

Summary of your account

Previous total balance, Mar. 12, 2025	\$2,645.60
Payments and credits	-2,645.60
Purchases and other charges	+2,928.00
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$2,928.00

Minimum payment due \$10.00

Includes any installment plan payments due this month (see installment plan section for more info)

Payment due date: May. 5, 2025

Total installments not yet due	0.00
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Balance due \$2,928.00Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit	\$6,000.00
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Your available credit \$3,072.00

Amount over credit limit	\$0.00
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Estimated time to repay – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 25 years and 09 months.**Mr Nicholas Macdonald**

Card number	XXXX XXXX XXXX 9253
Statement date	Apr. 12, 2025
Statement period	Mar. 13, 2025 - Apr. 12, 2025

YOUR REWARDS

Cashback earned	\$14.64
Bonus Cashback earned	\$7.89
 Groceries	\$7.55
 Recurring bill	\$0.34
Subtotal bonus earn	\$7.89
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$22.53
Cashback balance year to date	\$77.58

Redeem now at bmocashback.com**Avoid postal delays with eStatements**Switch to eStatements for 24/7 access to an identical digital view of the paper statement that is mailed out to customers, then view your statements whenever you'd like from wherever you are. Switching is easy. Visit bmo.com/estatemnts to learn how.**Your interest charges**

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	21.99000	0.06024
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: 1-800-263-2263
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: 1-800-361-3361Outside 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 5A2MR NICHOLAS MACDONALD
7 DISCOVERY RIDGE COVE SW
CALGARY AB T3H 4Y1

000A

Card number	XXXX XXXX XXXX 9253
Balance due	\$2,928.00
Minimum payment due	\$10.00
Payment due date	May. 5, 2025

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 4.50% 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 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%.

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. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- 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 and other charges
- We do not accept written requests
- Please call us if your request cannot be done via BMO Online/Mobile Banking

Mr Nicholas Macdonald

Card number: XXXX XXXX XXXX 9253

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX 9253 MR NICHOLAS MACDONALD			
Mar. 12	Mar. 13	SSENSE MONTREAL QC	405.67
Mar. 12	Mar. 13	PANTRY COMMERCE COURT TORONTO ON	27.11
Mar. 12	Mar. 13	Z-TECA MEXICAN EATERY TORONTO ON	2.54
Mar. 13	Mar. 14	Sonndr Cafe Toronto ON	6.81
Mar. 12	Mar. 14	PRESTO FARE/5GF59BH555 Toronto ON	6.60
Mar. 13	Mar. 14	SP COLLEGE STREET BAGE TORONTO ON	8.24
Mar. 14	Mar. 14	Wine Rack 397 Toronto ON	20.53
Mar. 13	Mar. 14	METRO 442 TORONTO ON	52.86
Mar. 13	Mar. 14	EMPIRE ESPRESSO TORONTO ON	20.00
Mar. 14	Mar. 17	SQ *GRACE MEAT MARKET Toronto ON	20.23
Mar. 14	Mar. 17	SQ *GRACE MEAT MARKET Toronto ON	9.44
Mar. 14	Mar. 17	SQ *PILOT COFFEE OSSIN Toronto ON	7.22
Mar. 14	Mar. 17	GET WELL TORONTO ON	9.50
Mar. 14	Mar. 17	GET WELL TORONTO ON	11.21
Mar. 15	Mar. 17	LCBO/RAO #0511 TORONTO ON	13.40
Mar. 15	Mar. 17	LCBO/RAO #656 TORONTO ON	21.95
Mar. 16	Mar. 17	LYFT *1 RIDE 03-15 VANCOUVER BC	12.79
Mar. 16	Mar. 17	SQ *VINTAGE DEPOT Toronto ON	100.72
Mar. 16	Mar. 17	SQ *JIMMY'S COFFEE Toronto ON	5.49
Mar. 15	Mar. 17	WHEAT SHEAF TAVERN TORONTO ON	13.56
Mar. 15	Mar. 17	WHEAT SHEAF TAVERN TORONTO ON	45.20
Mar. 15	Mar. 17	WHEAT SHEAF TAVERN TORONTO ON	27.12
Mar. 15	Mar. 17	MCDONALD'S #29011 Q04 TORONTO ON	12.63
Mar. 16	Mar. 17	SP BUNGALOW TORONTO ON	56.49
Mar. 16	Mar. 17	METRO 442 TORONTO ON	108.11
Mar. 16	Mar. 18	COURAGE MY LOVE TORONTO ON	31.64
Mar. 16	Mar. 18	She Said Boom TORONTO ON	25.71
Mar. 17	Mar. 18	METRO 442 TORONTO ON	40.96
Mar. 17	Mar. 19	PRESTO FARE/5GGCGN65LK Toronto ON	6.60
Mar. 19	Mar. 19	Stil Cultur Toronto ON	72.00
Mar. 19	Mar. 20	LinkedInPre *35939496 Mountain ViewCA	49.99
Mar. 18	Mar. 20	PRESTO FARE/5GGH5KG8D5 Toronto ON	3.30
Mar. 19	Mar. 20	POPPY'S BAGEL AND BAKE WATERLOO ON	10.45
Mar. 20	Mar. 21	SQ *GRACE MEAT MARKET Toronto ON	25.88
Mar. 20	Mar. 21	UBER CANADA/UBEREATS TORONTO ON	23.72
Mar. 21	Mar. 24	SQ *GRACE MEAT MARKET Toronto ON	9.77
Mar. 21	Mar. 24	SAM JAMES COFFEE BAR TORONTO ON	6.37
Mar. 21	Mar. 24	PETER PAN BISTRO TORONTO ON	6.22
Mar. 22	Mar. 24	LOGA'S CORNER TORONTO ON	15.82
Mar. 23	Mar. 24	TST-Trinity Common Toronto ON	27.12
Mar. 23	Mar. 24	SQ *LOCAL ADELAIDE Toronto ON	91.67

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Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Mar. 23	Mar. 24	SQ *SUPERMARKET Toronto ON	22.00
Mar. 23	Mar. 24	SQ *SUPERMARKET Toronto ON	11.21
Mar. 23	Mar. 24	SQ *SUPERMARKET Toronto ON	9.50
Mar. 23	Mar. 24	SQ *SUPERMARKET Toronto ON	19.00
Mar. 21	Mar. 24	THE CITY POOL TORONTO ON	8.00
Mar. 21	Mar. 24	CHARLOTTE'S ROOM TORONTO ON	11.30
Mar. 21	Mar. 24	CHARLOTTE'S ROOM TORONTO ON	11.30
Mar. 23	Mar. 24	UBER CANADA/UBERTRIP TORONTO ON	14.72
Mar. 23	Mar. 24	ARTS MARKET TORONTO ON	20.00
Mar. 23	Mar. 24	LYFT *1 RIDE 03-22 VANCOUVER BC	15.52
Mar. 23	Mar. 25	POPEYES #12841 CALGARY AB	14.07
Mar. 24	Mar. 25	YMCA OF GREATER TORONT TORONTO ON	68.93
Mar. 26	Mar. 26	CALGARY TRANSIT 403-268-1969 AB	3.80
Mar. 27	Mar. 28	UBER* TRIP TORONTO ON	22.88
Mar. 28	Mar. 28	SQ *COMMONWEALTH BAR & CALGARY AB	15.00
Mar. 28	Mar. 28	LYFT *CANCEL FEE VANCOUVER BC	5.25
Mar. 29	Mar. 31	TMCANADA *RESALE 855-985-4357 ON	101.15
Mar. 29	Mar. 31	FERNIE ALP RESORT FOOD CALGARY AB	33.93
Mar. 29	Mar. 31	FERNIE ALP RESORT FOOD CALGARY AB	33.22
Mar. 31	Apr. 1	TST-Seoul Fried Chicke Edmonton AB	18.59
Apr. 1	Apr. 2	TIFFIN INDIAS FRESH KI EDMONTON AB	24.84
Apr. 2	Apr. 2	AUTOMATIC PYMT RECEIVED	2,645.60 CR
Apr. 3	Apr. 4	SQ *DEVILLE COFFEE TEL CALGARY AB	6.04
Apr. 3	Apr. 7	WESTHILLS FAMOSO CALGARY AB	34.69
Apr. 4	Apr. 7	DISTRIBUTEL VERDUN QC	67.74
Apr. 4	Apr. 7	LAMMLE'S WESTERN WEAR CALGARY AB	167.90
Apr. 5	Apr. 7	FERNIE ALP RESORT FOOD CALGARY AB	33.93
Apr. 6	Apr. 7	SQ *ROOFTOP COFFEE ROA FERNIE BC	11.50
Apr. 7	Apr. 8	SQ *GRACE MEAT MARKET Toronto ON	9.37
Apr. 7	Apr. 8	METRO 442 TORONTO ON	51.47
Apr. 7	Apr. 8	UBER CANADA/UBERTRIP TORONTO ON	17.94
Apr. 7	Apr. 8	FESTIVAL FINE FOODS TORONTO ON	4.99
Apr. 7	Apr. 9	PRESTO FARE/5GKD0HD5V2 Toronto ON	9.25
Apr. 10	Apr. 10	COS CA0301 Toronto ON	305.10
Apr. 9	Apr. 10	METRO 442 TORONTO ON	30.92
Apr. 8	Apr. 10	PRESTO FARE/5GKG6LGNH8 Toronto ON	6.60
Apr. 8	Apr. 10	RESORT OF THE CANADIAN CALGARY AB	124.95
Apr. 9	Apr. 10	CHOP HOP TORONTO ON	22.88
Apr. 9	Apr. 11	LONGO'S # 23 TORONTO ON	12.98
Apr. 9	Apr. 11	PRESTO FARE/5GKLH1MHLG Toronto ON	6.60
Apr. 10	Apr. 11	IKEA TORONTO DOWNTOWN TORONTO ON	40.65

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Mr Nicholas Macdonald

Card number: XXXX XXXX XXXX 9253



Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Apr. 11	Apr. 11	SQ *MAMAN Toronto ON	5.65
Subtotal for MR NICHOLAS MACDONALD			2,928.00
Total for card number XXXX XXXX XXXX 9253			\$2,928.00

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All purchases earn 0.5% cashback, including purchase amounts that exceed the limit per statement cycle period in each category or were made at merchant locations outside of Canada. Symbols will be displayed even if the total purchase amount exceeds the limit per statement cycle period or were made at merchant locations outside of Canada; however, only the base earn of 0.5% cashback will be awarded.

-  Indicates eligible grocery purchases that may qualify for 2.5% bonus cashback, up to \$500 per statement cycle period
-  Indicates eligible recurring bill payments that may qualify for 0.5% bonus cashback, up to \$500 per statement cycle period

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on May. 5, 2025

Important Information

Please note that there may be a Canada Post Strike in May 2025. To ensure you keep up to date with your payments in the event of a postal strike, you must contact us monthly for your balance and payment information. For your convenience, you may check your balance and payment information online at bmo.com or via BMO mobile banking, set-up automatic payments from your BMO bank account or review your transactions by calling the number at the back of your credit card. You may also switch to eStatements to access an identical digital view of the paper statement that is mailed out to customers. Switching is easy. Visit bmo.com/eStatements to learn how.

Security Tip

It's important to protect your personal information, especially non-publicly available information such as account numbers, passwords, one-time passcodes (OTPs) or PINs. Learn more tips at bmo.com/security