

Summary of your account

| | |
|--------------------------------------|-------------------|
| Previous total balance, Sep. 5, 2023 | \$3,506.79 |
| Payments and credits | -3,506.79 |
| Purchases and other charges | +4,607.18 |
| New installments | 0.00 |
| Cash advances ¹ | 0.00 |
| Total interest charges | 0.00 |
| Fees | 0.00 |
| Total balance | \$4,607.18 |

Minimum payment due **\$10.00**
Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: Oct. 26, 2023

Balance due **\$4,607.18**
Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$11,000.00

Your available credit **\$6,392.82**

Amount over credit limit \$0.00

Estimated time to repay – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 40 years and 06 months.

Ying Shao

| | |
|------------------|-----------------------------|
| Card number | XXXX XXXX XXXX 7840 |
| Statement date | Oct. 5, 2023 |
| Statement period | Sep. 6, 2023 - Oct. 5, 2023 |

YOUR REWARDS

| | |
|-----------------------|---------|
| Cashback earned | \$46.07 |
| Bonus Cashback earned | \$15.77 |

| | |
|---------------------|--------|
| Groceries | \$1.89 |
| Ground travel | \$9.00 |
| Gas and EV charging | \$4.40 |
| Recurring bill | \$0.48 |
| Promotional offers | \$0.00 |

Cashback adjusted \$0.00

Cashback redeemed \$-80.00

Total Cashback earned this statement \$61.84

Total Cashback balance \$62.17

Redeem now at bmocashback.com

Security Tip

October is Cyber Security Month! It can be distressing to learn that a cybercriminal has taken over your bank account, but a few tips from the experts can help you avoid becoming a victim of Account Takeover. Learn more at bmo.com/security

Your interest charges

| | INTEREST CHARGES (\$) | ANNUAL INTEREST RATE (%) | DAILY INTEREST RATE (%) |
|----------------------------|-----------------------|--------------------------|-------------------------|
| Purchases | 0.00 | 20.99000 | 0.05750 |
| Cash Advances ² | 0.00 | 23.99000 | 0.06572 |

Refer to the Installment Plan section for installment plan related interest charges.

Contact us

bmo.com/onlinebanking
Toll Free Calls Canada & US: 1-866-991-4769
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Immediately report your card as missing.
Online via Online Banking
Toll Free Calls Canada & US: 1-800-361-3361

Outside Canada & US (Call Collect): 1-514-877-0330
For information regarding your responsibility for lost or stolen cards, including liability, refer to your agreement at bmo.com/cha

Important Payment Information: If paying by mail, please write your card number on the front of your cheque or money order.
Mail your payment to: P.O. Box 6044, Station Centre-Ville Montreal, Quebec H3C 3X2.



P.O. BOX 11064
STATION CENTRE-VILLE
MONTREAL QC H3C 5A2

YING SHAO
502 SHERIN DR
OAKVILLE ON L6L 4J8

000A

Card number XXXX XXXX XXXX 7840

Balance due **\$4,607.18**

Minimum payment due **\$10.00**

Payment due date **Oct. 26, 2023**

Amount you're paying

\$

BMO BANK OF MONTREAL
P.O. BOX 6044, STN CENTRE-VILLE
MONTREAL QC H3C 3X2

Important information about your BMO credit card account

Interest charges and calculation: The interest rates we charge are shown on your account statement and card carrier. For information on how we calculate interest charges, refer to your BMO Cardholder Agreement (the "agreement") available at bmo.com/cha

Interest-free grace period: If you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

Your minimum payment if you reside outside Quebec:

Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due is \$10.00 or less, you must pay the full amount.

Your minimum payment if you reside within Quebec:

If your credit card account was opened on or after August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following: (i) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount.

If your credit card account was opened before August 1, 2019, the following minimum payment terms apply: Your minimum payment will be the greater of the following: (i) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in your agreement. Your payments are processed the day we receive them. You must make sure that we receive your payment on or before the payment due date shown on your account statement.

Foreign currency conversion: The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

Disputes: Report any items which do not agree with your records within 30 days of your statement date. For your convenience, you can also check your recent transactions at bmo.com/onlinebanking or via BMO Mobile Banking.

If you are moving to or out of Quebec: There will be changes to your terms and conditions. Please review the minimum payment details on this page and refer to your agreement available at bmo.com/cha

¹ Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

² Excludes: promotional balance transfers

How to make payments to your credit card account

You have many convenient ways to pay

- At www.bmo.com/onlinebanking or via BMO Mobile Banking app from a BMO Cdn\$ deposit account
- Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
- Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any Cdn\$ deposit accounts in Canada
- Online or Mobile Banking at another Cdn Bank
- At an ABM or by mail












If you are paying by mail

- Do not send cash through the mail
- Return this payment slip with your cheque/money order but do not staple them together
- Write your card number on your Cdn\$ cheque/money order
- Currency conversion will cause delay and may result in interest charges
- We do not accept written requests
- Please call us if your request cannot be done via BMO Online/Mobile Banking

Ying Shao

Card number: XXXX XXXX XXXX 7840

Transactions since your last statement


| TRANS DATE | POSTING DATE | DESCRIPTION | AMOUNT (\$) |
|---|----------------|--|--------------------|
| Card number: XXXX XXXX XXXX 7840 YING SHAO | | | |
| Sep. 5 | Sep. 6 | USD 10.95@1.400913242 SP TINY SOCK SHOES SPENTRUP DUB | 15.34 |
| Sep. 7 | Sep. 8 | SP THE CURATED LOBE OAKVILLE ON | 169.50 |
| Sep. 9 | Sep. 11 |  PETRO CANADA 35260 OAKVILLE ON | 72.88 |
| Sep. 8 | Sep. 11 | MERIDIAN THERAPY OAKVILLE ON | 95.00 |
| Sep. 11 | Sep. 12 | SQ * KOHA KITCHEN TORONTO ON | 17.52 |
| Sep. 12 | Sep. 13 |  PRESTO AUTL TORONTO ON | 20.00 |
| Sep. 19 | Sep. 20 |  PRESTO AUTL TORONTO ON | 20.00 |
| Sep. 20 | Sep. 22 | MERIDIAN THERAPY OAKVILLE ON | 14.00 |
| Sep. 22 | Sep. 25 |  PRESTO AUTL TORONTO ON | 20.00 |
| Sep. 22 | Sep. 25 |  PETRO CANADA 52224 OAKVILLE ON | 61.54 |
| Sep. 22 | Sep. 25 | JIMMY THE GREEK #016 OAKVILLE ON | 36.40 |
| Sep. 22 | Sep. 25 | CARTERS #3635 OAKVILLE ON | 23.10 |
| Sep. 22 | Sep. 25 | CARTERS #3635 OAKVILLE ON | 18.90 |
| Sep. 26 | Sep. 26 | AUTOMATIC PYMT RECEIVED | 3,506.79 CR |
| Sep. 26 | Sep. 27 | STARBUCKS COFFEE #7178 TORONTO ON | 7.38 |
| Sep. 26 | Sep. 28 | JIMMY THE GREEK #009 TORONTO ON | 3.14 |
| Sep. 27 | Sep. 28 |  PRESTO AUTL TORONTO ON | 20.00 |
| Sep. 28 | Sep. 28 | OLDNAVY.COM 2944 505-462-0076 ON | 81.44 |
| Sep. 29 | Oct. 2 |  PRESTO AUTL TORONTO ON | 20.00 |
| Sep. 30 | Oct. 2 | WINNERS 449 OAKVILLE ON | 81.30 |
| Oct. 2 | Oct. 2 |  ROGERS *****6618 888-764-3771 ON | 48.59 |
| Oct. 3 | Oct. 4 |  UBER CANADA/UBERTRIP TORONTO ON | 214.25 |
| Oct. 4 | Oct. 5 |  PRESTO AUTL TORONTO ON | 20.00 |
| Subtotal for YING SHAO | | | 1,080.28 |
| Card number: XXXX XXXX XXXX 8020 MR XIANGYU LUO | | | |
| Sep. 3 | Sep. 6 |  SOBEYS GLEN ABBEY #777 OAKVILLE ON | 47.43 |
| Sep. 6 | Sep. 7 | TIM HORTONS #0966 OAKVILLE ON | 7.89 |
| Sep. 8 | Sep. 11 | COSTCO WHOLESALE W253 BURLINGTON ON | 245.21 |
| Sep. 10 | Sep. 11 | Amazon.ca*TL37B4W31 AMAZON.CA ON | 28.48 |
| Sep. 10 | Sep. 12 | OURR HOME AND APPLIANC OAKVILLE ON | 1,900.00 |
| Sep. 13 | Sep. 13 | Amazon.ca*TR8RH4E21 AMAZON.CA ON | 34.88 |
| Sep. 12 | Sep. 14 | PEARSON PARKING T1 TORONTO ON | 10.00 |
| Sep. 13 | Sep. 14 | AMZN Mktp CA*TR8UO4WK0 WWW.AMAZON.CA ON | 40.66 |
| Sep. 14 | Sep. 14 | AMZN Mktp CA*TR4996MZ1 WWW.AMAZON.CA ON | 54.43 |
| Sep. 16 | Sep. 18 | Amazon.ca*TX2J07E22 AMAZON.CA ON | 11.37 |
| Sep. 16 | Sep. 18 | LCBO/RAO #0437 OAKVILLE ON | 89.25 |
| Sep. 17 | Sep. 18 | SHI MIAODAO YUNNAN RIC TORONTO ON | 32.46 |
| Sep. 22 | Sep. 25 | BARBURRITO OAKVILLE ON | 29.56 |
| Sep. 23 | Sep. 25 | TIM HORTONS #0966 OAKVILLE ON | 22.82 |


(continued on next page)


Transactions since your last statement (continued)


| TRANS DATE | POSTING DATE | DESCRIPTION | AMOUNT (\$) |
|--|--------------|---|-------------------|
| Sep. 22 | Sep. 25 | #5138 SPORT CHEK OAKVILLE ON | 245.18 |
| Sep. 24 | Sep. 25 | TORPRKAUT TORONTO ON | 9.00 |
| Sep. 24 | Sep. 25 | SHOPPERS DRUG MART #09 OAKVILLE ON | 31.15 |
| Sep. 25 | Sep. 26 | COSTCO WHOLESALE W253 BURLINGTON ON | 333.83 |
| Sep. 26 | Sep. 27 | LIFELABS #2B OAKVILLE ON | 72.00 |
| Sep. 27 | Sep. 28 | LIFELABS #2B OAKVILLE ON | 128.00 |
| Sep. 28 | Sep. 29 | Amazon.ca*T14T13X41 AMAZON.CA ON | 6.32 |
| Sep. 30 | Oct. 2 |  ESSO CIRCLE K OAKVILLE ON | 85.65 |
| Oct. 3 | Oct. 3 | Amazon.ca*T920I5C01 AMAZON.CA ON | 21.46 |
| Oct. 3 | Oct. 4 | Amazon.ca*T93DV8QN0 AMAZON.CA ON | 39.87 |
| Subtotal for MR XIANGYU LUO | | | 3,526.90 |
| Total for card number XXXX XXXX XXXX 7840 | | | \$4,607.18 |

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 Indicates eligible grocery purchases that may qualify for 4% bonus cashback, up to \$500 per statement cycle period

 Indicates eligible transit purchases that may qualify for 3% bonus cashback, up to \$300 per statement cycle period

 Indicates eligible gas and electric vehicle purchases that may qualify for 2% bonus cashback, up to \$300 per statement cycle period

 Indicates eligible recurring bill payments that may qualify for 1% bonus cashback, up to \$500 per statement cycle period

All purchases earn 1% cashback, including purchase amounts that exceed the limit per statement cycle period in each category. Symbols will be displayed even if the total purchase amount exceeds the limit per statement cycle period; however, only the base earn of 1% cashback will be awarded.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Oct. 26, 2023