

BMO CashBack Mastercard

Card Number 5191 2301 9807 7738
Customer Name MR LOGAN J STEINBERG

YOUR REWARDS

Rewards earned	\$5.56
Bonus rewards earned	\$0.00
Rewards adjusted	\$0.00
Rewards Redeemed	\$0.00
Total rewards earned	\$5.56

Rewards balance year to date \$96.24

Select your redemption preference at bmocashback.com

PERIOD COVERED BY THIS STATEMENT

Oct. 6, 2018 - Nov. 5, 2018

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5191 2301 9807 7738				
Oct. 8	Oct. 9	PITA FACTORY WATERLOO ON	162829012637	12.82
Oct. 9	Oct. 11	INEWS FEDERATION OF ST WATERLOO ON	200454297186	7.58
Oct. 11	Oct. 12	AMZN Mktp CA*MT4FZ4RM2 WWW.AMAZON.CAON	200686637433	41.44
Oct. 10	Oct. 12	INEWS FEDERATION OF ST WATERLOO ON	200713535664	4.76
Oct. 11	Oct. 12	INEWS FEDERATION OF ST WATERLOO ON	200713535714	6.98
Oct. 11	Oct. 12	ZEHR5 #528 WATERLOO ON	463681576461	47.10
Oct. 12	Oct. 15	INEWS FEDERATION OF ST WATERLOO ON	200120674971	4.76

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Earn rewards on holiday purchases

Shopping for the holidays? Don't forget to use your BMO® Mastercard®* for your purchases and continue to earn more BMO CashBack® rewards!

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	19.99000	0.05476
Cash Advances ²	0.00	22.99000	0.06298

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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

Card Number 5191 2301 9807 7738
 New Balance \$178.73
 Minimum Payment Due \$10.00
 Payment Due Date Nov. 26, 2018
 Amount you're paying \$

MR LOGAN J STEINBERG
 295 PARKSIDE DR E
 FERGUS ON N1M 3E7

000A

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

5191230198077738 0000000001000 0000000017873

Important information about your BMO Mastercard account

Lost or stolen cards: You must tell us immediately if your card is lost or stolen or if you suspect it is lost or stolen. If your card is used without your authorization, you will not be liable if: you didn't knowingly contribute to the unauthorized use; you used reasonable care to keep your card safe from loss, theft or misuse; you kept your PIN confidential and separate from your card; and you notify us by phone within 24 hours if you learn of the loss, theft or misuse of your card or if you know or suspect that someone else knows your PIN. If you don't meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use. It is important that you safeguard your card as well as your PIN and any credit card cheques that you have.

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 Mastercard Cardholder Agreement available at bmo.com/pdf/infocha

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in the Cardholder 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.

Your minimum payment: You may pay your account balance in full at any time. By the payment due date shown on your account statement, you must pay at least the minimum payment. To calculate your minimum payment, we add \$10 to the amount of interest and fees shown on your account statement. In addition to that amount, we also add to your minimum payment the larger of any amount past due on your account statement or the amount by which your new balance exceeds your credit limit. If your new balance is \$10 or less, you may pay the full amount.

If your account is in collection or charged off status, we may make alternative payment arrangements with you.

Foreign currency transactions: Canadian dollar card: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by Mastercard International ("MCI") plus **2.5%**. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus **2.5%**.

We make the conversion on the date the transaction or refund is posted to your account. U.S. dollar card: The exchange rate for converting non-U.S. dollar transactions to U.S. dollars is the rate charged to us by Mastercard International ("MCI") plus **2.5%**. The exchange rate for converting refunds of non-U.S. dollar transactions to U.S. dollars is the rate charged to us by MCI minus **2.5%**. We make the conversion on the date the transaction or refund is posted to your account.

Estimated Time to Repay: In calculating the number of years and months required to repay an account balance shown on an account statement if you pay only the minimum payment due each month on the payment due date, we assume that the current annual interest rate for purchases will apply throughout the repayment period. We also use such other assumptions as are required or permitted by applicable law.

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 www.bmo.com/onlinebanking or via BMO Mobile Banking.

Enquiries

www.bmo.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330

TTY (For the Deaf & Hard of Hearing): 1-866-859-2089

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

² Excluding promotional balance transfers

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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 ATM 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

BMO CashBack Mastercard

Card Number 5191 2301 9807 7738
Customer Name MR LOGAN J STEINBERG

Statement Date: Nov. 5, 2018

PERIOD COVERED BY THIS STATEMENT

Oct. 6, 2018 - Nov. 5, 2018

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Oct. 16	Oct. 17	BOMBSHELTER PUB WATERLOO ON	200743487055	8.46
Oct. 17	Oct. 18	SECOND CUP 9158 WATERLOO ON	200012069093	4.15
Oct. 17	Oct. 19	BOMBSHELTER PUB WATERLOO ON	200123174824	23.72
Oct. 19	Oct. 22	USD36.16@1.344303097 IEEE PRODUCTS & SERVIC 8006784333 NJ	014000197630	48.61
Oct. 18	Oct. 22	MEL'S DINER ON CAMPUS WATERLOO ON	800113648428	16.23
Oct. 22	Oct. 23	AIRBNB 14158005959 GBR	050285160805	62.10
Oct. 23	Oct. 23	Amazon.ca Prime Member amazon.ca/priBC	200995425021	43.68
Oct. 26	Oct. 26	FREEDOM MOBILE INC 877-946-3184 ON	200621850562	45.37
Oct. 25	Oct. 26	PAYMENT RECEIVED - THANK YOU	94-015-06319	659.48 CR
Oct. 30	Oct. 31	BOMBSHELTER PUB WATERLOO ON	200629457934	8.46
Oct. 30	Nov. 1	INEWS FEDERATION OF ST WATERLOO ON	200709112599	5.63
Oct. 31	Nov. 2	BAO SANDWICH BAR WATERLOO ON	920297637904	23.36
Oct. 31	Nov. 2	INEWS FEDERATION OF ST WATERLOO ON	200916115715	5.63
Nov. 1	Nov. 2	WATERLOO CENTRAL SUPER WATERLOO ON	200017249545	30.37
Nov. 1	Nov. 5	AMNESTY INT CDN SEC EN OTTAWA ON	920212283809	5.00
Nov. 1	Nov. 5	MORTY'S PUB WATERLOO ON	004045312990	34.24
Nov. 2	Nov. 5	NORTHFIELD SOBEYS #472 WATERLOO ON	200249001242	10.87
Nov. 2	Nov. 5	NORTHFIELD SOBEYS #472 WATERLOO ON	200249002042	14.98
Nov. 3	Nov. 5	LAZEEZ SHAWARMA WATERLOO ON	800168785177	12.98
Nov. 2	Nov. 5	INEWS FEDERATION OF ST WATERLOO ON	200375249474	7.58
Nov. 4	Nov. 5	WATERLOO CENTRAL SUPER WATERLOO ON	200659848825	19.63

If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 1 years and 07 months. Please see the back of your statement or your BMO Mastercard Cardholder Agreement for further details.