



**Marriott Bonvoy Business American Express
Card
Statement of Account**

americanexpress.ca

Customer Service:
1-888-721-1046 (toll free)
From outside of
Canada/U.S
(call collect):
905-474-1271
Amex Bank of Canada
P.O. Box 3204, Stn F
Toronto (ON), M1W 3W7

Prepared For
MICHAEL ZIARKO

Account Number
XXXX XXXXX7 42006

Opening Date
Oct 22, 2025

Closing Date
Nov 21, 2025

ACCOUNT SUMMARY

Previous Balance	\$17,972.52	Credit Limit	\$35,000.00
Less Payments	\$4,369.87	Available Credit Limit (*)	\$19,977.28
Less Other Credits (incl. \$ moved to instl.)	\$6,811.23	Available Cash Limit	\$7,000.00
Plus Interest	\$153.86		
Plus Purchases	\$5,116.54		
Plus Fees (incl. installment fees)	\$115.90		
Plus Credit Advances	\$0.00		
Plus Other Charges	\$0.00		
Plus Monthly Installments (excl. fees)	\$1,027.21		
Equals New Balance	\$13,204.93		

(*) Available credit limit takes into account the Total Remaining Installment Balance from the Plan It Installment Program Summary.

To request a credit line increase, please go to americanexpress.com/canada/request-limit-increase or call the number on the back of your card.

Minimum Amount Due on Dec 16, 2025 \$1,306.97

Including Monthly Installments of \$1,143.11

Payment Period Remaining

If each month you pay the Minimum Amount Due only

99 Year(s) 3 Month(s)

Statement includes payments and charges received by Nov 21, 2025

We value your membership. Please pay the minimum due by the payment due date. Thank you.

AMERICAN EXPRESS

PLEASE ALLOW 3 TO 5 BUSINESS DAYS FOR YOUR PAYMENT TO BE PROCESSED BY YOUR FINANCIAL INSTITUTION AND SENT TO US. Learn about all of your payment options, including how to enroll your bank account, make a one-time payment or enroll in our pre-authorized payment plan by visiting amex.ca/paymentmethods. Go paperless and get your future statements faster: amex.ca/paperless. DETAILS ENCLOSED.

Account Number	XXXX XXXXX7 42006
New Balance	\$13,204.93
Minimum Due	\$1,306.97
Payment Due Date	Dec 16, 2025

Amount Paid (\$)

MICHAEL ZIARKO
NO MORE CHORES
5058 WILLIAM ST
PICKERING ON L1Y1B7



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PLAN IT INSTALLMENT PROGRAM SUMMARY

Installments change the way your statement works. Visit americanexpress.ca/installments-statement for more details.

DETAILS / START DATE	INSTALLMENT AMOUNT / TOTAL FEE (\$)	PREVIOUS INSTALLMENT BALANCE (\$)(*)	REMAINING INSTALLMENT BALANCE (\$)(*)	-----INSTALLMENTS DUE THIS MONTH-----			
				PRINCIPAL(\$)	FEE(\$)	TOTAL INSTALLMENTS AMOUNT(\$)	BILLED
AIRTABLE.COM/BILL SAN FRANCISCO Nov 29 2024, 0.94% MTHLY. FEE, 12 MOS.	1,366.14 154.10	113.79	0.00	113.79	12.86	126.65	12 OF 12
GINA KNOX AUSTIN Dec 8 2024, 0.94% MTHLY. FEE, 12 MOS.	3,600.05 406.09	299.95	0.00	299.95	33.84	333.79	12 OF 12
FRONT STARTER-13 SAN FRANCISCO Jan 17 2025, 0.94% MTHLY. FEE, 12 MOS.	1,683.57 189.91	280.57	140.27	140.30	15.83	156.13	11 OF 12
ZINGTREE.COM LARKSPUR Jan 25 2025, 0.94% MTHLY. FEE, 12 MOS.	1,027.62 115.92	256.86	171.22	85.64	9.66	95.30	10 OF 12
CLEANING BUSINESS PROF FLOWER MOUND Jan 29 2025, 0.94% MTHLY. FEE, 12 MOS.	917.27 103.47	229.22	152.77	76.45	8.62	85.07	10 OF 12
BT*CLICKUP SAN DIEGO Mar 24 2025, 0.94% MTHLY. FEE, 12 MOS.	1,088.64 122.80	453.53	362.80	90.73	10.23	100.96	8 OF 12
HUBSTAFF.COM FISHERS Apr 16 2025, 0.94% MTHLY. FEE, 12 MOS.	1,331.65 150.21	554.86	443.89	110.97	12.52	123.49	8 OF 12
AUCTION MONGERS 001 MARKHAM May 7 2025, 0.94% MTHLY. FEE, 12 MOS.	1,312.50 148.05	656.22	546.84	109.38	12.34	121.72	7 OF 12
Total	12,327.44 1,390.55	2,845.00	1,817.79	1,027.21	115.90	1,143.11	

(*) Both the Previous and the Remaining Installment Balance categories only include principal amounts (not fees) and have been calculated after the applicable monthly installment payment amounts were added to your monthly Minimum Amount Due. Your Remaining Installment Balance is not due this month. It is being shown to let you know how much of your principal balance remains to be paid by future installments. Each month, the applicable monthly installment amounts (principal and fee) will be payable as part of your monthly Minimum Due amount. To learn more about Plan It, please view the program Terms and Conditions or Cardmember Agreement.

- You may cancel any or all installment plan(s) at any time through your Online Services account or by calling the number on this statement. Once you cancel a plan, any remaining balances from that plan will appear on your next billing statement and interest will accrue in accordance with your information box and disclosure statement.

- If you cancel an installment plan, any monthly installment amounts that appear on your current statement (if applicable) as part of the minimum amount due must still be paid by the payment due date to keep your account in good standing.

Please pay your account on time. If you do not pay at least the Minimum Amount Due by the date of your next billing statement, the Installment Program will be revoked and all balances that were participating in the Installment Program will be subject to interest charges in accordance with the information box and disclosure statement



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Your Transactions

Transaction Date	Posting Date	Details	Amount (\$)
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New Payments

Nov 10	Nov 10	PAYMENT RECEIVED - THANK YOU Reference AT253140007000010001347	-4,369.87
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Total of Payment Activity **-4,369.87**

Plan It Installment Program Monthly Fees

For details on your monthly installments please see the Plan It Installment Program Summary on page 1 of the statement.

Nov 21	Nov 21	MONTHLY INSTALLMENT FEE	12.86
Nov 21	Nov 21	MONTHLY INSTALLMENT FEE	33.84
Nov 21	Nov 21	MONTHLY INSTALLMENT FEE	15.83
Nov 21	Nov 21	MONTHLY INSTALLMENT FEE	9.66
Nov 21	Nov 21	MONTHLY INSTALLMENT FEE	8.62
Nov 21	Nov 21	MONTHLY INSTALLMENT FEE	10.23
Nov 21	Nov 21	MONTHLY INSTALLMENT FEE	12.52
Nov 21	Nov 21	MONTHLY INSTALLMENT FEE	12.34

Total of Plan It Installment Program Monthly Fees **115.90**

New Transactions for MICHAEL ZIARKO

Oct 21	Oct 22	DANRAINE.COM DELAWARE UNITED STATES DOLLAR 7.00 @ 1.44143	10.09
Oct 23	Oct 23	SHORT.IO CLAYMONT	7.00
Oct 25	Oct 25	ESIGNATURES MELBOURNE	50.00
Oct 30	Oct 30	DROPBOX*CCXQBZN8FKNQ SAN FRANCISCO UNITED STATES DOLLAR 13.55 @ 1.43026	19.38
Nov 1	Nov 1	CLAUDE.AI SUBSCRIPTION SAN FRANCISCO	28.00
Nov 3	Nov 3	LOOM SUBSCRIPTION AUSTIN UNITED STATES DOLLAR 20.00 @ 1.43900	28.78
Nov 3	Nov 3	KRYSTAL BELLA TRACY UNITED STATES DOLLAR 40.00 @ 1.43875	57.55
Nov 5	Nov 6	YOU NEED A BUDGET LLC LEHI UNITED STATES DOLLAR 109.00 @ 1.44505	157.51
Nov 7	Nov 7	OPENAI *CHATGPT SUBSCR SAN FRANCISCO UNITED STATES DOLLAR 22.60 @ 1.44867	32.74
Nov 8	Nov 8	CLOUDFLARE SAN FRANCISCO UNITED STATES DOLLAR 5.00 @ 1.44600	7.23



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Nov 10	Nov 11	BLOGVAULT/MALCARE WILMINGTON UNITED STATES DOLLAR 299.00 @ 1.44749	432.80
Nov 10	Nov 12	CORP CANADA/18374938 OTTAWA	12.00
Nov 11	Nov 11	ZAPIER.COM/CHARGE SAN FRANCISCO	276.35
Nov 11	Nov 12	DNH*SUCURI WEBSITE SECU 888-873-0817 UNITED STATES DOLLAR 339.00 @ 1.43826	487.57
Nov 15	Nov 15	OPENAI *CHATGPT SUBSCR SAN FRANCISCO UNITED STATES DOLLAR 67.80 @ 1.43997	97.63
Nov 18	Nov 18	SHANNON JEAN LAFAYETTE UNITED STATES DOLLAR 5.00 @ 1.43800	7.19
Nov 18	Nov 18	LAUNCH27 PLUS PLAN AUBURN UNITED STATES DOLLAR 179.40 @ 1.43958	258.26
Nov 18	Nov 19	SLAB.COM COVINA UNITED STATES DOLLAR 30.00 @ 1.43967	43.19
Nov 18	Nov 19	FOXQUILT INSURANCE TORONTO	51.58
Nov 20	Nov 20	HIGHLEVEL AGENCY SUB DALLAS UNITED STATES DOLLAR 97.00 @ 1.43918	139.60
Nov 20	Nov 20	PAYPAL *VA DAVAO 9260764103	500.00
Nov 20	Nov 20	HIGHLEVEL INC. DALLAS UNITED STATES DOLLAR 100.00 @ 1.43920	143.92
Nov 21	Nov 21	AIRTABLE.COM/BILL SAN FRANCISCO UNITED STATES DOLLAR 656.68 @ 1.44257	947.31
Nov 21	Nov 21	CANVA* I04707-39628476 CAMDEN	19.00
Oct 22	Oct 23	TWILIO INC SAN FRANCISCO UNITED STATES DOLLAR 90.02 @ 1.43846	129.49
Oct 26	Oct 26	NITROPACK MIAMI UNITED STATES DOLLAR 21.00 @ 1.43905	30.22
Oct 26	Oct 27	NEXCESS 517-3220434 UNITED STATES DOLLAR 23.52 @ 1.43878	33.84
Oct 29	Oct 29	NAMEBRIGHT DENVER UNITED STATES DOLLAR 10.99 @ 1.43494	15.77
Nov 1	Nov 1	GOOGLE *GSUITE_NOMOREC 855-222-8603	87.28
Nov 6	Nov 7	BELL MOBILITY VERDUN	113.64
Nov 10	Nov 11	MAIDCENTRAL NORTH CHARLESTO UNITED STATES DOLLAR 29.00 @ 1.43793	41.70
Nov 11	Nov 11	INTUIT *QBOOKS ONLINE 888-829-8589	107.35
Nov 15	Nov 16	CKO*AHREFS 515942 INTERNET UNITED STATES DOLLAR 111.87 @ 1.43997	161.09
Nov 15	Nov 16	AIRCALL * AIRCALL INVUS NEW YORK UNITED STATES DOLLAR 224.94 @ 1.44003	323.92
Nov 17	Nov 18	BELL CANADA (OB) MONTREAL	257.56
Total of New Transactions for MICHAEL ZIARKO			5,116.54

Other Account Transactions



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Your Transactions

Transaction Date	Posting Date	Details	Amount (\$)
Sep 12	Nov 14	CREDIT FOR DISPUTED CHARGE	-1,424.03
Nov 21	Nov 21	INTEREST	153.86
Sep 4	Nov 3	CREDIT FOR DISPUTED CHARGE	-1,415.62
Sep 5	Oct 26	CREDIT FOR DISPUTED CHARGE	-1,418.60
Sep 8	Nov 12	CREDIT FOR DISPUTED CHARGE	-1,418.60
Sep 10	Nov 14	CREDIT FOR DISPUTED CHARGE	-1,134.38
Total of Other Account Transactions			-6,657.37

ITEMS IN SUSPENSE: These items are currently under review.

Sep 12	Oct 22	SUSPENSION OF DISPUTED CHARGE	1,424.03
Sep 4	Oct 22	SUSPENSION OF DISPUTED CHARGE	1,415.62
Sep 5	Oct 22	SUSPENSION OF DISPUTED CHARGE	1,418.60
Sep 8	Oct 22	SUSPENSION OF DISPUTED CHARGE	1,418.60
Sep 10	Oct 22	SUSPENSION OF DISPUTED CHARGE	1,134.38



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About Your Credit Limit

Please refer to page 1 of this statement for your Credit Limit.

About Your Interest Rates

Plan It Installment Program

If we do not receive the minimum monthly payment shown on this statement by the date of the next billing statement, the installment plans within the Plan It Installment Program will be revoked and your rate(s) will increase to the Preferred rate(s) shown below.

Category	Daily Periodic Rate 31 Billing days this Period	Interest	Current Annual Interest Rate	Annual Interest Rates		
				Preferred	Standard	Basic
Purchases	0.0603%	153.86	21.99%	21.99%	25.99%	29.99%
Funds Advance	0.0603%	0.00	21.99%	21.99%	25.99%	29.99%
Amex Cheques/Balance Transfers	0.0603%	0.00	21.99%	21.99%	25.99%	29.99%
Plan It Installment Program	0.0000%	0.00	0.00%	21.99%	25.99%	29.99%
		\$153.86				



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About Your Statement

Payment Period Remaining - This is an estimate of the time it will take for you to pay off the New Balance shown on this statement if you make no additional charges using this Card and each month you pay the Minimum Amount Due only. For additional information including the way we determine the estimate, please visit americanexpress.ca/paymentperiod.

Minimum Payment - The Minimum Payment is the lesser of **(1)** or **(2)**, calculated as follows:

(1) the total of: (a) any previously billed minimum payment that remains unpaid on the Closing Date of the statement + (b) if applicable, installment amounts (including installment fees) charged on the billing statement **PLUS** (for non-Quebec residents): (c) **\$10** + (d) Interest, Overlimit fees and Dishonoured Payment fees; or (for Quebec residents whose accounts were opened on or after **August 1, 2019**): (c) **5%** of the remaining balance owing that month. (for Quebec residents whose accounts were opened prior to **August 1, 2019**): (c) **2%** for the statements dated on or after **April 1, 2020**, and the following percentages apply for statements dated on or after the following dates: **August 1, 2020 - 2.5%; August 1, 2021 - 3%; August 1, 2022 - 3.5%; August 1, 2023 - 4%; August 1, 2024 - 4.5%; August 1, 2025 - 5%**. **OR**
(2) the entire new balance of the billing statement. If your primary address changes to or from Quebec, the applicable minimum due calculation will take effect on your next statement.

Transaction / Posting Date - If the transaction date is not available, the posting date will be used as the transaction date and will be shown with an asterisk (*).

Charges Made in Foreign Currencies - All foreign currency charges and refunds have been converted into Canadian dollars by our affiliate on the date we processed the charge or refund. Unless your charge or refund was in U.S. dollars, it has been converted through U.S. dollars, by converting the charge or refund amount into U.S. dollars and then by converting that U.S. dollar amount into Canadian dollars. Unless required by law or used by custom, conversion rates are based on interbank rates selected from customary industry sources on the weekday prior to the processing date (except January 1 and December 25), which we increase by a single conversion commission of 2.5%. Any conversion commission we apply to the original charge will not be returned on a refund. Charges converted by third parties prior to being submitted to us have been at rates selected by them.

Interest - You may pay the entire New Balance of your account at any time. Interest is calculated daily and is charged to your account on the last day of the billing period. Interest on a purchase applies from and including the transaction date or from and including the first day of the billing period in which the purchase is first charged to your account, if that date is later, until the day we receive payment in FULL. However, there is a grace period of 21 days on new purchases (for residents of Quebec, this applies to all purchases) from the Closing Date on your statement if we receive payment in FULL by the Payment Due Date and if we do not, up to 25 days for new purchases on your next statement. Interest will be charged on any previous balances during this period, subject to any interest-free grace period that may still apply. There is no interest-free grace period for funds advances, Amex cheques and balance transfers if offered. Please refer to your Cardmember Agreement, Information Box and Disclosure Statement for a detailed explanation of the calculation and application of interest charges.

Interest Rates - Please see About Your Interest Rates for information on the rates that applied during this period.

Credit Advances - This subtotal includes funds advances, Amex cheques and balance transfers.

Billing Errors - If you have a complaint, problem or dispute with this statement or any charge on it, contact us immediately but in any event within 21 days of the Closing Date of this statement. Otherwise, this statement will be considered accurate except for any amount which has been improperly credited to the account and you may not later make a claim against us in respect of any item on this statement. Subject to the Cardmember Agreement, if you contact us as required, we will take all reasonable and appropriate steps to provide the information you request or attempt to resolve the dispute.

Payments - Payments may be made using the Electronic Payment Program from American Express by Pre-authorized Payment Plan, Pay by Phone, Pay by Online Services or Pay by Voice Response and is subject to the terms, conditions and restrictions in the Electronic Payment Program Agreement. The Pre-authorized Payment Plan is available for future statements only unless the front page of this statement indicates you are already enrolled. Subject to the Electronic Payment Program Agreement and availability of the services, you can request a same day payment prior to 8pm Eastern Time or schedule a future payment from your Canadian dollar deposit account. However, we may be unable to process any payments you intend to schedule immediately following enrolment, as we require sufficient processing time to register you into the Electronic Payment Program. To enroll, login to Online Services or call the customer service number on this statement for Pay by Phone or Pay by Voice Response. For details visit americanexpress.ca/paymentmethods. We reserve the right without notice to restrict or cancel availability of the Electronic Payment Program, limit the number or frequency of payments or restrict scheduling a future payment within a certain time period or if the account is past due. Payments may be made using telephone or internet banking facilities through participating financial institutions, at a branch or ATM. Check with your institution for processing delays. Payments will be sent by your financial institution to us within 3 to 5 business days and your account will not be credited until we receive a payment. It is your responsibility to make payment arrangements and ensure that sufficient funds are available in the deposit account. We will reverse a payment if it is returned or dishonoured for any reason and a dishonoured payment fee will apply.

Recurring Charges - We update your card information with participating recurring billing merchants. Details at americanexpress.ca/recurringcharges. Call us about your choices.



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Marriott Bonvoy Points Summary

Account Summary from 10/22/2025 to 11/21/2025

Previous Month's Points Balance	Previous Month's Points Transferred	Points Earned This Month	Bonus Points	Adjustments	Total Points Earned This Month
20,038	20,038	10,233	0	0	10,233

Points	Card Type Marriott Bonvoy Card	Card Number XXXX XXXXX7 42006 Total Points Earned	No. of Points 10,233 10,233
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Previous Month's Points Transferred	Date 10/22/2025	Program Name Marriott Bonvoy Total Points Transferred to Marriott Bonvoy	No. of Points -20,038 - 20,038
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Marriott Bonvoy Awards

Enjoy additional Marriott Bonvoy benefits annually, on your Marriott Bonvoy Business American Express Card:

- Reach \$30,000 in purchases: earn Marriott Bonvoy Gold Elite status
- Upon your first anniversary: receive an Annual Free Night Award 8-10 weeks after the Annual Reset Date, starting after your first year of Card membership.

Based on annual purchases less returns and adjustments with transaction dates up to, but not including, the Annual Reset Date.

Subject to Awards Terms and Conditions. Account must be and remain active (not cancelled) and in good standing in order to receive and retain the awards.

Marriott Bonvoy Awards
Annual Reset Date:

28 Dec

Net Purchases
To Date \$:

94,181.46

If "Previous Month's Points Balance" is negative or zero, no points were transferred to Marriott last month.

Your balance in "Total Points Earned This Month" will be transferred to Marriott in the next few days if the balance is greater than zero.