

Summary of your account

Previous total balance, Feb. 12, 2024	\$4,453.83
Payments and credits	-8,907.66
Purchases and other charges	+3,752.94
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$700.89 CR

Minimum payment due \$0.00

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

Payment due date: Apr. 2, 2024**Balance due \$0.00**

Balance due is the sum of what you owe this month.
Includes any installment plan payments due this month.

Your credit limit \$6,000.00

Your available credit \$6,000.00

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 0 years and 00 months.

Mr Nicholas Macdonald

Card number	XXXX XXXX XXXX 2851
Statement date	Mar. 12, 2024
Statement period	Feb. 13, 2024 - Mar. 12, 2024

YOUR REWARDS

Cashback earned	\$18.76
Bonus Cashback earned	\$12.56
 Groceries	\$12.50
 Recurring bill	\$0.06
Subtotal bonus earn	\$12.56
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$31.32
Cashback balance year to date	\$109.39

Redeem now at bmocashback.com

Security Tip

March is Fraud Prevention Month. Are you up to date on the latest scams? Check out our Security Alerts page on bmo.com/security for a listing of the latest scams and ways to stay protected.

Your interest charges

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	22.99000	0.06281

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: 1-800-361-3361

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

MR NICHOLAS MACDONALD
7 DISCOVERY RIDGE COVE SW
CALGARY AB T3H 4Y1

000A

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

Card number XXXX XXXX XXXX 2851

Balance due \$0.00**Minimum payment due \$0.00****Payment due date Apr. 2, 2024****Amount you're paying**

\$

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

Mr Nicholas Macdonald

Card number: XXXX XXXX XXXX 2851

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX 2851 MR NICHOLAS MACDONALD			
Feb. 12	Feb. 13	LS ANTIQUE EMPORIUM KINGSTON ON	13.56
Feb. 12	Feb. 13	SHOPPERS DRUG MART 607 KINGSTON ON	58.74
Feb. 12	Feb. 13	DOLLARAMA # 458 KINGSTON ON	6.78
Feb. 12	Feb. 13	UBER CANADA/UBEREATS TORONTO ON	14.36
Feb. 13	Feb. 13	AMZN Mktp CA*RI4JQ6MV0 WWW.AMAZON.CAON	101.69
Feb. 12	Feb. 13	LULULEMON #00268 KINGSTON ON	76.84
Feb. 10	Feb. 14	STAGES KINGSTON ON	18.88
Feb. 11	Feb. 14	STAGES KINGSTON ON	20.06
Feb. 11	Feb. 14	STAGES KINGSTON ON	20.06
Feb. 13	Feb. 14	SEPHORA.CA SEPHORA.CA QC	235.04
Feb. 13	Feb. 14	LOBLAWS #1040 KINGSTON ON	281.55
Feb. 13	Feb. 15	LCBO/RAO #0167 KINGSTON ON	223.30
Feb. 14	Feb. 15	DOLLARAMA # 458 KINGSTON ON	11.58
Feb. 14	Feb. 15	PAN CHANCHO BAKERY KINGSTON ON	7.50
Feb. 14	Feb. 15	SERVICE CANADA OTTAWA OTTAWA ON	65.00
Feb. 14	Feb. 16	CAMPUS ONE STOP KINGSTON ON	5.99
Feb. 15	Feb. 16	TEA ROOM KINGSTON ON	8.25
Feb. 15	Feb. 16	CITY OF KINGSTON PARK KINGSTON ON	2.00
Feb. 15	Feb. 16	HAIR OF THE DOG KINGSTON ON	37.97
Feb. 15	Feb. 16	METRO 152 KINGSTON ON	4.59
Feb. 16	Feb. 16	TRSF FROM/DE ACCT/CPT 2634-XXXX-680	2,000.00 CR
Feb. 15	Feb. 19	THE TOUCAN/KIRKPATRICK KINGSTON ON	22.52
Feb. 16	Feb. 19	MEKONG KINGSTON ON	27.97
Feb. 16	Feb. 19	UBER CANADA/UBEREATS TORONTO ON	32.05
Feb. 16	Feb. 19	THE GRIZZLY GRILL KINGSTON ON	33.93
Feb. 17	Feb. 19	THE GRIZZLY GRILL KINGSTON ON	43.80
Feb. 17	Feb. 19	CRAVE COFFEE HOUSE KINGSTON ON	19.33
Feb. 19	Feb. 19	USD 11@1.384545454 AIRALO SINGAPORE	15.23
Feb. 17	Feb. 19	CAMERA KINGSTON KINGSTON ON	50.82
Feb. 18	Feb. 19	SECOND CUP BAYSHORE NEPEAN ON	6.18
Feb. 20	Feb. 20	USD 251.46@1.38371908 TST* BOLIVAR RESTAURAN MIAMI BEACH FL	347.95
Feb. 20	Feb. 21	USD 5.72@1.382867132 TARGET 00032698 MIAMI BEACH FL	7.91
Feb. 20	Feb. 21	USD 25.92@1.383487654 UBER TRIP 8005928996 CA	35.86
Feb. 19	Feb. 21	YUL CAFE MONTREAL BAGE DORVAL QC	16.09
Feb. 19	Feb. 21	YUL HURLEYS DORVAL QC	42.95
Feb. 20	Feb. 21	USD 14.47@1.386316516 GELATOGO SOUTH BEACH L MIAMI BEACH FL	20.06
Feb. 21	Feb. 22	USD 82.99@1.387034582 TST* BODEGA - SOUTH BE MIAMI BEACH FL	115.11

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Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Feb. 21	Feb. 22	USD 14.95@1.386622073 UBER TRIP 8005928996 CA	20.73
Feb. 21	Feb. 22	USD 49.92@1.38701923 UBER EATS 8005928996 CA	69.24
Feb. 22	Feb. 23	USD 12.9@1.386821705 UBER TRIP 8005928996 CA	17.89
Feb. 21	Feb. 23	USD 8.51@1.386603995 DECO BIKE, LLC. 305-416-7445 FL	11.80
Feb. 21	Feb. 23	USD 11.72@1.387372013 DECO BIKE, LLC. 305-416-7445 FL	16.26
Feb. 21	Feb. 23	USD 6.15@1.386991869 DECO BIKE, LLC. 305-416-7445 FL	8.53
Feb. 22	Feb. 23	☐ USD 27.13@1.387394028 PUBLIX #1209 MIAMI BEACH FL	37.64
Feb. 23	Feb. 26	USD 11.97@1.385964912 UBER TRIP 8005928996 CA	16.59
Feb. 23	Feb. 26	☒ USD 8.75@1.385142857 BOUNCE - USEBOUNCE.COM WALNUT CA	12.12
Feb. 23	Feb. 26	USD 23.26@1.385640584 BURGER KING #31187 Q07 MIAMI FL	32.23
Feb. 24	Feb. 26	☐ LOBLAWS #1040 KINGSTON ON	176.92
Feb. 24	Feb. 26	TOMMY'S KINGSTON ON	27.92
Feb. 24	Feb. 26	STOOLEYS BAR AND GRILL KINGSTON ON	14.41
Feb. 24	Feb. 26	CAMPUS ONE STOP KINGSTON ON	5.64
Feb. 26	Feb. 27	TEA ROOM KINGSTON ON	10.00
Feb. 26	Feb. 27	☐ METRO 152 KINGSTON ON	31.81
Feb. 26	Feb. 28	CAMPUS ONE STOP KINGSTON ON	14.99
Feb. 26	Feb. 28	THE MANSION KINGSTON ON	13.50
Feb. 28	Feb. 29	TEA ROOM KINGSTON ON	7.23
Feb. 29	Feb. 29	A&R - QUEENS UNIV KINGSTON ON	8.00
Feb. 29	Mar. 1	UBER CANADA/UBEREATS TORONTO ON	23.85
Feb. 29	Mar. 1	TEA ROOM KINGSTON ON	15.99
Mar. 1	Mar. 4	CU* FUR CUP TICKETS OAKVILLE ON	16.61
Mar. 1	Mar. 4	SP QUEENS Q SHOP KINGSTON ON	10.95
Mar. 1	Mar. 4	TIP TOP TAILORS #12167 KINGSTON ON	41.81
Mar. 1	Mar. 4	HANDLEY CHIROPRACTIC C KINGSTON ON	425.00
Mar. 1	Mar. 4	00644 MACS CONV. STORE KINGSTON ON	5.69
Mar. 2	Mar. 4	LCBO/RAO #0040 KINGSTON ON	16.00
Mar. 3	Mar. 4	SQ *THE SCREENING ROOM Kingston ON	6.75
Mar. 3	Mar. 4	HOUSE OF DONAIR 394 KINGSTON ON	14.28
Mar. 3	Mar. 4	CRAVE COFFEE HOUSE KINGSTON ON	18.17
Mar. 4	Mar. 4	AUTOMATIC PYMT RECEIVED	2,453.83 CR
Mar. 4	Mar. 5	ALEPATWOOZA TORONTO ON	30.00
Mar. 4	Mar. 5	Subway 4078 Kingston ON	13.50
Mar. 4	Mar. 5	☐ LOBLAWS #1040 KINGSTON ON	184.71
Mar. 3	Mar. 5	STAGES KINGSTON ON	16.00

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Mr Nicholas Macdonald



Card number: XXXX XXXX XXXX 2851

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Mar. 4	Mar. 5	UBER CANADA/UBEREATS TORONTO ON	30.40
Mar. 4	Mar. 5	CU* FIFTH YEAR FORMAL ESPANOLA ON	27.02
Mar. 4	Mar. 5	CU* FIFTH YEAR FORMAL ESPANOLA ON	27.02
Mar. 4	Mar. 5	CU* FIFTH YEAR FORMAL ESPANOLA ON	27.02
Mar. 4	Mar. 5	TRSF FROM/DE ACCT/CPT 2634-XXXX-680	4,453.83 CR
Mar. 5	Mar. 6	CINEPLEX 7259 QPS KINGSTON ON	21.37
Mar. 6	Mar. 7	TEA ROOM KINGSTON ON	15.99
Mar. 7	Mar. 8	TEA ROOM KINGSTON ON	11.41
Mar. 7	Mar. 8	BEDORE'S FOOD MARKET KINGSTON ON	3.99
Mar. 7	Mar. 8	 OLD FARM KINGSTON ON	8.00
Mar. 7	Mar. 11	CAMERA KINGSTON KINGSTON ON	32.75
Mar. 8	Mar. 11	TST-The Bean Bar Hamilton ON	26.66
Mar. 8	Mar. 11	MCMASTER PARKING HAMILTON ON	8.00
Mar. 8	Mar. 11	 GROCERY CHECKOUT KINGSTON ON	4.47
Mar. 8	Mar. 11	BEDORE'S FOOD MARKET KINGSTON ON	6.77
Mar. 8	Mar. 11	MIKEL COFFEE HAMILTON ON	7.76
Mar. 9	Mar. 11	UBER CANADA/UBERTRIP TORONTO ON	8.79
Mar. 9	Mar. 11	QUEEN'S EVENTS KINGSTON ON	13.00
Mar. 9	Mar. 11	QUEEN'S EVENTS KINGSTON ON	13.00
Mar. 10	Mar. 11	LEONARD HALL KINGSTON ON	12.37
Mar. 11	Mar. 12	TEA ROOM KINGSTON ON	2.89
Subtotal for MR NICHOLAS MACDONALD			3,752.94
Total for card number XXXX XXXX XXXX 2851			\$700.89 CR

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 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

All purchases earn 0.5% 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 0.5% cashback will be awarded.

Your account currently has a credit balance. Use your card every time you shop, dine out, travel and more!

Important information regarding your BMO Credit Card Benefits

We're adding something exciting on your BMO Credit card car rental benefit!

- **Enterprise Rent-A-Car** will be added as a car rental partner. You will continue receiving discounts with your BMO credit card of up to **20%** on **National Car Rental** and **Alamo Rent A Car** and get up to **5%** discount on **Enterprise Rent-A-Car**. To book rental cars with these partners, please use the NEW Car Rental Booking tool <https://partners.rentalcar.com/bmo>. You will no longer be required to enter a discount code when booking your reservation using the new booking tool.

Booking directly with partner websites and quoting the applicable discount codes (3717122 for National Car Rental and 7014883 for Alamo Rent a Car) will no longer be available after **April 30, 2024**.

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