

Summary of your account

Previous total balance, Apr. 12, 2025	\$2,928.00
Payments and credits	-2,952.85
Purchases and other charges	+4,436.58
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$4,411.73

Minimum payment due \$10.00

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

Payment due date: Jun. 2, 2025

Total installments not yet due	0.00
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Balance due \$4,411.73Balance 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 \$1,588.27

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 38 years and 09 months.**Mr Nicholas Macdonald**

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

YOUR REWARDS

Cashback earned	\$22.05
Bonus Cashback earned	\$13.18
 Groceries	\$12.50
 Recurring bill	\$0.68
Subtotal bonus earn	\$13.18
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$35.23
Cashback balance year to date	\$112.81

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	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 \$4,411.73**Minimum payment due \$10.00****Payment due date Jun. 2, 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			
Apr. 10	Apr. 14	PRESTO FARE/5GL0F27C2G Toronto ON	6.60
Apr. 11	Apr. 14	☐ METRO 442 TORONTO ON	17.88
Apr. 11	Apr. 14	GRAVITY POPE (TORONTO TORONTO ON	259.90
Apr. 11	Apr. 14	BELFAST LOVE TORONTO ON	22.04
Apr. 11	Apr. 14	LCBO/RAO #0003 TORONTO ON	51.10
Apr. 11	Apr. 14	PRESTO FARE/5GL57NKFKB Toronto ON	6.60
Apr. 12	Apr. 14	UBER CANADA/UBERTRIP TORONTO ON	18.01
Apr. 12	Apr. 14	BIKE SHARE TORONTO PAR TORONTO ON	2.26
Apr. 13	Apr. 14	LSP*CODA Toronto ON	30.00
Apr. 13	Apr. 14	LSP*CODA Toronto ON	20.71
Apr. 13	Apr. 14	LSP*CODA Toronto ON	18.01
Apr. 12	Apr. 14	BAR WELLINGTON TORONTO ON	43.73
Apr. 13	Apr. 14	SQ *GRACE MEAT MARKET Toronto ON	25.62
Apr. 13	Apr. 14	SQ *GRACE MEAT MARKET Toronto ON	4.24
Apr. 13	Apr. 14	SQ *ROOMS COFFEE 135 Toronto ON	5.88
Apr. 13	Apr. 14	SQ *BIRRERIA VOLO Toronto ON	8.98
Apr. 13	Apr. 14	☐ METRO 442 TORONTO ON	34.01
Apr. 13	Apr. 14	FLYING BOOKS TORONTO ON	44.10
Apr. 13	Apr. 14	UBER CANADA/UBERTRIP TORONTO ON	8.69
Apr. 13	Apr. 14	BIKE SHARE TORONTO PAR TORONTO ON	2.04
Apr. 13	Apr. 14	PENNY ARCADE VINTAGE TORONTO ON	90.40
Apr. 13	Apr. 14	BIG CHILL ICE-CREAM PA TORONTO ON	8.98
Apr. 13	Apr. 14	MEMENTO FILM LAB TORONTO ON	33.90
Apr. 13	Apr. 15	SHOPPERS DRUG MART 813 TORONTO ON	79.96
Apr. 15	Apr. 16	TONDOU RAMEN MARKHAM ON	45.85
Apr. 15	Apr. 16	SQ *THE VELVET UNDERGR TORONTO ON	27.12
Apr. 16	Apr. 16	SQ *THE VELVET UNDERGR TORONTO ON	27.12
Apr. 15	Apr. 17	PRESTO FARE/5GLP466BRQ Toronto ON	6.60
Apr. 16	Apr. 17	SAM JAMES COFFEE BAR TORONTO ON	6.70
Apr. 16	Apr. 17	BIWON TORONTO ON	33.12
Apr. 16	Apr. 18	PRESTO FARE/5GM4BC856J Toronto ON	3.30
Apr. 17	Apr. 18	DAILY DOSE COFFEE BAR TORONTO ON	6.22
Apr. 17	Apr. 18	ROSEBUD CANNABIS TORONTO ON	9.70
Apr. 17	Apr. 18	LADYBUG TAVERN TORONTO ON	10.74
Apr. 17	Apr. 21	BULK BARN # 700 TORONT TORONTO ON	12.14
Apr. 18	Apr. 21	SQ *GRACE MEAT MARKET Toronto ON	17.10
Apr. 18	Apr. 21	SQ *MORNING PARADE COF Toronto ON	13.00
Apr. 18	Apr. 21	SHOPPERS DRUG MART 813 TORONTO ON	25.97
Apr. 18	Apr. 21	SHOPPERS DRUG MART 813 TORONTO ON	24.85 CR
Apr. 17	Apr. 21	PRESTO FARE/5GM8J3BZML Toronto ON	3.30

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Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Apr. 18	Apr. 21	BIG CHILL ICE-CREAM PA TORONTO ON	6.72
Apr. 18	Apr. 21	LAMBOS DELI WOODBRIDGE ON	17.46
Apr. 19	Apr. 21	📧 LinkedInPre *76776656 Mountain ViewCA	49.99
Apr. 19	Apr. 21	UBER* TRIP TORONTO ON	9.28
Apr. 19	Apr. 21	SISTERS & CO TORONTO ON	28.28
Apr. 19	Apr. 21	PEGASUS ON CHURCH INC. TORONTO ON	11.00
Apr. 19	Apr. 21	PEGASUS ON CHURCH INC. TORONTO ON	10.00
Apr. 20	Apr. 21	SQ *TSUCHI CAFE Toronto ON	9.55
Apr. 20	Apr. 21	SQ *BOTTEGA VOLO Toronto ON	59.89
Apr. 19	Apr. 21	PRESTO FARE/5GMKL6XR6X Toronto ON	11.44
Apr. 20	Apr. 21	BIKE SHARE TORONTO PAR TORONTO ON	1.13
Apr. 21	Apr. 22	SQ *GRACE MEAT MARKET Toronto ON	19.01
Apr. 21	Apr. 22	🏪 METRO 442 TORONTO ON	21.47
Apr. 20	Apr. 22	PRESTO FARE/5GMP52WP6R Toronto ON	6.60
Apr. 21	Apr. 22	DAILY DOSE COFFEE BAR TORONTO ON	6.40
Apr. 21	Apr. 22	🏪 FESTIVAL FINE FOODS TORONTO ON	16.97
Apr. 22	Apr. 23	🏪 PJ'S NO FRILLS 9584 TORONTO ON	8.99
Apr. 21	Apr. 23	PRESTO FARE/5GN2B1C2V7 Toronto ON	6.60
Apr. 22	Apr. 24	🏪 LONGO'S # 23 TORONTO ON	6.29
Apr. 23	Apr. 24	SQ *BOTTEGA VOLO Toronto ON	5.59
Apr. 23	Apr. 24	SQ *AGENDA CAFE Toronto ON	9.38
Apr. 22	Apr. 24	SHOPPERS DRUG MART 813 TORONTO ON	11.74
Apr. 22	Apr. 24	PRESTO FARE/5GN7FDQXPf Toronto ON	3.30
Apr. 23	Apr. 24	LLOYD'S TORONTO ON	33.11
Apr. 23	Apr. 24	TORONTO BIKE REPAIR TORONTO ON	96.05
Apr. 24	Apr. 24	SQ *PG CLUCKS Toronto ON	15.37
Apr. 24	Apr. 25	SQ *ROOMS COFFEE 135 Toronto ON	5.89
Apr. 24	Apr. 25	SQ *THE PORCH Toronto ON	45.03
Apr. 24	Apr. 25	BIKE SHARE TORONTO PAR TORONTO ON	0.68
Apr. 25	Apr. 25	LYFT *2 RIDES 04-23 VANCOUVER BC	31.19
Apr. 24	Apr. 25	📧 YMCA OF GREATER TORONT TORONTO ON	68.93
Apr. 26	Apr. 28	Monarch Tavern Toronto ON	8.50
Apr. 26	Apr. 28	TST-Baro Toronto ON	149.47
Apr. 26	Apr. 28	SQ *BIRRERIA VOLO Toronto ON	18.08
Apr. 25	Apr. 28	OKLAHOMA BURGERS TORONTO ON	20.91
Apr. 25	Apr. 28	PETER PAN BISTRO TORONTO ON	5.60
Apr. 25	Apr. 28	LCBO/RAO #0511 TORONTO ON	3.35
Apr. 26	Apr. 28	TST-Little Pebbles - B Toronto ON	4.29
Apr. 26	Apr. 28	SQ *GRACE MEAT MARKET Toronto ON	35.10
Apr. 26	Apr. 28	UBER CANADA/UBERTRIP TORONTO ON	7.94
Apr. 26	Apr. 28	BIKE SHARE TORONTO PAR TORONTO ON	1.13

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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. 26	Apr. 28	ARTS MARKET TORONTO ON	20.00
Apr. 27	Apr. 28	LYFT *1 RIDE 04-25 VANCOUVER BC	7.70
Apr. 27	Apr. 28	SQ *GRACE MEAT MARKET Toronto ON	34.46
Apr. 27	Apr. 28	2 CATS TORONTO ON	10.50
Apr. 27	Apr. 28	METRO 442 TORONTO ON	46.53
Apr. 27	Apr. 28	BIKE SHARE TORONTO PAR TORONTO ON	0.68
Apr. 27	Apr. 28	BIG CHILL ICE-CREAM PA TORONTO ON	8.98
Apr. 27	Apr. 28	USD 15@1.424666666 APPWRITE_PRO NEW CASTLE DE	21.37
Apr. 28	Apr. 28	SQ *HELLO COFFEE Toronto ON	5.37
Apr. 27	Apr. 29	LAMHAN FOODS TORONTO ON	15.82
Apr. 27	Apr. 29	MECP-ONTPARK-INT-RESER ORILLIA ON	285.58
Apr. 27	Apr. 29	PRESTO FARE/5G7656M7K8 Toronto ON	3.30
Apr. 29	Apr. 30	METRO 442 TORONTO ON	37.62
Apr. 28	Apr. 30	KING TAPS TORONTO ON	10.17
May. 1	May. 1	Tradeinn Retail Servic Celra ESP	166.33
Apr. 30	May. 1	SAM JAMES COFFEE BAR TORONTO ON	29.65
May. 1	May. 2	SQ *PICCOLO CAFFE E VI Toronto ON	9.04
Apr. 30	May. 2	PRESTO FARE/5G7KPJ9RWC Toronto ON	6.60
May. 2	May. 5	Stil Cultur Toronto ON	78.00
May. 1	May. 5	PRESTO FARE/5GP1M2CT8G Toronto ON	3.30
May. 2	May. 5	MANIC COFFEE TORONTO ON	5.99
May. 3	May. 5	SQ *PG CLUCKS Toronto ON	36.90
May. 3	May. 5	TST-BKookies Toronto ON	15.48
May. 4	May. 5	TST-Rosies Burgers Toronto ON	26.56
May. 3	May. 5	SQ *HORSESHOE TAVERN Toronto ON	21.50
May. 3	May. 5	SQ *PICCOLO CAFFE E VI Toronto ON	10.85
May. 2	May. 5	WHEAT SHEAF TAVERN TORONTO ON	25.14
May. 2	May. 5	WHEAT SHEAF TAVERN TORONTO ON	183.74
May. 2	May. 5	WHEAT SHEAF TAVERN TORONTO ON	128.82
May. 3	May. 5	BIKE SHARE TORONTO PAR TORONTO ON	1.58
May. 4	May. 5	SQ *PG CLUCKS Toronto ON	45.51
May. 3	May. 5	THE DOG & BEAR TORONTO ON	22.00
May. 3	May. 5	LCBO/RAO #656 TORONTO ON	17.55
May. 4	May. 5	SQ *GRACE MEAT MARKET Toronto ON	24.99
May. 3	May. 5	TBJ CONCESSIONS TORONTO ON	14.67
May. 3	May. 5	TBJ CONCESSIONS TORONTO ON	14.67
May. 3	May. 5	TBJ CONCESSIONS TORONTO ON	7.89
May. 3	May. 5	TBJ CONCESSIONS TORONTO ON	3.94
May. 4	May. 5	METRO 442 TORONTO ON	47.90
May. 4	May. 5	METRO 442 TORONTO ON	29.51
May. 3	May. 5	KING TAPS TORONTO ON	53.34
May. 4	May. 5	EMMER TORONTO ON	2.63

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Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
May. 4	May. 5	TICKETMASTER CANADA HO TORONTO ON	60.50
May. 3	May. 5	WAL-MART #3106 TORONTO ON	8.68
May. 3	May. 5	TRSF FROM/DE ACCT/CPT 2634-XXXX-724	2,928.00 CR
May. 5	May. 6	DISTRIBUTEL VERDUN QC	67.74
May. 5	May. 6	BIKE SHARE TORONTO PAR TORONTO ON	1.92
May. 5	May. 7	PRESTO FARE/5GPJDBLRXG Toronto ON	3.30
May. 6	May. 7	PJ'S NO FRILLS 9584 TORONTO ON	6.50
May. 7	May. 8	MANIC COFFEE TORONTO ON	4.99
May. 8	May. 9	SQ *CAFE LANDWER UNIVE Toronto ON	21.20
May. 9	May. 9	SQ *RECETTE Toronto ON	45.34
May. 9	May. 12	THE PINT PUBLIC HOUSE TORONTO ON	51.98
May. 9	May. 12	METRO 442 TORONTO ON	9.87
May. 10	May. 12	SQ *GRACE MEAT MARKET Toronto ON	30.44
May. 11	May. 12	SQ *BIRRERIA VOLO Toronto ON	96.52
May. 10	May. 12	HEALTHY PLANET COLLEGE TORONTO ON	162.81
May. 10	May. 12	LYFT *1 RIDE 05-09 VANCOUVER BC	10.97
May. 10	May. 12	SP REDPEGASUSSTORE TORONTO ON	4.46
May. 10	May. 12	SP BELLWOODS BREWERY TORONTO ON	57.49
May. 11	May. 12	TST-Bar Raval Toronto ON	42.94
May. 10	May. 12	EMPIRE ESPRESSO TORONTO ON	6.25
May. 11	May. 12	METRO 442 TORONTO ON	117.36
May. 11	May. 12	SHOPPERS DRUG MART 813 TORONTO ON	1.63
May. 10	May. 12	BAR ISABEL TORONTO ON	48.82
May. 11	May. 12	EMPIRE ESPRESSO TORONTO ON	30.00
May. 11	May. 12	BEAR STEAK SANDWICHES TORONTO ON	23.39
Subtotal for MR NICHOLAS MACDONALD			4,411.73
Total for card number XXXX XXXX XXXX 9253			\$4,411.73

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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 Jun. 2, 2025

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Mr Nicholas Macdonald

Card number: XXXX XXXX XXXX 9253

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

When in doubt, don't click! Avoid clicking links found in suspicious emails. If it doesn't feel right, it probably isn't! Learn more tips at bmo.com/security