

## Summary of your account

Previous total balance, Dec. 12, 2023	\$1,429.75
Payments and credits	-5,050.93
Purchases and other charges	+5,432.72
New installments	0.00
Cash advances <sup>1</sup>	0.00
Total interest charges	0.00
Fees	0.00
<b>Total balance</b>	<b>\$1,811.54</b>

**Minimum payment due \$10.00**

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

**Payment due date: Feb. 2, 2024****Balance due \$1,811.54**

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

Your credit limit \$3,000.00

**Your available credit \$1,188.46**



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 15 years and 11 months.

## Mr Nicholas Macdonald

Card number	XXXX XXXX XXXX 2851
Statement date	Jan. 12, 2024
Statement period	Dec. 13, 2023 - Jan. 12, 2024

## YOUR REWARDS

Cashback earned	\$26.20
Bonus Cashback earned	\$5.44
 Groceries	\$5.44
 Recurring bill	\$0.00
Subtotal bonus earn	\$5.44
Cashback adjusted	\$0.00
Cashback redeemed	\$-203.00
Total Cashback earned this statement	\$31.64
Cashback balance year to date	\$31.75

Redeem now at [bmocashback.com](https://bmocashback.com)

## Security Tip

Data Privacy Day is January 28. Never post your birthday or personal information on social media sites. This information can be used to target you. For more security tips, visit [bmo.com/security](https://bmo.com/security).

## Your interest charges

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

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

## Contact us

[bmo.com/onlinebanking](https://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](https://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 \$1,811.54**

**Minimum payment due \$10.00**

**Payment due date Feb. 2, 2024**

**Amount you're paying**

\$

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## 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](http://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](http://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](http://bmo.com/cha)

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

<sup>2</sup> 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](http://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			
Dec. 12	Dec. 13	COMEDY BAR TORONTO ON	37.29
Dec. 11	Dec. 13	STOOLEYS BAR AND GRILL KINGSTON ON	9.74
Dec. 12	Dec. 14	THE COMMUNIST'S DAUGHT TORONTO ON	21.24
Dec. 12	Dec. 14	LCBO/RAO #018 TORONTO ON	13.25
Dec. 12	Dec. 14	PRESTO FARE/5D720H7CVD Toronto ON	3.30
Dec. 14	Dec. 15	SAMMIE CAFE CALGARY AB	34.90
Dec. 15	Dec. 18	STAPLESPRINT.CA/BE6AFA RICHMOND HILL ON	0.31
Dec. 15	Dec. 18	TIM HORTONS #1314 SQUAMISH BC	9.51
Dec. 16	Dec. 18	SQ *BUFFALO BILLS WHISTLER BC	20.00
Dec. 16	Dec. 18	SQ *BUFFALO BILLS WHISTLER BC	5.01
Dec. 16	Dec. 18	SQ *TAPLEY'S NEIGHBORH WHISTLER BC	27.41
Dec. 16	Dec. 18	SQ *BUFFALO BILLS WHISTLER BC	23.00
Dec. 16	Dec. 18	TMCANADA *RESALE 855-985-4357 ON	119.00
Dec. 15	Dec. 18	SAVE ON FOODS #999 NORTH VANCOUVER BC	61.49
Dec. 16	Dec. 18	MCDONALD'S #10429 SQUAMISH BC	12.69
Dec. 18	Dec. 18	SQ *COMMODORE BALLROOM TORONTO ON	25.78
Dec. 18	Dec. 18	SQ *COMMODORE BALLROOM TORONTO ON	4.20
Dec. 17	Dec. 19	GRANVILLE WAREHOUSE VANCOUVER BC	70.41
Dec. 18	Dec. 19	MCDONALD'S #40227 VANCOUVER BC	12.55
Dec. 18	Dec. 19	TIM HORTONS #1314 SQUAMISH BC	14.68
Dec. 19	Dec. 20	SP KIT AND ACE VANCOUVER BC	110.25
Dec. 19	Dec. 21	GOLF TOWN #537 EAST CA CALGARY AB	52.49
Dec. 19	Dec. 21	HONG CHI NAILS & SPA I CALGARY AB	23.10
Dec. 19	Dec. 21	CULTURES CALGARY AB	19.93
Dec. 21	Dec. 22	LS THE GUIDES HUT FERNIE BC	50.40
Dec. 22	Dec. 25	CRAFT BEER MARKET CALGARY AB	22.95
Dec. 22	Dec. 25	CRAFT BEER MARKET CALGARY AB	3.00
Dec. 23	Dec. 25	CRAFT BEER MARKET CALGARY AB	35.33
Dec. 22	Dec. 25	NATIONAL 10 CALGARY AB	17.01
Dec. 23	Dec. 25	UBER CANADA/UBEREATS TORONTO ON	12.24
Dec. 23	Dec. 26	SAFEWAY #8820 CALGARY AB	7.26
Dec. 26	Dec. 27	CALG CO-OP GROCERY #6 CALGARY AB	2.99
Dec. 27	Dec. 28	FERNIE ALP RESORT FOOD CALGARY AB	52.79
Dec. 28	Dec. 28	The Fernie Taphouse Fernie BC	39.67
Dec. 28	Dec. 28	SQ *ROYAL CANADIAN LEG Fernie BC	15.61
Dec. 28	Dec. 29	Big Bang Bagels Fernie BC	16.16
Dec. 28	Dec. 29	SQ *ROOFTOP COFFEE ROA FERNIE BC	6.25
Dec. 28	Dec. 29	LS GEARHUB SPORT LTD FERNIE BC	29.78

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## Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Dec. 28	Dec. 29	LS SKI BASE FERNIE BC	35.59
Dec. 28	Dec. 29	SPORTING LIFE TORONTO ON	193.18
Dec. 29	Jan. 1	FERNIE ALP RESORT FOOD CALGARY AB	75.10
Dec. 29	Jan. 1	FERNIE ALP RESORT FOOD CALGARY AB	30.42
Dec. 30	Jan. 1	SQ *ROYAL CANADIAN LEG Fernie BC	7.81
Dec. 30	Jan. 1	FERNIE ALP RESORT FOOD CALGARY AB	27.77
Dec. 31	Jan. 2	FERNIE ALP RESORT FOOD CALGARY AB	30.42
Jan. 1	Jan. 2	FERNIE ALP RESORT FOOD CALGARY AB	30.48
Jan. 1	Jan. 2	FERNIE ALP RESORT FOOD CALGARY AB	25.30
<b>Jan. 2</b>	<b>Jan. 2</b>	<b>AUTOMATIC PYMT RECEIVED</b>	<b>1,429.75 CR</b>
Jan. 3	Jan. 4	BELMONT DINER CALGARY AB	29.55
Jan. 3	Jan. 4	LITTLE SHOP OF PLEASUR CALGARY AB	84.75
Jan. 2	Jan. 4	VERANDA AT THE STABLES CALGARY AB	20.45
Jan. 3	Jan. 4	LULULEMON #00332 CALGARY AB	50.40
Jan. 4	Jan. 5	SUBWAY BRIGHTON ON	8.69
Jan. 5	Jan. 8	Nike-ESW-CAD Vancouver BC	406.80
Jan. 5	Jan. 8	USD 114.25@1.373654266 RUBBER STAMP & BUTTON 8004697826 CA	156.94
Jan. 4	Jan. 8	TIM HORTONS T1 LANDSID MISSISSAUGA ON	11.29
Jan. 5	Jan. 8	BEDORE'S FOOD MARKET KINGSTON ON	11.63
Jan. 5	Jan. 8	SHOPPERS DRUG MART 607 KINGSTON ON	211.17
Jan. 5	Jan. 8	WELL.CA GUELPH ON	146.88
Jan. 6	Jan. 8	IKEA.CA ONLINE BURLINGTON ON	77.93
Jan. 6	Jan. 8	GROcery CHECKOUT KINGSTON ON	4.99
Jan. 5	Jan. 8	SHOPPERS DRUG MART #06 KINGSTON ON	32.74
Jan. 5	Jan. 8	SHOPPERS DRUG MART #06 KINGSTON ON	151.86
Jan. 7	Jan. 8	AMZN Mktp CA*RT43K9FY0 WWW.AMAZON.CAON	202.27
Jan. 7	Jan. 8	AMZN Mktp CA*TK42T5121 WWW.AMAZON.CAON	24.85
Jan. 6	Jan. 8	THE BRASS PUB KINGSTON ON	23.80
Jan. 6	Jan. 8	THE BRASS PUB KINGSTON ON	35.08
Jan. 6	Jan. 8	THE GRIZZLY GRILL KINGSTON ON	33.93
Jan. 7	Jan. 8	THE GRIZZLY GRILL KINGSTON ON	18.29
Jan. 7	Jan. 8	THE GRIZZLY GRILL KINGSTON ON	33.93
<b>Jan. 6</b>	<b>Jan. 8</b>	<b>TRSF FROM/DE ACCT/CPT 2634-XXXX-724</b>	<b>1,429.75 CR</b>
<b>Jan. 7</b>	<b>Jan. 8</b>	<b>TRSF FROM/DE ACCT/CPT 2634-XXXX-724</b>	<b>1,000.00 CR</b>
Jan. 7	Jan. 9	ESW_Calvin Klein_CAD Vancouver AB	168.28
Jan. 9	Jan. 9	AMZN Mktp CA*RT0X76PZ0 WWW.AMAZON.CAON	268.94
Jan. 8	Jan. 9	AMZN Mktp CA*TK1OK02X2 WWW.AMAZON.CAON	23.03

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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 (\$)
Jan. 8	Jan. 9	AIRBNB * HME8FFMFHD AIRBNB.COM ENG	1,189.80
Jan. 8	Jan. 9	AIR TRANSAT CCA MONTREAL QC	266.01
Jan. 8	Jan. 9	POPEYES #14775 KINGSTON ON	16.94
<b>Jan. 9</b>	<b>Jan. 10</b>	<b>AMZN Mktp CA WWW.AMAZON.CAON</b>	<b>191.43 CR</b>
Jan. 9	Jan. 10	🏪 LOBLAWS #1040 KINGSTON ON	138.11
Jan. 9	Jan. 10	🏪 GROCERY CHECKOUT KINGSTON ON	2.98
Jan. 9	Jan. 10	QUEEN'S UNIVERSITY ATH KINGSTON ON	1.01
Jan. 10	Jan. 11	SP AMS-P&CC KINGSTON ON	4.06
<b>Jan. 10</b>	<b>Jan. 11</b>	<b>TRSF FROM/DE ACCT/CPT 2634-XXXX-724</b>	<b>1,000.00 CR</b>
Jan. 10	Jan. 12	THE TOUCAN/KIRKPATRICK KINGSTON ON	31.05
Jan. 11	Jan. 12	SP AMS-P&CC KINGSTON ON	3.40
Jan. 11	Jan. 12	CRAVE COFFEE HOUSE KINGSTON ON	29.50
Jan. 12	Jan. 12	BUBBAS POUTINE AND PIZ KINGSTON ON	12.35
Subtotal for MR NICHOLAS MACDONALD			5,241.29
<b>Total for card number XXXX XXXX XXXX 2851</b>			<b>\$1,811.54</b>

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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. .

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Feb. 2, 2024