

## Summary of your account

Previous total balance, May. 12, 2024	\$3,043.86
Payments and credits	-3,227.65
Purchases and other charges	+2,643.06
New installments	0.00
Cash advances <sup>1</sup>	0.00
Total interest charges	0.00
Fees	0.00
<b>Total balance</b>	<b>\$2,459.27</b>

**Minimum payment due \$10.00**

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

**Payment due date: Jul. 3, 2024****Balance due \$2,459.27**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 \$3,540.73**


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 21 years and 07 months.

## Mr Nicholas Macdonald

Card number	XXXX XXXX XXXX 9253
Statement date	Jun. 12, 2024
Statement period	May. 13, 2024 - Jun. 12, 2024

## YOUR REWARDS

Cashback earned	\$13.07
Bonus Cashback earned	\$2.13
 Groceries	\$2.13
 Recurring bill	\$0.00
Subtotal bonus earn	\$2.13
Cashback adjusted	\$0.00
Cashback redeemed	\$-156.00
Total Cashback earned this statement	\$15.20
Cashback balance year to date	\$15.42

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

## Security Tip

Bank impersonation scams are popping up more and more. Learn how you can protect yourself and your finances. Visit the Learning Centre on [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: 1-800-361-3361Outside 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](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 5A2MR NICHOLAS MACDONALD  
7 DISCOVERY RIDGE COVE SW  
CALGARY AB T3H 4Y1

000A

Card number	XXXX XXXX XXXX 9253
<b>Balance due</b>	<b>\$2,459.27</b>
<b>Minimum payment due</b>	<b>\$10.00</b>
<b>Payment due date</b>	<b>Jul. 3, 2024</b>

**Amount you're paying**\$ BMO BANK OF MONTREAL  
P.O. BOX 6044, STN CENTRE-VILLE  
MONTREAL QC H3C 3X2

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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 9253

## Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX 2851 MR NICHOLAS MACDONALD			
May. 10	May. 13	EUR 11.66@1.513722126 MCDONALDS AEROPUERTO P EL PRAT DE LLESP	17.65
May. 10	May. 13	EUR 11.2@1.513392857 Ns Schiphol Utrecht NLD	16.95
May. 12	May. 13	EUR 8@1.5125 KABUL a GoGo Utrecht NLD	12.10
May. 12	May. 13	EUR 4@1.51 KABUL a GoGo Utrecht NLD	6.04
May. 12	May. 13	EUR 12@1.5125 KABUL a GoGo Utrecht NLD	18.15
May. 11	May. 13	SHELL EASYPAY C03333 FABREVILLE QC	99.28
May. 11	May. 13	SHELL EASYPAY C03333 FABREVILLE QC	50.00
May. 11	May. 13	EUR 160@1.512875 FREITAG Store Amsterdam NLD	242.06
May. 11	May. 13	EUR 10.6@1.513207547 CAFE BRECHT Amsterdam	16.04
May. 11	May. 13	EUR 7@1.511428571 CCV*t Oude Pothuys BV UTRECHT	10.58
May. 12	May. 13	EUR 8@1.5125 KABUL a GoGo Utrecht NLD	12.10
May. 11	May. 13	USD 52.5@1.403619047 Onlyfans.Com London GBR	73.69
May. 11	May. 13	USD 52.49@1.403695942 Onlyfans.Com London GBR	73.68
May. 11	May. 13	USD 52.49@1.403695942 Onlyfans.Com London GBR	73.68
May. 11	May. 13	USD 52.5@1.403619047 Onlyfans.Com London GBR	73.69
May. 11	May. 13	EUR 9.8@1.512244897 Ns Amsterdam Centraal Utrecht NLD	14.82
May. 11	May. 13	EUR 9.1@1.512087912 Ns Utrecht Centraal Utrecht NLD	13.76
May. 11	May. 13	EUR 32.05@1.512948517 De Ontdekking Utrecht NLD	48.49
<b>May. 11</b>	<b>May. 13</b>	<b>TIM HORTONS APP TORONTO ON</b>	<b>5.00 CR</b>
<b>May. 11</b>	<b>May. 13</b>	<b>TIM HORTONS APP TORONTO ON</b>	<b>5.00 CR</b>
May. 11	May. 13	TIM HORTONS APP TORONTO ON	5.00
May. 11	May. 13	TIM HORTONS APP TORONTO ON	5.00
May. 12	May. 14	PIZZA PIZZA LTD TORONTO ON	93.67
May. 11	May. 14	EUR 3.2@1.509375 NLOVZE5XWRYAE9VJLD www.ovpay.nl NLD	4.83
May. 13	May. 15	TIM HORTONS T1 LANDSID MISSISSAUGA ON	11.95
Subtotal for MR NICHOLAS MACDONALD			983.21
Card number: XXXX XXXX XXXX 9253 MR NICHOLAS MACDONALD			
May. 28	May. 29	MOUNTAIN EQUIPMENT COM CALGARY AB	377.90
<b>May. 29</b>	<b>May. 30</b>	<b>Cashback/Remises CR</b>	<b>156.00 CR</b>


(continued on next page)


## Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
May. 29	May. 31	CITY OF KINGSTON KINGSTON ON	300.00
May. 30	May. 31	PETRO CANADA02552 CALGARY AB	3.45
Jun. 1	Jun. 3	UBER CANADA/UBERTRIP TORONTO ON	14.58
Jun. 2	Jun. 3	UBER* EATS TORONTO ON	16.04
Jun. 1	Jun. 3	GRIFFITH STORE CALGARY AB	11.25
Jun. 2	Jun. 3	CRAFT BEER MARKET CALGARY AB	35.33
Jun. 2	Jun. 3	CRAFT BEER MARKET CALGARY AB	44.60
Jun. 2	Jun. 3	CALGARY UNITED CABS CALGARY AB	13.80
Jun. 2	Jun. 3	UBER CANADA/UBERTRIP TORONTO ON	41.93
Jun. 2	Jun. 3	UBER CANADA/UBEREATS TORONTO ON	17.79
Jun. 2	Jun. 3	UBER CANADA/UBEREATS TORONTO ON	43.45
<b>Jun. 2</b>	<b>Jun. 3</b>	<b>UBER CANADA TORONTO ON</b>	<b>17.79 CR</b>
<b>Jun. 3</b>	<b>Jun. 3</b>	<b>AUTOMATIC PYMT RECEIVED</b>	<b>3,043.86 CR</b>
Jun. 5	Jun. 6	SECOND CUP COFFEE CALGARY AB	8.37
Jun. 6	Jun. 7	DISCOVERY DENTAL CENTR CALGARY AB	310.00
Jun. 7	Jun. 10	SP GREENBRIAR MARKET CALGARY AB	15.75
Jun. 6	Jun. 10	NATIONAL WESTHILLS CALGARY AB	36.52
Jun. 7	Jun. 10	CANNA CABANA CALGARY AB	23.09
Jun. 6	Jun. 10	 SAFEWAY #8852 CALGARY AB	5.47
Jun. 8	Jun. 10	CANADIAN TIRE # 635 FERNIE BC	23.51
Jun. 8	Jun. 10	FERNIE MOUNTAIN SPIRIT FERNIE BC	69.85
Jun. 8	Jun. 10	FERNIE MOUNTAIN SPIRIT FERNIE BC	24.90
Jun. 10	Jun. 11	LS GEARHUB SPORT LTD FERNIE BC	41.98
Jun. 10	Jun. 11	LS GEARHUB SPORT LTD FERNIE BC	3.52
Jun. 9	Jun. 11	 SAVE ON FOODS #982 FERNIE BC	79.85
Jun. 10	Jun. 11	MONDO PRODUCTS COMPANY FERNIE BC	5.00
Jun. 10	Jun. 12	DAIRY QUEEN #27369 FERNIE BC	6.92
Jun. 10	Jun. 12	EVOLUTION HEALTH & FIT FERNIE BC	75.00
Subtotal for MR NICHOLAS MACDONALD			1,476.06
<b>Total for card number XXXX XXXX XXXX 9253</b>			<b>\$2,459.27</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 Jul. 3, 2024

(continued on next page)

**Mr Nicholas Macdonald**

Card number: XXXX XXXX XXXX 9253

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