACTED]	67.02	
Total Banking Balance	CAD \$67.02	

Borrowing

[Apply for more borrowing products](#)

Account	Balance \$	Quick Menu
Scotia Plan Loan - [REDACTED]	75,345.11	
Scotiabank Gold Amex Card - [REDACTED]	5,346.77	
ScotiaLine Line of Credit - [REDACTED]	17,553.90	
Total Borrowing & Credit Cards	CAD \$98,245.78	

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[Edit](#)

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Practice trading equities, options and mutual funds with virtual money.* [Learn more about Scotia iTRADE Practice Accounts.](#)

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OR open a new Scotia iTRADE account.

Account Summary: All Accounts: P48CCDFCD

**KULDIP S JOSUN**

statement date: May 21, 2016

total balance: -\$3,185.19

statement period:

Apr. 22, 2016 - May 21, 2016

minimum payment due: \$0.00

minimum payment due date:

June 13, 2016

You have earned 0 PC® points by using your PC MasterCard this statement period. ‡

Page 1 of 1

statement details**account summary****notifications for you**

You've got a lot of good things going. Protect what's important. Get a quote for auto, home, pet, travel or life insurance by calling 1-844-724-6787. Plus, when you use your PC Financial® MasterCard® to pay your home or auto insurance premium with PC insurance you'll earn 2X the regular PC® points.

Speaking of your PIN – don't. Remember to keep your PIN to yourself to help protect against fraud

interest rates

	interest charges on this statement	annual interest %	daily interest %
Purchases	\$0.00	25.97%	0.07095%
Cash Advances	\$0.00	27.97%	0.07642%
Fees	\$0.00	25.97%	0.07095%

questions?

For more details, see the "Important information for you" section or to check your balance visit pcfinancial.ca or call 1-866-246-7262.

Previous Balance **-\$3,185.19**
as of Apr. 21, 2016

+ purchases	\$0.00
+ 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	\$0.00
- other credits	\$0.00

Total Balance **-\$3,185.19**

past due amount \$0.00

overlimit amount \$0.00

minimum payment due
by June 13, 2016 **\$0.00**

Summary	Credit †	Cash †
limit	\$3,200.00	\$1,600.00
available	\$3,200.00	\$1,600.00

014270-052255 14270_1_1 5

President's Choice Financial® MasterCard®

account number: [REDACTED]

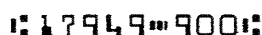
total balance: **-\$3,185.19**minimum payment due: June 13, 2016 **\$0.00**

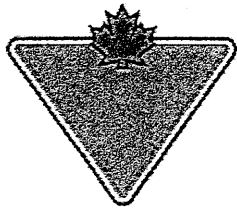
*0014270

enclosed amount: \$ _____

KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON ON L6P 2H4

Please make your cheque payable to
President's Choice Financial MasterCard



**CANADIAN TIRE****BANK[®]****Hello KULDIP S JOSUN****Message Centre**

0

You have no new messages

My Account

- Total e-CT 'Money'^{TM1} \$2.64
- Account Balance \$9,110.16
- Available Credit \$0.00
- Minimum Payment Due \$0.00 15-Jun-2016

My Statements

- [My Account Summary](#)
- [My Account Transactions](#)
- [View eStatements](#)
- [Enrol in eStatements](#)

My Payments

- [My Payments](#)
- [View Payment History](#)

Manage My Profile

- [View/Change Address & Personal Information](#)
- [Request an Additional Card](#)
- [Change My Email Preferences](#)
- [Manage My Online Offers](#)
- [Change My Password](#)
- [Change My Challenge Questions](#)
- [Change My PIN](#)
-
-

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Welcome Kuldip



Gold MasterCard
...0660

Current Balance:	\$1,412.79
Current Amount Due:	\$0.00
	Due: Jun. 15, 2016
Available Credit:	\$1,748.21
	Credit Line: \$3,550
Last Statement Balance:	\$817.44
	As of May 20, 2016
Last Payment:	\$1,700.00
	Posted Jun. 17, 2016

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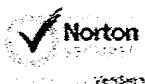
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Canada Deposit Insurance Corporation

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Safe & Secure
Online Guarantee



Account details

Card number XXXXXXXXXXXX
 Statement date Apr 24, 2016
 Billing period Mar 25 - Apr 24
Minimum payment \$38.00
Payment due date May 15, 2016
 Overdue payable now \$0.00
 Credit limit \$4,500
 Available credit \$3,385
 Cash limit \$900
 Available cash limit \$900
 Purchase interest rate 19.7%
 Cash advance interest rate 19.7%

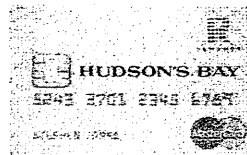
Calculating your balance

Previous balance \$1,097.29
 Payments, credits and returns -\$50.00
 New purchases \$49.70
 New cash advances \$0.00
 Finance/interest charges \$17.84
 Fees and adjustments \$0.00
New total account balance \$1,114.83
 Promo balance \$0.00
New regular balance \$1,114.83

Hudson's Bay Rewards summary

Points earned with credit 99
 Bonus points earned 0
 Points adjustments 0
 Total Hudson's Bay Rewards[†] points 99

EARN EVERYWHERE



ACCEPTED AT OVER 33 MILLION LOCATIONS WORLDWIDE
 Earn more Hudson's Bay Rewards points - find out how at earnfaster.ca

Hudson's Bay MasterCard[®] activity (Date of transaction/date posted)

Date	Ref Number	Description	Amount
Mar 25/Mar 28	7525911F6ST3D4S7Z	MOXIE'S CLASSIC GRILL MISSISSAUGA	\$49.70
Apr 1/Apr 1	8524337FF00XTMJG6	PAYMENT - THANK YOU	-\$50.00
Apr 24/Apr 24		FINANCE CHARGE	\$17.84

Minimum Payment Warning. If you make only the minimum payment each billing period at the stated interest rate, we estimate that it will take you about 12 year(s) and 7 month(s) to pay-off the new total account balance shown on this statement.

001113-002829 1113_1_13 45

Page 1 of 2

EARN MORE

Use your card
EVERYWHERE
 MasterCard[®]
 is accepted

Ways to pay:

- At any Hudson's Bay[†] or Home Outfitters[†] store by debit card, cash or cheque
- Through your bank by online or telephone banking
- By mail
 (see reverse for more details)

*0001113

KULDIP S JOSUN

Card number XXXXXXXXXXXX
 New regular balance \$1,114.83
 Minimum payment \$38.00
 Date due May 15, 2016
 Amount enclosed \$ 2000

KULDIP S JOSUN
 11 LANEBROOK DR
 BRAMPTON ON L6P 2H4

If paying by mail or online/telephone banking, please allow sufficient time prior to the Payment Due Date for the payment to arrive at Hudson's Bay Company.

00038000005000

[Dashboard](#)[Alerts](#)[Scores](#)[Reports](#)[My Account](#)[Print this page](#)

Credit Score and Alerts

Equifax

658 As of 06/14/2016
FAIR

You have 0 new alerts

[Score Details](#)[Alert Details](#)

Credit Report Summary

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.

CREDIT REPORT as of 06/14/2016

Your Open Accounts

[Hide Details](#)

Mortgage	Installment	Revolving	Other
# of Open Accounts	# of Open Accounts	# of Open Accounts	# of Open Accounts
0	3	8	1
Balance	Balance	Balance	Balance
\$0	\$101153	\$40950	\$260
Total Credit Limit	Total Credit Limit	Total Credit Limit	Total Credit Limit
\$0	\$132628	\$80250	\$565
Utilization	Utilization	Utilization	Utilization
n/a	76%	51%	46%

[View Report Details](#)[Update Report](#)[Print Credit Report](#)

Your Product

Equifax
Complete™
Premier Plan[View product details +](#)

100% of product features are enabled.

Your Features

Score Trend Lost Wallet Monitoring

Click on the icons above to learn more about your features.

Need Assistance? 1-877-493-8785

Message Center

View your Equifax Complete™ Premier Plan Identity Theft Insurance document.

How can I [correct an inaccuracy](#) in my Equifax credit report?



Entrepreneurs International Limited

Building Tomorrow's Leaders Today

Our Ref: 3220-EI000543

Mr. Kul Josun,
11 Lanebrook Drive,
Brampton, Ontario,
L6P 2H4, Canada

Thursday, 16th June, 2016,

Dear Kul

Thank you for sending us the documents showing that the receiver of Banners Broker is purporting to put the assets of Real Profit Ltd (RPL) under a Mareva injunction.

As you know, RPL has never received any funds from Banners Broker either directly or through you. We, therefore, call upon you to take all necessary steps to ensure that the name of Real Profit Ltd is removed from the Mareva order with the minimum possible delay and to bring it to the notice of the receiver that any claim against RPL will result in a counterclaim for substantial damages.

We consider this turn of events to be a clear Critical Threat within the meaning of RPL's Group Membership Agreement and the agreement appointing you as its CEO (Chief Entrepreneur Officer). Take notice, therefore, that we hereby declare a Critical Threat and terminate your status as an Entrepreneur Member of the Institute.

We note that you never signed and returned the agreements appointing RPL as a Group member and you as CEO, nor the Licence Agreement of your name, all of which were prepared and agreed verbally as long ago as December 2013. We now attach those documents and require you to sign and return them in good order.

We propose now to appoint Mr. Roman Melenko as director and CEO and request that you make the arrangements for that and get his agreement to accept the appointment and exchange an agreement similar to that which we prepared for you.

We also require you to surrender your one share in RPL by transferring it back to Entrepreneurs International Ltd at the price of \$10. We attach a form of transfer for you to sign and return urgently.

When you have resolved all outstanding matters with the receiver of Banners Broker and any other authority investigating the same, we can review the situation. Until then, we reserve all of the rights of Entrepreneurs Institute and RPL against you and any person claiming through or under you.

Yours truly,

Martin D. Fairbairn,
Chief Legal Officer

Entrepreneurs International Limited

1609/10 Concordia Plaza,
1 Science Museum Road,
TST East, Kowloon
Hong Kong

Tel: +852 2151 8181
Fax: +852 3006 4252
Email: ei@ei-online.org
Web: www.ei-online.org

Tab BB

Craddock, Erin


From: Ward, David [dward@CasselsBrock.com]
Sent: Tuesday, August 09, 2016 11:02 AM
To: Balwinder Sran; Horkins, Christopher
Cc: Ellis, Larry; Craddock, Erin; Philip Gennis; Gillian Goldblatt; Ward, David
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

Further to our call last Thursday, you were to write to me clearly setting out your client(s)' position on the July 29th meeting. Please may we hear from you as soon as possible, as you had promised.

As well, we require that you go on record for whichever defendants you are retained to represent. Kindly serve a notice of intent to defend as soon as possible and, in any event, by no later than the close of business tomorrow.

Regards,

	David Ward Direct: +1 416 869 5960 • Fax: +1 416 640 3154 • dward@casselsbrock.com 2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2 www.casselsbrock.com Services provided through a Professional Corporation
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From: Balwinder Sran [mailto:sranlawoffice@gmail.com]
Sent: Tuesday, July 26, 2016 4:30 PM
To: Horkins, Christopher
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Dear Mr. Horkins,

In response to your email of July 25, 2016, I am enclosing herewith the bank statements/ assets statement of my client, In response to file the defence, we will discuss the matter on July 29, 2016;

As I requested you to give us a time to submit all the assets statement, I don't think there is any malice intention of my client providing the complete and truthful information as I want to bring these documents at our meeting, but we have no problem to provide in advance too and are attached herewith.

On our meeting of July 29, 2016, I will discuss about to file the defence in this matter too.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
Barrister, Solicitor & Notary Public
Member of Law Society of Upper Canada,



Sran Law Office
Lawyers

Add: 285 Steeles Avenue West,
Brampton, Ontario L6Y 0B5, CANADA
Tel: (905) 450-7800 Fax: (905) 450-7805

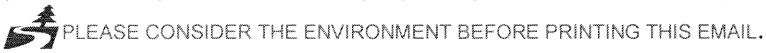
Email: bsran@sranlawoffice.com

Web: www.sranlawoffice.com



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From: Horkins, Christopher [<mailto:chorkins@casselsbrock.com>]
Sent: Monday, July 25, 2016 12:19 PM
To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

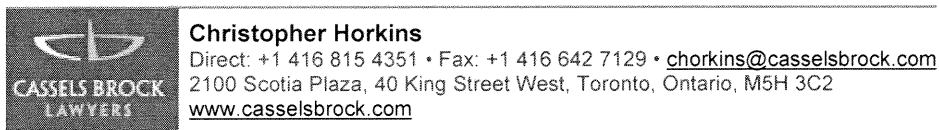
Balwinder,

Further to my email below, please let us know as soon as possible if your client will be providing any of the requested disclosure in advance of our meeting this Friday, July 29 at 10 AM at Cassels Brock. Although you have confirmed your client's intention to provide all of the requested items, we have received nothing from you thus far.

In order for the meeting to be as productive as possible, we would like to give the Receiver an opportunity to review your client's financial disclosure in advance. As I have stated numerous times to you, the receipt of such disclosure is a prerequisite to the Receiver entering into any discussions regarding a carve-out to the *Mareva* Order.

I also note, again, that Mr. Josun, World Web Media Inc. and Real Profit Limited are all in default of their obligation to deliver a defence to our client's Statement of Claim and that Mr. Josun is in default of his obligation to provide a statement of assets and liabilities pursuant to the *Mareva* Order. If these items remain outstanding by the time of our meeting on Friday, we intend to proceed with default and contempt proceedings as outlined in my email to on July 8.

Chris



From: Horkins, Christopher
Sent: Wednesday, July 13, 2016 8:49 PM
To: 'Balwinder Sran'
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

Thank you for confirming the meeting.

If you could provide all or as much as possible of the requested financial disclosure set out in my letter in advance of the meeting, that would help make things more productive from our perspective. We look forward to meeting with you and Mr. Josun.

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Balwinder Sran [<mailto:sranlawoffice@gmail.com>]
Sent: Wednesday, July 13, 2016 2:57 PM
To: Horkins, Christopher
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Dear Mr. Horkins,

This date is good for me and my client,
We will see you on July 29, 2016, 10:00AM in your office.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,

Barrister, Solicitor & Notary Public

Member of Law Society of Upper Canada,



Sran Law Office
Lawyers

Add: 285 Steeles Avenue West,
Brampton, Ontario L6Y 0B5, CANADA
Tel: (905) 450-7800 Fax: (905) 450-7805
Email: bsran@sranlawoffice.com
Web: www.sranlawoffice.com



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From: Horkins, Christopher [<mailto:chorkins@casselsbrock.com>]
Sent: Wednesday, July 13, 2016 1:39 PM
To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

The Receiver is available to meet with you and Mr. Josun on July 29 at 10 AM at our offices. Please confirm that this date still works for you and your client.

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Balwinder Sran [<mailto:sranlawoffice@gmail.com>]
Sent: Monday, July 11, 2016 1:52 PM
To: Horkins, Christopher
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

That is fine,

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
Barrister, Solicitor & Notary Public
Member of Law Society of Upper Canada,



Sran Law Office
Lawyers

Add: 285 Steeles Avenue West,
Brampton, Ontario L6Y 0B5, CANADA
Tel: (905) 450-7800 Fax: (905) 450-7805
Email: bsran@sranlawoffice.com
Web: www.sranlawoffice.com

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PLEASE CONSIDER THE ENVIRONMENT BEFORE PRINTING THIS EMAIL.

From: Horkins, Christopher [<mailto:chorkins@casselsbrock.com>]
Sent: Monday, July 11, 2016 1:37 PM
To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin
Subject: RE: Receiver of BBIL et al v. Josun et al [IWOV-Legal.FID1942069]

Balwinder,

Thanks for your response. I will canvass these dates with the Receiver and let you know what works for us. I expect the meeting will be approximately 1-2 hours.

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Balwinder Sran [<mailto:sranlawoffice@gmail.com>]

Sent: Monday, July 11, 2016 1:35 PM

To: Horkins, Christopher

Cc: Ward, David; Ellis, Larry; Craddock, Erin

Subject: Receiver of BBIL et al v. Josun et al

Dear Mr. Horkins,

Mr. Josun and me are available on July 12, 15, 18, 19, 29; Could you please let me know about the timing, and total approx. time required for this meeting.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,

Barrister, Solicitor & Notary Public

Member of Law Society of Upper Canada,



Sran Law Office
Lawyers

Add: 285 Steeles Avenue West,
Brampton, Ontario L6Y 0B5, CANADA

Tel: (905) 450-7800 Fax: (905) 450-7805

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Tab CC

Craddock, Erin

From: Balwinder Sran [sranlawoffice@gmail.com]
Sent: Monday, August 15, 2016 11:16 AM
To: Ward, David
Cc: Ellis, Larry; Craddock, Erin; 'Philip Gennis'; 'Gillian Goldblatt'; Ward, David
Subject: Banners v. Josun et al.
Attachments: JosunKuldipS-CIBCStmts.pdf; JosunKuldipS-PDAHistory.pdf; JosunKuldipS-ScotiaStmts.pdf

Dear Mr. David,

I am enclosing herewith the copies of Bank statement of Mr. Jasun as required by you.

Please be advised that we have been retained by Mr. Kuldip Josun for limited to current motion regarding release of his two bank accounts one debit and one credit card from Mareva Injunction so he can use these account funds for his day to day ordinary living expenses and legal fees.

Please consider this email as my 24 hours advance notice to bring a motion, and we bring the motion this week after 24 hours from today or in next week.

I am bringing motion to issue an order to use funds from CIBC bank account [REDACTED] and CIBC Visa account # [REDACTED]

Please advise us if you consent this motion or oppose, so I would prepare the motion documents accordingly.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
Barrister, Solicitor & Notary Public
Member of Law Society of Upper Canada,



Sran Law Office
Lawyers

Add: 285 Steeles Avenue West,
Brampton, Ontario L6Y 0B5, CANADA
Tel: (905) 450-7800 Fax: (905) 450-7805
Email: bsran@sranlawoffice.com
Web: www.sranlawoffice.com



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CIBC Account Statement

MR KULDIP JOSUN

For Apr 1 to Apr 30, 2016

Account number

Branch transit number
05922

The names shown are based on our current records, as of August 3, 2016. This statement does not reflect any changes in account holders and account holder names that may have occurred prior to this date.

Account summary

Opening balance on Apr 1, 2016		\$0.00
Withdrawals	-	4.95
Deposits	+	9,503.50
Closing balance on Apr 30, 2016	=	\$9,498.55

Contact information

☎ 1 800 465 CIBC (2422)

Contact us by phone for questions on this update, change of personal information, and general inquiries, 24 hours a day, 7 days a week.

TTY hearing impaired
1 800 465 7401

Outside Canada and the U.S.
1 902 420 CIBC (2422)

🌐 www.cibc.com

Transaction details

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Apr 1	Opening balance			\$0.00
Apr 22	● DEPOSIT		9,500.00	9,500.00
Apr 29	● SERVICE CHARGE	4.95		9,495.05
	● SERVICE CHARGE DISCOUNT		3.50	9,498.55
	Closing balance			\$9,498.55

CIBC Account Statement

Apr 1 to Apr 30, 2016

Account number: [REDACTED]

Branch transit number: 05922

• Free Transaction

Important: This statement will be considered correct if you do not report errors, omissions or irregularities in entries and balances to CIBC in writing within the period applicable to your regular account recordkeeping option, as follows:

- Bankbook or paperless: 60 days from the date the entry was, or should have been, posted; or
- Statement: 30 days from last date of the statement period covered by a previously issued regular statement where such period included the date the entry was, or should have been, posted.

This rule does not apply to improper credits to your account. Your rights under your Personal Account Agreement to verify and notify CIBC of account errors, omissions or irregularities do not apply to this statement which is for information or replacement purposes only.

*Foreign Currency Conversion Fee:

If you withdraw foreign currency from a bank machine located outside Canada, you are charged the same conversion rate CIBC is required to pay plus an administration fee, which is disclosed in the CIBC *Personal Account Service Fees* brochure, a copy of which is available at any CIBC branch in Canada (this is in addition to any transaction fee applicable to the withdrawal and the network fee).

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CIBC Account Statement

MR KULDIP JOSUN

For May 1 to May 31, 2016

Account number

Branch transit number
05922

The names shown are based on our current records, as of August 3, 2016. This statement does not reflect any changes in account holders and account holder names that may have occurred prior to this date.

Account summary

Opening balance on May 1, 2016		\$9,498.55
Withdrawals	-	30,994.23
Deposits	+	28,600.00
Closing balance on May 31, 2016	=	\$7,104.32

Contact information

1 800 465 CIBC (2422)
Contact us by phone for questions on this update, change of personal information, and general inquiries, 24 hours a day, 7 days a week.

TTY hearing impaired
1 800 465 7401

Outside Canada and the U.S.
1 902 420 CIBC (2422)

 www.cibc.com

Transaction details

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
May 1	Opening balance			\$9,498.55
May 2	INTERNET TRANSFER 000000990777	3,951.91		5,546.64
	INTERNET TRANSFER 000000998018	539.75		5,006.89
	• DEBIT MEMO	3,740.00		1,266.89
	E-TRANSFER 000000051338	900.00		366.89
	Tara			
May 3	INSTANT TELLER WITHDRAWAL	200.00		166.89
	REXDALE + MARTIN GROVE 3C53			
May 5	INTERNET TRANSFER 000000125171	1,000.00		-833.11
	• DEPOSIT		15,000.00	14,166.89
May 13	RETAIL PURCHASE 000001432095	34.39		14,132.50
	FOOD BASICS #63			
May 16	INSTANT TELLER WITHDRAWAL	203.00		13,929.50
	INTERAC/NBC SCD 0006			
	• NETWORK TRANSACTION FEE	1.50		13,928.00
	ABM-CANADA/GAB-CANADA			
May 17	RETAIL PURCHASE 000001837124	6.93		13,921.07
	MCDONALD'S #400			

(continued on next page)

CIBC Account Statement

May 1 to May 31, 2016

Account number: [REDACTED]

Branch transit number: 05922

Transaction details (continued)

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
May 17	Balance forward			\$13,921.07
May 18	RETAIL PURCHASE 000001001317 WALLY'S GRILL	10.05		13,911.02
	INSTANT TELLER WITHDRAWAL	300.00		13,611.02
	REXDALE + MARTIN GROVE 3C53			
May 19	RETAIL PURCHASE 000001001952 L.R.	193.09		13,417.93
	• DEPOSIT		13,600.00	27,017.93
	WITHDRAWAL	200.00		26,817.93
	INTERNET BILL PAY 000000392466 CRA (REVENUE - 2015 TAX R	7,141.19		19,676.74
	INTERNET TRANSFER 000000414044	50.00		19,626.74
	INTERNET TRANSFER 000000411262	189.00		19,437.74
May 20	• DEBIT MEMO	25.00		19,412.74
May 24	RETAIL PURCHASE 000001263180 SHOPPERS DRUG M	49.82		19,362.92
	RETAIL PURCHASE 614420516536 SWISS CHALET #1	9.93		19,352.99
	RETAIL PURCHASE 000001262024 SHOPPERS DRUG M	7.45		19,345.54
	RETAIL PURCHASE 000001001595 WALLY'S GRILL	35.80		19,309.74
	INSTANT TELLER WITHDRAWAL	300.00		19,009.74
	HWY 7 + WEST BEAVER CREE 3B1X			
May 25	INTERNET TRANSFER 000000691499	10.00		18,999.74
	INTERNET TRANSFER 000000688780	10.00		18,989.74
	INTERNET BILL PAY 000000687914 MASTERCARD, CAPITAL ONE	1,100.00		17,889.74
	INTERNET BILL PAY 000000695297 HUDSON'S BAY MASTERCARD	50.00		17,839.74
May 26	• DEBIT MEMO IBB CIBC ELECTRONIC BANKING OPERAT	50.00		17,789.74
May 30	WITHDRAWAL	10,007.50		7,782.24
	WITHDRAWAL	300.00		7,482.24
	RETAIL PURCHASE 615011716151 JIMMY THE GREEK	12.97		7,469.27
	INSTANT TELLER WITHDRAWAL	300.00		7,169.27
	REXDALE + MARTIN GROVE 4B53			
	• PREAUTHORIZED DEBIT CIBC-DISATF	50.00		7,119.27
May 31	• SERVICE CHARGE	14.95		7,104.32
	Closing balance			\$7,104.32

CIBC Account Statement

May 1 to May 31, 2016

Account number: [REDACTED]

Branch transit number: 05922

• Free Transaction

Important: This statement will be considered correct if you do not report errors, omissions or irregularities in entries and balances to CIBC in writing within the period applicable to your regular account recordkeeping option, as follows:

- Bankbook or paperless: 60 days from the date the entry was, or should have been, posted; or
- Statement: 30 days from last date of the statement period covered by a previously issued regular statement where such period included the date the entry was, or should have been, posted.

This rule does not apply to improper credits to your account. Your rights under your Personal Account Agreement to verify and notify CIBC of account errors, omissions or irregularities do not apply to this statement which is for information or replacement purposes only.

*Foreign Currency Conversion Fee:

If you withdraw foreign currency from a bank machine located outside Canada, you are charged the same conversion rate CIBC is required to pay plus an administration fee, which is disclosed in the CIBC *Personal Account Service Fees* brochure, a copy of which is available at any CIBC branch in Canada (this is in addition to any transaction fee applicable to the withdrawal and the network fee).

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CIBC Account Statement

MR KULDIP JOSUN

For Jun 1 to Jun 30, 2016

Account number

Branch transit number
05922

The names shown are based on our current records, as of August 3, 2016. This statement does not reflect any changes in account holders and account holder names that may have occurred prior to this date.

Account summary

Opening balance on Jun 1, 2016		\$7,104.32
Withdrawals	-	4.95
Deposits	+	0.00
Closing balance on Jun 30, 2016	=	\$7,099.37

Contact information

☎ 1 800 465 CIBC (2422)

Contact us by phone for questions on this update, change of personal information, and general inquiries, 24 hours a day, 7 days a week.

TTY hearing impaired
1 800 465 7401

Outside Canada and the U.S.
1 902 420 CIBC (2422)

🌐 www.cibc.com

Transaction details

Date	Description	Withdrawals (\$)	Deposits (\$)	Balance (\$)
Jun 1	Opening balance			\$7,104.32
Jun 30	● SERVICE CHARGE	4.95		7,099.37
	Closing balance			\$7,099.37

CIBC Account Statement

Jun 1 to Jun 30, 2016

Account number: [REDACTED]

Branch transit number: 05922

• Free Transaction

Important: This statement will be considered correct if you do not report errors, omissions or irregularities in entries and balances to CIBC in writing within the period applicable to your regular account recordkeeping option, as follows:

- Bankbook or paperless: 60 days from the date the entry was, or should have been, posted; or
- Statement: 30 days from last date of the statement period covered by a previously issued regular statement where such period included the date the entry was, or should have been, posted.

This rule does not apply to improper credits to your account. Your rights under your Personal Account Agreement to verify and notify CIBC of account errors, omissions or irregularities do not apply to this statement which is for information or replacement purposes only.

*Foreign Currency Conversion Fee:

If you withdraw foreign currency from a bank machine located outside Canada, you are charged the same conversion rate CIBC is required to pay plus an administration fee, which is disclosed in the CIBC *Personal Account Service Fees* brochure, a copy of which is available at any CIBC branch in Canada (this is in addition to any transaction fee applicable to the withdrawal and the network fee).

™ Trademark of CIBC

® Registered trademark of CIBC

® Interac is a registered trademark of Interac Inc./CIBC Licensee

PDA History

ROYAL BANK OF CANADA
10098 MCLAUGHLIN RD
BRAMPTON, ON
L7A 2K8 (905) 495-4497

KULDIP JOSUN
11 LANE BROOK DR
BRAMPTON, ON
L6P2H4

Transit: 09970 Account No.: XXXXXXXXXX Activity Period: 21 Apr 2016 to 04 Aug 2016

Date	Description	Withdrawal (\$)	Deposit (\$)	Balance (\$)
Apr 21, 2016	Opening Balance			.00
Apr 21, 2016	DEPOSIT		9600.00	9600.00
Apr 21, 2016	CASH WITHDRAWAL	9507.50		92.50
May 19, 2016	BR TO BR - 6342	7.50		85.00
May 25, 2016	BR TO BR - 6342		2400.00	2485.00
Jul 04, 2016	DEPOSIT INTEREST		.02	2485.02
Aug 01, 2016	DEPOSIT INTEREST		.02	2485.04



08276
160 YELLOW AVENS BLVD.
BRAMPTON ONTARIO L6R 0M5

SBSAV15000-7285037-005 E, D 08276 27832

MR KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON ON
L6P 2H4

Your account number:

Questions?
Call 1 800 4-SCOTIA
(1 800 472-6842)

For online account access:
www.scotiabank.com

Your BasicBanking account summary

Opening Balance on April 4, 2016	\$0.00
Minus total withdrawals	\$0.00
Plus total deposits	\$0.00
Closing Balance on April 30, 2016	\$0.00

Here's what happened in your account this statement period

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Apr 4	Opening Balance			0.00
Apr 4	Deposit		0.00	0.00
Apr 30	Closing Balance			\$0.00

Mobile Cheque Deposit has arrived! Now you can deposit your Canadian or US cheques instantly to your chequing or savings account.



08276
160 YELLOW AVENS BLVD.
BRAMPTON ONTARIO L6R 0M5

SBSAV1500078082712-005 E D 08276 21031

MR KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON ON
L6P 2H4

Your account number:

Questions?
Call 1 800 4-SCOTIA
(1 800 472-6842)

For online account access:
www.scotiabank.com

Your BasicBanking account summary

Opening Balance on May 1, 2016	\$0.00
Minus total withdrawals	\$15,893.65
Plus total deposits	\$33,385.00
Closing Balance on May 31, 2016	\$17,491.35

Here's what happened in your account this statement period

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance(\$)
May 1	Opening Balance			0.00
May 5	Deposit		16,885.00	16,885.00
May 5	Debit memo Draft Purchase	15,000.00		1,885.00
May 5	Service charge	7.50		1,877.50
May 17	Loan payment Dealer Finance Loans- Toronto Region Calgary Alberta	416.10		1,461.40
May 19	PC Transfer to Credit Card	50.00		1,411.40
May 19	Deposit		6,500.00	7,911.40
May 31	Deposit		10,000.00	17,911.40
May 31	Loan payment Dealer Finance Loans- Toronto Region Calgary Alberta	416.10		17,495.30
May 31	Service charge Monthly Fees	3.95		17,491.35
May 31	Closing Balance			\$17,491.35

Mobile Cheque Deposit has
arrived! Now you can deposit
your Canadian or US cheques
instantly to your chequing or
savings account.



08276
160 YELLOW AVENS BLVD.
BRAMPTON ONTARIO L6R 0M5

SBSAV15000*1151597*005 E D 08276 22141

MR KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON ON
L6P 2H4

Your account number:

Questions?
Call 1 800 4-SCOTIA
(1 800 472-6842)

For online account access:
www.scotiabank.com

Your BasicBanking account summary

Opening Balance on June 1, 2016	\$17,491.35
Minus total withdrawals	\$27,900.38
Plus total deposits	\$18,800.00
Closing Balance on June 30, 2016	\$8,390.97

Here's what happened in your account this statement period

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance (\$)
Jun 1	Opening Balance			17,491.35
Jun 2	Withdrawal 37938234 PC-Email Money Trf	2,350.00		15,141.35
Jun 2	Service charge PC-Email Money Trf	1.00		15,140.35
Jun 3	ABM withdrawal Albion & Carrier #1 Etobicoke ON	300.00		14,840.35
Jun 3	Debit memo Draft Purchase	6,500.00		8,340.35
Jun 3	Service charge	7.50		8,332.85
Jun 6	ABM withdrawal Albion & Carrier #2 Etobicoke ON	100.00		8,232.85
Jun 6	Point of sale purchase Moxies Classic Grill - Mississauga	113.45		8,119.40
Jun 9	Point of sale purchase Woodbine Dental Toronto ONCD	187.00		7,932.40
Jun 9	Debit memo Draft Purchase	5,000.00		2,932.40
Jun 9	Service charge	7.50		2,924.90
Jun 9	Credit Card/LOC payment	1,000.00		1,924.90
Jun 9	Withdrawal	500.00		1,424.90
Jun 13	Shared ABM withdrawal Interac	203.00		1,221.90

continued on next page



MR KULDIPS JOSUN

Your BasicBanking account
June 1 to June 30, 2016

Here's what happened in your account(continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance(\$)
Jun 13	INTERACABM fee	1.50		1,220.40
Jun 13	Shared ABM withdrawal Interac	303.00		917.40
Jun 13	INTERACABM fee	1.50		915.90
Jun 14	Loan payment Dealer Finance Loans- Toronto Region Calgary Alberta	416.10		499.80
Jun 15	ABM withdrawal Albion & Carrier #1 Etobicoke ON	100.00		399.80
Jun 15	Deposit		6,000.00	6,399.80
Jun 15	Credit Card/LOC payment	6,000.00		399.80
Jun 16	PCTransfer from Credit Card		2,000.00	2,399.80
Jun 16	PCBill payment Capital One Mastercard	1,700.00		699.80
Jun 16	Shared ABM withdrawal Interac	403.00		296.80
Jun 16	INTERACABM fee	1.50		295.30
Jun 17	PCTransfer from Credit Card		800.00	1,095.30
Jun 17	Point of sale purchase Opos Air Transat GcAuth Saint-Laurepqa	1,028.28		67.02
Jun 20	Deposit		10,000.00	10,067.02
Jun 20	Withdrawal	100.00		9,967.02
Jun 20	Credit Card/LOC payment	1,000.00		8,967.02
Jun 28	Loan payment Dealer Finance Loans- Toronto Region Calgary Alberta	416.10		8,550.92
Jun 30	PCTransfer to Credit Card	50.00		8,500.92
Jun 30	PCTransfer to Credit Card	100.00		8,400.92
Jun 30	Service charge Monthly Fees	9.95		8,390.97
Jun 30	ClosingBalance			\$8,390.97



08276
160 YELLOW AVENS BLVD.
BRAMPTON ONTARIO L6R 0M5

SBSAV15000-1909008-005 E D 08276 22947

MR KULDIP S JOSUN
11 LANE BROOK DR
BRAMPTON ON
L6P 2H4

Your account number:
[REDACTED]

Questions?
Call 1 800 4-SCOTIA
(1 800 472-6842)

For online account access:
www.scotiabank.com

Your BasicBanking account summary

Opening Balance on July 1, 2016	\$8,390.97
Minus total withdrawals	\$11,385.34
Plus total deposits	\$3,005.25
Closing Balance on July 30, 2016	\$10.88

Here's what happened in your account this statement period

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance(\$)
Jul 1	Opening Balance			8,390.97
Jul 2	PCBill payment Canadian Tire Mastercard	50.00		8,340.97
Jul 2	PCBill payment CIBC VISA	250.00		8,090.97
Jul 2	PCBill payment CIBC VISA	300.00		7,790.97
Jul 2	PCBill payment Capital One Mastercard	1,000.00		6,790.97
Jul 2	PCBill payment Hudson's Bay Mastercard	100.00		6,690.97
Jul 2	ABM withdrawal King City #1 King City ON	800.00		5,890.97
Jul 6	Point of sale purchase Wal-Mart #3654 Mississaugaonca	82.52		5,808.45
Jul 7	Point of sale purchase No Frills #3928 Mississaugaonca	45.90		5,762.55
Jul 12	Withdrawal	3,000.00		2,762.55
Jul 12	Loan payment Dealer Finance Loans- Toronto Region Calgary Alberta	416.10		2,346.45
Jul 12	Shared ABM withdrawal Interac	303.00		2,043.45
Jul 12	INTERAC ABM fee	1.50		2,041.95

continued on next page



MR KULDIPS JOSUN

Your BasicBanking account
July 1 to July 30, 2016

Here's what happened in your account(continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance(\$)
Jul 12	Shared ABM withdrawal Interac	303.00		1,738.95
Jul 12	INTERACABM fee	1.50		1,737.45
Jul 14	ABM withdrawal Islington & Rexdale #4 Toronto ON	200.00		1,537.45
Jul 15	Point of sale purchase Shoppers Drug Mart #08 Etobicoke ONCA	15.24		1,522.21
Jul 15	Shared ABM withdrawal Interac	203.00		1,319.21
Jul 15	INTERACABM fee	1.50		1,317.71
Jul 18	PCBill payment Capital One Mastercard	300.00		1,017.71
Jul 18	Shared ABM withdrawal Interac	203.00		814.71
Jul 18	INTERACABM fee	1.50		813.21
Jul 18	Shared ABM withdrawal Interac	103.00		710.21
Jul 18	INTERACABM fee	1.50		708.71
Jul 18	Shared ABM withdrawal Interac	203.00		505.71
Jul 18	INTERACABM fee	1.50		504.21
Jul 18	Shared ABM withdrawal Interac	103.00		401.21
Jul 18	INTERACABM fee	1.50		399.71
Jul 18	Shared ABM withdrawal Interac	203.00		196.71
Jul 18	INTERACABM fee	1.50		195.21
Jul 18	Shared ABM withdrawal Interac	103.00		92.21
Jul 18	INTERACABM fee	1.50		90.71
Jul 20	Deposit		1,500.00	1,590.71
Jul 20	PCTransfer to Credit Card	200.00		1,390.71
Jul 20	PCTransfer to Credit Card	200.00		1,190.71
Jul 20	Shared ABM withdrawal Interac	303.00		887.71

continued on next page



MR KULDIPS JOSUN

Your BasicBanking account
July 1 to July 30, 2016

Here's what happened in your account(continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance(\$)
Jul 20	INTERACABM fee	1.50		886.21
Jul 20	Shared ABM withdrawal Interac	203.00		683.21
Jul 20	INTERACABM fee	1.50		681.71
Jul 21	Point of sale purchase Tim Hortons #1902# Qth Etobicoke ONCD	3.51		678.20
Jul 21	Deposit		905.25	1,583.45
Jul 22	PCTransfer to Credit Card	500.00		1,083.45
Jul 25	PCBill payment Capital One Mastercard	300.00		783.45
Jul 25	Shared ABM withdrawal Interac	103.00		680.45
Jul 25	INTERACABM fee	1.50		678.95
Jul 25	Shared ABM withdrawal Interac	103.00		575.95
Jul 25	INTERACABM fee	1.50		574.45
Jul 25	Shared ABM withdrawal Interac	203.00		371.45
Jul 25	INTERACABM fee	1.50		369.95
Jul 25	Shared ABM withdrawal Interac	43.00		326.95
Jul 25	INTERACABM fee	1.50		325.45
Jul 25	Shared ABM withdrawal Interac	203.00		122.45
Jul 25	INTERACABM fee	1.50		120.95
Jul 25	Shared ABM withdrawal Interac	103.00		17.95
Jul 25	INTERACABM fee	1.50		16.45
Jul 25	PCTransfer from Credit Card		100.00	116.45
Jul 25	Point of sale purchase SwissChalet #1957 Etobicoke ONCD	11.52		104.93
Jul 26	Deposit		500.00	604.93
Jul 26	Loan payment Dealer Finance Loans- Toronto Region Calgary Alberta	416.10		188.83

continued on next page



MR KULDIPS JOSUN

Your Basic Banking account
July 1 to July 30, 2016



Here's what happened in your account(continued)

Date	Transactions	Amounts withdrawn (\$)	Amounts deposited (\$)	Balance(\$)
Jul 26	PCTransfer to Credit Card	150.00		38.83
Jul 30	Service charge Monthly Fees	27.95		10.88
Jul 30	ClosingBalance			\$10.88

SBSAV1500021909008-005 - 0262951 061296

Tab DD

Craddock, Erin

From: Horkins, Christopher [chorkins@casselsbrock.com]
Sent: Tuesday, August 16, 2016 4:02 PM
To: Balwinder Sran
Cc: Ward, David; Craddock, Erin; Ellis, Larry; Martin, Jeremy
Subject: RE: Banners v. Josun et al. [IWOV-Legal.FID1942069]

Importance: High

Balwinder,

David Ward is away from the office this week and has asked me to respond to your email below.

Please copy me on all correspondence in this matter and refrain from contacting Mr. Gennis and Ms. Goldblatt directly unless specifically directed to do so by us.

With respect to your client's intended motion, the Receiver cannot consider or advise of its position until being provided with your client's motion materials.

On the issue of a carve out, the Receiver's position remains, as stated in my previous letters to you, that cannot agree on a carve out to the *Mareva* Order without being provided all of the disclosure requested in my letter to Mr. Josun, dated June 21, 2016. This includes the delivery of a statutory declaration with respect to your client's assets and liabilities, as required by paragraph 4 of the *Mareva* Order, which your client has yet to provide.

Based on the limited documents you have provided to date, it appears that your client has breached the *Mareva* by transferring \$40,000 from his account with ScotiaBank subsequent to the date of the *Mareva* Order. Should your client decide to proceed with the motion contemplated in your email below, the Receiver will be bringing this apparent breach of the *Mareva* Order, in addition to your client's other defaults of his legal obligations, to the attention of the court.

Please also note that your email below does not constitute notice pursuant to paragraph 8 of the *Mareva* Order. Any motion must be scheduled at least 4 days after delivery of a Notice of Motion. We would also ask that you please contact us to coordinate a return date for the motion in accordance with the Toronto Commercial List Practice Directions as we will be happy to coordinate a mutually convenient date.

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Balwinder Sran [<mailto:sranlawoffice@gmail.com>]
Sent: Monday, August 15, 2016 11:16 AM
To: Ward, David
Cc: Ellis, Larry; Craddock, Erin; 'Philip Gennis'; 'Gillian Goldblatt'; Ward, David
Subject: Banners v. Josun et al.

Dear Mr. David,

I am enclosing herewith the copies of Bank statement of Mr. Jasun as required by you.

Please be advised that we have been retained by Mr. Kuldip Josun for limited to current motion regarding release of his two bank accounts one debit and one credit card from Mareva Injunction so he can use these account funds for his day to day ordinary living expenses and legal fees.

Please consider this email as my 24 hours advance notice to bring a motion, and we bring the motion this week after 24 hours from today or in next week.

I am bringing motion to issue an order to use funds from CIBC bank account [REDACTED] and CIBC Visa account # [REDACTED]

Please advise us if you consent this motion or oppose, so I would prepare the motion documents accordingly.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
Barrister, Solicitor & Notary Public
Member of Law Society of Upper Canada,




Sran Law Office
Lawyers

Add: 285 Steeles Avenue West,
Brampton, Ontario L6Y 0B5, CANADA
Tel: (905) 450-7800 Fax: (905) 450-7805
Email: bsran@sranslawoffice.com
Web: www.sranlawoffice.com

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Tab EE

Craddock, Erin

From: Horkins, Christopher
Sent: Tuesday, August 16, 2016 6:30 PM
To: Balwinder Sran
Cc: Ward, David; Ellis, Larry; Craddock, Erin; Martin, Jeremy
Subject: RE: Banners v. Josun et al. [IWOV-Legal.FID1942069]

Balwinder,

Thanks for confirming. As noted in my email below, we would appreciate if you could canvass dates with us in advance per the Commercial List Practice Directions.

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Balwinder Sran [<mailto:sranlawoffice@gmail.com>]
Sent: Tuesday, August 16, 2016 5:47 PM
To: Horkins, Christopher
Subject: RE: Banners v. Josun et al. [IWOV-Legal.FID1942069]

Dear Mr. Horkins,

We will provide you with motion documents before filing in the court at least 4 days before the hearing.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
Barrister, Solicitor & Notary Public
Member of Law Society of Upper Canada,



Sran Law Office
Lawyers

Add: 285 Steeles Avenue West,
Brampton, Ontario L6Y 0B5, CANADA
Tel: (905) 450-7800 Fax: (905) 450-7805
Email: bsran@sranlawoffice.com
Web: www.sranlawoffice.com



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PLEASE CONSIDER THE ENVIRONMENT BEFORE PRINTING THIS EMAIL.

From: Horkins, Christopher [<mailto:chorkins@casselsbrock.com>]
Sent: Tuesday, August 16, 2016 4:02 PM
To: Balwinder Sran
Cc: Ward, David; Craddock, Erin; Ellis, Larry; Martin, Jeremy
Subject: RE: Banners v. Josun et al. [IWOV-Legal.FID1942069]
Importance: High

Balwinder,

David Ward is away from the office this week and has asked me to respond to your email below.

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With respect to your client's intended motion, the Receiver cannot consider or advise of its position until being provided with your client's motion materials.

On the issue of a carve out, the Receiver's position remains, as stated in my previous letters to you, that cannot agree on a carve out to the *Mareva* Order without being provided all of the disclosure requested in my letter to Mr. Josun, dated June 21, 2016. This includes the delivery of a statutory declaration with respect to your client's assets and liabilities, as required by paragraph 4 of the *Mareva* Order, which your client has yet to provide.

Based on the limited documents you have provided to date, it appears that your client has breached the *Mareva* by transferring \$40,000 from his account with ScotiaBank subsequent to the date of the *Mareva* Order. Should your client decide to proceed with the motion contemplated in your email below, the Receiver will be bringing this apparent breach of the *Mareva* Order, in addition to your client's other defaults of his legal obligations, to the attention of the court.

Please also note that your email below does not constitute notice pursuant to paragraph 8 of the *Mareva* Order. Any motion must be scheduled at least 4 days after delivery of a Notice of Motion. We would also ask that you please contact us to coordinate a return date for the motion in accordance with the Toronto Commercial List Practice Directions as we will be happy to coordinate a mutually convenient date.

Chris



Christopher Horkins

Direct: +1 416 815 4351 • Fax: +1 416 642 7129 • chorkins@casselsbrock.com
2100 Scotia Plaza, 40 King Street West, Toronto, Ontario, M5H 3C2
www.casselsbrock.com

From: Balwinder Sran [<mailto:sranlawoffice@gmail.com>]
Sent: Monday, August 15, 2016 11:16 AM
To: Ward, David
Cc: Ellis, Larry; Craddock, Erin; 'Philip Gennis'; 'Gillian Goldblatt'; Ward, David
Subject: Banners v. Josun et al.

Dear Mr. David,

I am enclosing herewith the copies of Bank statement of Mr. Jasun as required by you.

Please be advised that we have been retained by Mr. Kuldip Josun for limited to current motion regarding release of his two bank accounts one debit and one credit card from Mareva Injunction so he can use these account funds for his day to day ordinary living expenses and legal fees.

Please consider this email as my 24 hours advance notice to bring a motion, and we bring the motion this week after 24 hours from today or in next week.

I am bringing motion to issue an order to use funds from CIBC bank account [REDACTED] and CIBC Visa account # [REDACTED]

Please advise us if you consent this motion or oppose, so I would prepare the motion documents accordingly.

Thanks for your kind co-operation,
Sincerely yours,

BALWINDER S. SRAN, B.Engg., LL.B.,
Barrister, Solicitor & Notary Public
Member of Law Society of Upper Canada,



Sran Law Office
Lawyers

Add: 285 Steeles Avenue West,
Brampton, Ontario L6Y 0B5, CANADA
Tel: (905) 450-7800 Fax: (905) 450-7805
Email: bsran@srancelawoffice.com
Web: www.sranlawoffice.com



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Tab FF

**ONTARIO
SUPERIOR COURT OF JUSTICE
(Commercial List)**

BETWEEN:

**BANNERS BROKER INTERNATIONAL LIMITED and
STELLAR POINT, INC., by their receiver MSI SPERGEL INC.**

Plaintiffs

- and -

**RAJIV DIXIT, KULDIP JOSUN, DIXIT HOLDINGS INC.,
DIXIT CONSORTIUM INC., DREAMSCAPE VENTURES LTD.,
WORLD WEB MEDIA INC., and REAL PROFIT LIMITED**

Defendants

REQUISITION

TO THE LOCAL REGISTRAR at Toronto

I REQUIRE you pursuant to Rule 19.01(1) of the *Rules of Civil Procedure* to note the defendant, Kuldip Josun, in default in this action on the grounds that the defendant, Kuldip Josun, has failed to deliver a Statement of Defence within the time required by Rule 18.01(a) of the *Rules of Civil Procedure*.

Date: September 9, 2016



Christopher Horkins

Kuldip Josun

NOTING DEFAULT
DEFENDANT(S) / RESPONDENT(S)
NOTED IN DEFAULT

CONSTATATION DE DÉFAUT
DÉFENDEUR(S) / INTIMÉ(S)
CONSTATÉ EN DÉFAUT

THIS 9th DAY OF Sept. 20 16
LE JOUR DE

REGISTRAR
SUPERIOR COURT OF JUSTICE

GREFFIER
COUR SUPÉRIEURE DE JUSTICE

Registrar



Tab 3

**ONTARIO
SUPERIOR COURT OF JUSTICE
(Commercial List)**

THE HONOURABLE) , THE
JUSTICE)
DAY OF DECEMBER, 2016

B E T W E E N:

**BANNERS BROKER INTERNATIONAL LIMITED and
STELLAR POINT, INC., by their receiver MSI SPERGEL INC.**

Plaintiffs

- and -

**RAJIV DIXIT, KULDIP JOSUN, DIXIT HOLDINGS INC.,
DIXIT CONSORTIUM INC., DREAMSCAPE VENTURES LTD.,
WORLD WEB MEDIA INC., and REAL PROFIT LIMITED**

Defendants

**ORDER
(Freezing Bank Accounts)**

NOTICE

If you, the Defendant, disobey this order you may be held to be in contempt of court and may be imprisoned, fined or have your assets seized. You are entitled to apply on at least twenty-four (24) hours notice to the Plaintiff, for an order granting you sufficient funds for ordinary living expenses and legal advice and representation.

Any other person who knows of this order and does anything which helps or permits the Defendant to breach the terms of this Order may also be held to be in contempt of court and may be imprisoned, fined or have their assets seized.

THIS MOTION, made without notice by the Plaintiff, msi Spergel inc. in its capacity as receiver (in such capacity, the "**Receiver**") of Banners Broker International Limited ("**BBIL**") and Stellar Point Inc. ("**Stellar Point**"), for an interim Order in the form of a *Mareva* injunction restraining the defendant, Kuldip Josun ("**Josun**"), and Tara Reeves ("**Reeves**") from dissipating

certain of their assets and other relief, was heard this day at the Court House, 330 University Avenue, Toronto, Ontario.

ON READING the Motion Record of the Receiver, on hearing the submissions of counsel for the Receiver, and on noting the undertaking of the Receiver to abide by any Order this Court may make concerning damages arising from the granting and enforcement of this Order:

Freezing Order: Specific Accounts

1. **THIS COURT ORDERS** that Josun and Reeves, and their servants, employees, agents, assigns, officers, directors and anyone else acting on their behalf or in conjunction with them, or any of them, and any and all persons with notice of this injunction, are restrained from directly or indirectly, by any means whatsoever:

- (a) selling, removing, dissipating, alienating, transferring, assigning, encumbering, or similarly dealing with the assets and accounts listed and/or referenced in **Schedule “A”** hereto (**“Reeves Bank Accounts”**);
- (b) instructing, requesting, counselling, demanding, or encouraging any other person to do so; and
- (c) facilitating, assisting in, aiding, abetting, or participating in any acts the effect of which is to do so.

2. **THIS COURT ORDERS** that paragraph 1 applies to the Reeves Bank Accounts regardless of whether or not the Reeves Bank Accounts are held in Josun or Reeves’s own names or whether they are solely or jointly owned.

Ordinary Living Expenses

3. **THIS COURT ORDERS** that Josun or Reeves may apply for an order, on at least twenty-four (24) hours notice to the Receiver, specifying the amount of funds which Josun or Reeves are entitled to spend on ordinary living expenses and legal advice and representation.

Third Parties

4. **THIS COURT ORDERS** Canadian Imperial Bank of Commerce ("**CIBC**") and the Toronto-Dominion Bank ("**TD Bank**") to forthwith freeze and prevent any removal or transfer of monies or assets from the Reeves Bank Accounts until further Order of the Court

5. **THIS COURT ORDERS** that CIBC and TD Bank forthwith disclose and deliver up to the Receiver any and all records held by them concerning the Reeves Bank Accounts.


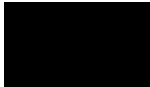
Variation, Discharge or Extension of Order

6. **THIS COURT ORDERS** that anyone served with or notified of this Order may apply to the Court at any time to vary or discharge this order, on four (4) days notice to the Receiver.

7. **THIS COURT ORDERS** that the parties shall attend before this Court on _____, 2016 at 10:00 AM for the hearing of a motion by the Receiver for the continuation of this Order, failing which this Order will terminate.

SCHEDULE "A"

Reeves Bank Accounts:

BANK	BRANCH ADDRESS	ACCOUNT HOLDER	ACCOUNT NO.	ADDITIONAL DETAILS
CIBC	Unknown	Tara Josun	Unknown	
TD Bank	1585 Mississauga Valley Blvd. Mississauga, ON L5A 3W9	Unknown		

BANNERS BROKER INTERNATIONAL LTD. by its receiver,
MSI SPERGEL INC., et al
Plaintiffs

and RAJIV DIXIT et al.
Defendants

Court File No. CV-16-11413-00CL

**ONTARIO
SUPERIOR COURT OF JUSTICE
(COMMERCIAL LIST)**

PROCEEDING COMMENCED AT
TORONTO

FREEZING ORDER

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Banner Broker International Limited and Stellar Point Inc.

BANNERS BROKER INTERNATIONAL LTD. by its receiver,
MSI SPERGEL INC., et al
Plaintiffs

and RAJIV DIXIT et al.
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SUPERIOR COURT OF JUSTICE
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PROCEEDING COMMENCED AT
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**MOTION RECORD
(Ex Parte Motion for an Order Freezing Bank Accounts)**

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