

Summary of your account

Previous total balance, Nov. 12, 2024	\$1,618.09
Payments and credits	-1,618.09
Purchases and other charges	+2,363.83
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$2,363.83

Minimum payment due **\$10.00**

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

Payment due date: Jan. 2, 2025

Total installments not yet due	0.00
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Balance due **\$2,363.83**

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
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Your available credit **\$3,636.17**


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 20 years and 09 months.

Mr Nicholas Macdonald

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

YOUR REWARDS

Cashback earned	\$11.81
Bonus Cashback earned	\$0.28
 Groceries	\$0.28
 Recurring bill	\$0.00
Subtotal bonus earn	\$0.28
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$12.09
Cashback balance year to date	\$100.06

Redeem now at bmocashback.com

Security Tip

Learn what you can do to stay safe this holiday season by visiting bmo.com/security. Get the best gift of all; peace of mind.

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	\$2,363.83
Minimum payment due	\$10.00
Payment due date	Jan. 2, 2025
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			
Nov. 11	Nov. 13	MARDA LOOP BREWING COM CALGARY AB	11.43
Nov. 13	Nov. 13	CALGARY TRANSIT 403-268-1969 AB	3.70
Nov. 13	Nov. 14	TICKETMASTER CANADA TORONTO ON	55.85
Nov. 16	Nov. 18	SQ *SCOTIABANK SADDLED Calgary AB	20.75
Nov. 16	Nov. 18	SQ *SCOTIABANK SADDLED Calgary AB	12.25
Nov. 16	Nov. 18	SQ *SCOTIABANK SADDLED Calgary AB	12.25
Nov. 16	Nov. 18	SQ *CIVIC TAVERN Calgary AB	9.19
Nov. 16	Nov. 18	SQ *CIVIC TAVERN Calgary AB	18.38
Nov. 16	Nov. 18	UBER* TRIP TORONTO ON	22.08
Nov. 16	Nov. 18	SQ *CIVIC TAVERN Calgary AB	9.19
Nov. 16	Nov. 18	BLACKBYRD CALGARY AB	36.74
Nov. 17	Nov. 18	RAMEN ARASHI - YYC CALGARY AB	22.74
Nov. 18	Nov. 20	RESORT OF THE CANADIAN CALGARY AB	145.95
Nov. 20	Nov. 20	CALGARY TRANSIT 403-268-1969 AB	3.70
Nov. 19	Nov. 21	FlairAir TWW86K EDMONTON AB	151.63
Nov. 23	Nov. 25	LM Market Mall Calgary AB	12.78
Nov. 29	Nov. 29	CALGARY TRANSIT 403-268-1969 AB	3.70
Nov. 28	Dec. 2	PROOF COCKTAIL BAR CALGARY AB	43.47
Dec. 1	Dec. 2	SQ *FERNIE GHOSTRIDERS Fernie BC	42.00
Nov. 30	Dec. 2	FERNIE ALP RESORT FOOD CALGARY AB	33.06
Dec. 1	Dec. 2	LULULEMONCOM* 877-263-9300 BC	117.60
Dec. 1	Dec. 2	Big Bang Bagels Fernie BC	46.80
Nov. 30	Dec. 2	THE FERNIE TAPHOUSE FERNIE BC	36.80
Dec. 3	Dec. 3	AUTOMATIC PYMT RECEIVED	1,618.09 CR
Dec. 3	Dec. 5	SKI WEST CALGARY AB	1,165.48
Dec. 5	Dec. 6	TST-Donair Dude - KITS Vancouver BC	17.84
Dec. 4	Dec. 6	RESORT OF THE CANADIAN CALGARY AB	124.95
Dec. 5	Dec. 6	GREEN LEAF SUSHI VANCOUVER BC	28.98
Dec. 5	Dec. 6	TIM HORTON'S #0845A CALGARY AB	6.08
Dec. 5	Dec. 9	COMPASS ACCOUNT BURNAB BURNABY BC	9.65
Dec. 6	Dec. 9	 SUNGIVEN FOODS CANADA VANCOUVER BC	11.57
Dec. 6	Dec. 9	COMPASS ACCOUNT BURNAB BURNABY BC	3.20
Dec. 6	Dec. 9	STANLEY PARK BREW HOUS VANCOUVER BC	57.96
Dec. 8	Dec. 9	LS Fast food restauran North VancouvBC	16.79
Dec. 6	Dec. 9	UBER CANADA/UBERTRIP TORONTO ON	15.05
Dec. 8	Dec. 10	YVR DIRTY APRON NOURIS RICHMOND BC	14.70
Dec. 11	Dec. 11	CALGARY TRANSIT 403-268-1969 AB	3.70

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Dec. 11	Dec. 12	ALTADORE WINE & SPIRIT CALGARY AB	15.84
Subtotal for MR NICHOLAS MACDONALD			2,363.83
Total for card number XXXX XXXX XXXX 9253			\$2,363.83

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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 Jan. 2, 2025