

Summary of your account

Previous total balance, Oct. 12, 2024	\$1,379.57
Payments and credits	-1,379.57
Purchases and other charges	+1,618.09
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$1,618.09

Minimum payment due **\$10.00**

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

Payment due date: Dec. 3, 2024

Total installments not yet due	0.00
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Balance due **\$1,618.09**

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
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Your available credit **\$4,381.91**



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 14 years and 03 months.

Mr Nicholas Macdonald

Card number	XXXX XXXX XXXX 9253
Statement date	Nov. 12, 2024
Statement period	Oct. 13, 2024 - Nov. 12, 2024

YOUR REWARDS

Cashback earned	\$8.09
Bonus Cashback earned	\$0.58
 Groceries	\$0.53
 Recurring bill	\$0.05
Subtotal bonus earn	\$0.58
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$8.67
Cashback balance year to date	\$87.97

Redeem now at bmocashback.com

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

Card number	XXXX XXXX XXXX 9253
Balance due	\$1,618.09
Minimum payment due	\$10.00
Payment due date	Dec. 3, 2024
Amount you're paying	<div>\$</div>

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			
Oct. 12	Oct. 14	USD 20.68@1.412959381 CITIBIK*SUBSCRIPTION SAN FRANCISCOCA	29.22
Oct. 12	Oct. 14	USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 12	Oct. 14	USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 13	Oct. 14	USD 11.37@1.412489006 CITIBIK*2 RIDES SAN FRANCISCOCA	16.06
Oct. 13	Oct. 14	USD 18.4@1.413043478 SQ *BLACK SEED BOERUM Brooklyn NY	26.00
Oct. 13	Oct. 14	USD 2.9@1.413793103 MTA*NYCT PAYGO NEW YORK NY	4.10
Oct. 14	Oct. 15	USD 33.6@1.412797619 CITIBIK*3 RIDES SAN FRANCISCOCA	47.47
Oct. 15	Oct. 16	USD 23.75@1.412631578 CITIBIK*2 RIDES SAN FRANCISCOCA	33.55
Oct. 15	Oct. 16	NANAO KIMONO INC CALGARY AB	41.98
Oct. 15	Oct. 16	EUR 3.69@1.544715447 MVG RAD MÜNCHEN BY	5.70
Oct. 17	Oct. 18	UBER CANADA/UBERTRIP TORONTO ON	29.35
Oct. 18	Oct. 21	SQ *CLARK HALL PUB Kingston ON	30.00
Oct. 18	Oct. 21	SQ *CLARK HALL PUB Kingston ON	30.00
Oct. 18	Oct. 21	MARKET ODESSA ON	7.90
Oct. 18	Oct. 21	STARBUCKS 04648 KINGSTON ON	7.38
Oct. 18	Oct. 21	POPEYES LOUISIANA KITC KINGSTON ON	16.94
Oct. 19	Oct. 21	UBER CANADA/UBERTRIP TORONTO ON	4.73
Oct. 19	Oct. 21	UBER CANADA/UBERTRIP TORONTO ON	11.46
Oct. 19	Oct. 21	UBER CANADA/UBERTRIP TORONTO ON	8.47
Oct. 19	Oct. 21	SP QUEENS Q SHOP KINGSTON ON	13.99
Oct. 19	Oct. 21	SP QUEENS Q SHOP KINGSTON ON	21.99
Oct. 19	Oct. 21	KING MART KINGSTON ON	15.39
Oct. 19	Oct. 21	KING MART KINGSTON ON	5.82
Oct. 19	Oct. 21	TIM HORTONS #1308 KINGSTON ON	9.02
Oct. 19	Oct. 21	TIM HORTONS #1308 KINGSTON ON	2.72
Oct. 19	Oct. 21	THE BEER STORE #4505 KINGSTON ON	13.46
Oct. 19	Oct. 21	THE TOUCAN/KIRKPATRICK KINGSTON ON	62.12
Oct. 21	Oct. 22	PHO PHAM SIGNAL HILL CALGARY AB	19.93
Oct. 20	Oct. 22	1810-TOR RELAY TERM 1 MISSISSAUGA ON	9.03
Oct. 22	Oct. 23	AMZN Mktp CA*119ND14Y3 WWW.AMAZON.CAON	77.67
Oct. 23	Oct. 24	SP PAPER REPUBLIC GMBH VIENNA DUB	166.60
Oct. 25	Oct. 25	Amazon.ca*T23IB92Q3 AMAZON.CA ON	21.72
Oct. 25	Oct. 28	NEW DISCOVERY FINE WIN CALGARY AB	47.78
Oct. 26	Oct. 28	Amazon.ca Prime Member amazon.ca/priBC	10.49
Oct. 26	Oct. 28	CALG CO-OP CANNABIS #6 CALGARY AB	22.04
Oct. 26	Oct. 28	SP FIREDCLAY CALGARY AB	288.75

(continued on next page)


Transactions since your last statement (continued)


TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Oct. 31	Oct. 31	AMZN Mktp CA*SP9812RF3 WWW.AMAZON.CAON	36.51
Oct. 31	Nov. 1	TST-Damascus Fine Medi Calgary AB	21.35
Oct. 31	Nov. 1	SQ *ANALOG 17TH CALGARY AB	6.04
Oct. 31	Nov. 1	TIM HORTONS #0646 CALGARY AB	13.03
Oct. 31	Nov. 4	SKY DELI AND SMOKE SHO CALGARY AB	3.50
Oct. 31	Nov. 4	VALUE VILLAGE # 2009 CALGARY AB	4.19
Nov. 2	Nov. 4	UBER CANADA/UBERTRIP TORONTO ON	13.98
Nov. 4	Nov. 4	AUTOMATIC PYMT RECEIVED	1,379.57 CR
Nov. 3	Nov. 5	HUNGRY MONKEY CALGARY AB	14.43
Nov. 6	Nov. 6	CALGARY TRANSIT 403-268-1969 AB	3.70
Nov. 8	Nov. 11	UBER CANADA/UBERTRIP TORONTO ON	22.91
Nov. 8	Nov. 11	BREATHE OUTDOORS CALGARY AB	241.37
Nov. 9	Nov. 11	RANCHMAN'S CALGARY AB	32.50
Nov. 9	Nov. 11	UBER CANADA/UBERTRIP TORONTO ON	20.22
Nov. 10	Nov. 11	PHO PHAM SIGNAL HILL CALGARY AB	17.33
Subtotal for MR NICHOLAS MACDONALD			1,618.09
Total for card number XXXX XXXX XXXX 9253			\$1,618.09

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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 Dec. 3, 2024

Important notice regarding your BMO Credit Card Account

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

Interest Rate Changes:

Beginning on your **February 2025** statement, the standard interest rate for purchases, fees and other charges is changing from **20.99% to 21.99%**. The standard interest rate for cash advances and balance transfers is changing from **22.99% to 23.99%**.¹ 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 **February 2025 account statement**.

For more information on your current interest rates and fees, please visit bmo.com/rates-fees.

¹ Cash advance and balance transfers interest rate change is not applicable for Quebec residents.

Mr Nicholas Macdonald

Card number: XXXX XXXX XXXX 9253
