

**Summary of your account**

Previous total balance, Jan. 12, 2024	\$1,811.54
Payments and credits	-3,623.08
Purchases and other charges	+6,265.37
New installments	0.00
Cash advances <sup>1</sup>	0.00
Total interest charges	0.00
Fees	0.00
<b>Total balance</b>	<b>\$4,453.83</b>

**Minimum payment due \$10.00**

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

**Payment due date: Mar. 4, 2024****Balance due \$4,453.83**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 \$1,546.17**

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 39 years and 02 months.**Mr Nicholas Macdonald**

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

**YOUR REWARDS**

Cashback earned	\$31.32
Bonus Cashback earned	\$15.00
 Groceries	\$12.50
 Recurring bill	\$2.50
Subtotal bonus earn	\$15.00
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$46.32
Cashback balance year to date	\$78.07

Redeem now at [bmocashback.com](https://bmocashback.com)**Get convenient access to your BMO® credit card account statements online with eStatements**Securely view your BMO® credit card account statements online. eStatements have the same information and look as your paper statements, plus they are stored for seven years so you can easily access them. For details on how to sign-up, visit [bmo.com/estatemnts-signup](https://bmo.com/estatemnts-signup)**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

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

Card number XXXX XXXX XXXX 2851

**Balance due \$4,453.83****Minimum payment due \$10.00****Payment due date Mar. 4, 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			
Jan. 11	Jan. 15	LCBO/RAO #0040 KINGSTON ON	142.15
Jan. 12	Jan. 15	BOUNCE* TICKET KINGSTON ON	23.18
Jan. 12	Jan. 15	SQ *CLARK HALL PUB Kingston ON	8.25
Jan. 12	Jan. 15	SQ *CLARK HALL PUB Kingston ON	28.00
Jan. 12	Jan. 15	SQ *CLARK HALL PUB Kingston ON	28.00
Jan. 11	Jan. 15	THE GRIZZLY GRILL KINGSTON ON	11.51
Jan. 12	Jan. 15	SQ *CLARK HALL PUB Kingston ON	27.00
Jan. 13	Jan. 15	BOUNCE* TICKET KINGSTON ON	16.74
Jan. 13	Jan. 15	UBER CANADA/UBEREATS TORONTO ON	125.34
Jan. 14	Jan. 15	Jessup Food Heritage Kingston ON	21.00
Jan. 13	Jan. 15	STARBUCKS COFFEE #7305 KINGSTON ON	21.17
Jan. 13	Jan. 15	THE BEER STORE #4505 KINGSTON ON	34.50
Jan. 14	Jan. 15	UBER CANADA/UBERTRIP TORONTO ON	10.45
Jan. 13	Jan. 15	BEDORE'S FOOD MARKET KINGSTON ON	4.51
Jan. 15	Jan. 16	SP VICTORY GRIPS BROOKHAVEN GA	99.00
Jan. 15	Jan. 16	SEOUL 2 SOUL KINGSTON ON	22.08
Jan. 15	Jan. 17	CAMPUS ONE STOP KINGSTON ON	10.53
Jan. 16	Jan. 17	TEA ROOM KINGSTON ON	2.89
Jan. 16	Jan. 17	AIRBNB * HM48Y2N3YW AIRBNB.COM ENG	159.97
Jan. 16	Jan. 17	BEDORE'S FOOD MARKET KINGSTON ON	9.48
Jan. 18	Jan. 18	AMZN Mktp CA*RT0YK3RT1 WWW.AMAZON.CAON	95.46
Jan. 18	Jan. 18	SQ *CLARK HALL PUB Kingston ON	22.74
<b>Jan. 18</b>	<b>Jan. 18</b>	<b>TRSF FROM/DE ACCT/CPT 2634-XXXX-680</b>	<b>1,811.54 CR</b>
Jan. 18	Jan. 19	LOBLAWS #1040 KINGSTON ON	237.61
Jan. 17	Jan. 19	SHOPPERS DRUG MART #06 KINGSTON ON	28.24
Jan. 19	Jan. 22	AMEY'S GREENWOOD TAXI KINGSTON ON	10.25
Jan. 19	Jan. 22	ROGUE FITNESS 402-935-7733 OH	273.59
Jan. 20	Jan. 22	MEC MOUNTAIN EQUIPMENT VANCOUVER BC	48.39
Jan. 21	Jan. 22	SPLITSVILLE KINGSTON KINGSTON ON	7.15
Jan. 21	Jan. 22	SPLITSVILLE KINGSTON KINGSTON ON	7.15
Jan. 23	Jan. 24	LOBLAWS #1040 KINGSTON ON	113.25
Jan. 23	Jan. 24	TEA ROOM KINGSTON ON	5.71
Jan. 25	Jan. 25	Amazon.ca*R03QW7NR2 AMAZON.CA ON	62.86
Jan. 25	Jan. 26	676 PRINCESS ST. GAS S KINGSTON ON	20.00
Jan. 26	Jan. 29	SP QUEENS Q SHOP KINGSTON ON	3.99
Jan. 27	Jan. 29	SP QUEENS Q SHOP KINGSTON ON	8.97
Jan. 28	Jan. 29	BEDORE'S FOOD MARKET KINGSTON ON	15.77
Jan. 30	Jan. 31	LOBLAWS #1040 KINGSTON ON	121.98
Jan. 30	Jan. 31	TEA ROOM KINGSTON ON	3.68
Jan. 30	Jan. 31	TIM HORTON'S- BIOSCIEN KINGSTON ON	2.61

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## Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jan. 30	Feb. 1	THE ALE HOUSE KINGSTON ON	14.38
Jan. 30	Feb. 1	THE ALE HOUSE KINGSTON ON	29.96
Jan. 30	Feb. 1	THE ALE HOUSE KINGSTON ON	13.50
Jan. 30	Feb. 1	THE ALE HOUSE KINGSTON ON	25.89
Jan. 31	Feb. 1	TEA ROOM KINGSTON ON	8.25
Feb. 2	Feb. 2	APPLE.COM/CA 800-676-2775 ON	113.00
Feb. 3	Feb. 5	APPLE.COM/CA 800-676-2775 ON	986.49
Feb. 2	Feb. 5	CONVENIENCE K TORONTO ON	5.38
Feb. 2	Feb. 5	LCBO/RAO #018 TORONTO ON	37.90
Feb. 3	Feb. 5	Club Monaco Toronto ON	265.10
Feb. 3	Feb. 5	SQ *BOTTEGA EVENTS Toronto ON	12.67
Feb. 2	Feb. 5	THE DRAKE HOTEL TORONTO ON	20.00
Feb. 3	Feb. 5	GRAVITY POPE ( TORONTO TORONTO ON	203.40
Feb. 3	Feb. 5	REIGNING CHAMP (STORE TORONTO ON	463.30
Feb. 3	Feb. 5	UBER CANADA/UBEREATS TORONTO ON	92.93
Feb. 3	Feb. 5	MEGABUS CANADA ONTARIO ON	10.16
Feb. 2	Feb. 5	OLD SPAGHETTI CANADA TORONTO QC	33.79
Feb. 2	Feb. 5	OLD SPAGHETTI CANADA TORONTO QC	33.79
Feb. 2	Feb. 5	OLD SPAGHETTI CANADA TORONTO QC	23.39
Feb. 3	Feb. 5	FRANKIES DINER TORONTO ON	23.91
Feb. 3	Feb. 5	SEPHORA EATON CENTRE TORONTO ON	537.88
Feb. 4	Feb. 5	UBER* TRIP TORONTO ON	13.20
Feb. 4	Feb. 5	SQ *PILOT COFFEE UNION Toronto ON	10.23
Feb. 3	Feb. 5	SUN GLASS HUT 4392 TORONTO ON	284.75
Feb. 4	Feb. 5	UBER CANADA/UBERTRIP TORONTO ON	9.81
Feb. 3	Feb. 5	HEMINGWAY'S TORONTO ON	72.89
Feb. 4	Feb. 5	UNCLE TETSU EXPRESS IN TORONTO ON	14.75
Feb. 4	Feb. 5	TIM HORTONS #6301 TORONTO ON	15.22
Feb. 5	Feb. 6	TEA ROOM KINGSTON ON	12.71
Feb. 5	Feb. 6	TEA ROOM KINGSTON ON	8.87
Feb. 5	Feb. 6	MC MAHON'S HOUSE OF FL KINGSTON ON	84.75
Feb. 6	Feb. 7	UBER CANADA/UBEREATS TORONTO ON	62.33
Feb. 6	Feb. 7	TEA ROOM KINGSTON ON	3.99
Feb. 7	Feb. 8	TEA ROOM KINGSTON ON	8.25
Feb. 8	Feb. 9	COMMON GROUND COFFEE H KINGSTON ON	3.96
Feb. 9	Feb. 12	LCBO/RAO #0167 KINGSTON ON	474.24
Feb. 9	Feb. 12	PRINCESS DELIVERY SERV KINGSTON ON	114.36
Feb. 10	Feb. 12	UBER* EATS TORONTO ON	21.12
Feb. 10	Feb. 12	FOOD BASICS 671 KINGSTON ON	114.45
Feb. 10	Feb. 12	UBER CANADA/UBEREATS TORONTO ON	63.81
Feb. 10	Feb. 12	LCBO/RAO #0167 KINGSTON ON	16.95
Feb. 10	Feb. 12	VALUE VILLAGE # 2037 KINGSTON ON	4.51

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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 (\$)
Feb. 11	Feb. 12	TRSF FROM/DE ACCT/CPT 2634-XXXX-724	1,811.54 CR
Subtotal for MR NICHOLAS MACDONALD			6,265.37
Total for card number XXXX XXXX XXXX 2851			\$4,453.83

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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 Mar. 4, 2024

As per your express consent, we have increased your credit limit to accommodate future purchasing needs. Your new credit limit is shown on this statement.

## Important Information about changes to your BMO Credit Card

We're writing to inform you of changes being made to your BMO Credit Card Account.

We are changing how the default interest rates are applied to your account, in the event that you miss making your Minimum Payment by the payment due date **2** times in any 12-month period. Currently, this increased interest rate will take effect on the **3rd** statement period following the **2nd** missed payment and be in effect for at least **12** months.

Effective May 3<sup>rd</sup>, 2024:

- This increased interest rate will take effect on the **1st** day of the **next** statement period following the **2nd** missed payment and be in effect for at least **12** months.

Cashback Changes effective May 3<sup>rd</sup>, 2024:

- When making purchases with **merchants outside of Canada**, you will no longer earn bonus cash back on groceries and recurring bill payments; you will continue to get 0.5% cash back on these purchases and all other qualifying purchases, with no limit on how much you can earn.<sup>1</sup>

You will continue to get the same flexibility to redeem your cash back any time you want for as little as \$1.

If you have any questions, please visit [bmo.com/CashBack-TCs](https://bmo.com/CashBack-TCs)

## Interest Rate Changes:

Beginning on your **May 3<sup>rd</sup> 2024** statement, the default interest rate for purchases, fees and other charges is changing from **24.99% to 25.99%**.<sup>2</sup> The default interest rate on cash advances and balance transfers, standard interest rates, as well as any promotional rates will not change.<sup>3</sup>

For more information on your current interest rates and fees, please visit [bmo.com/rates-fees](https://bmo.com/rates-fees)

## Important Information about your BMO Credit Card rates and fees

- The minimum payment definitions were amended as follows (*new language is underlined*):

**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.

**If you reside within Quebec:** 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.

- The inactive fee definition was amended as follows:

**Inactive Account Fee:** charged on your statement date if you have a credit balance and there has been no account activity (meaning no debits, credits, interest, and fees) for **12** consecutive billing periods. The lesser of **\$10** or the credit balance amount.

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- The Promotional Balance Transfers rate was amended as follows:

Fee for each balance transfer: the exact fee will be disclosed when the promotional offer is made to you and will be charged when the transaction is posted to your account. **Up to 5.00%**

- The interest-free grace period was amended as follows (*new language is underlined*):

**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.

- The installment plan fee was amended as follows (*new language is underlined*):

**Installment Plan Fee:** Fee for each installment plan (if applicable);<sup>4</sup> charged monthly on your account statement. The exact fee will be a percentage of your principal amount and will be disclosed when the installment plan is set up. Not applicable to interest-bearing installment plans.<sup>5</sup> **Up to 2.00%**

#### **Important Information about your BMO Cardholder Agreement**

- Section 14 “(d) Returns and chargebacks” will be amended as follows (*new language is underlined*):

In case of returns and chargebacks, credits will be allocated according to the payment allocation described above. Credits may be applied to the installment plan if there are no other charges on your account. If you have an active installment plan, please refer to the BMO PaySmart terms and conditions at [bmo.com/paysmart](https://bmo.com/paysmart) for more information.

- Section 15 “Interest on cash advances, installment plans, purchases and fees” will be amended as follows (*new language is underlined*):

We don't charge interest on purchases, installment plans and fees appearing on your account statement for the first time if you pay your balance due in full (or your total balance for customers with interest-bearing installment plans) within the grace period set out in your card carrier or in any notice we provide to you. Otherwise, interest charges on those purchases, installment plans and fees will appear on your next monthly statement. We will charge interest retroactively from the date of the purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full.

<sup>1</sup> Offer is cumulative over the statement period. Award of CashBack rewards is made for purchases charged to your account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) and is subject to the CashBack Rewards Terms and Conditions and the BMO Mastercard Cardholder Agreement. The number of CashBack rewards will be rounded down to the nearest cent.

<sup>2</sup> Your account statement may include outstanding balances from previous months. Any applicable interest will be calculated using the new rate. These changes will be reflected on your May 2024 account statement.

<sup>3</sup> Default rates only come into effect if you do not make your minimum payment by the payment due date and have not paid it by the date we prepare your next statement 2 times in any 12 – month period.

<sup>4</sup> Not applicable for Quebec residents.

<sup>5</sup> If you convert a transaction into an interest-bearing installment plan, interest will be charged in accordance with the installment plan terms and conditions.