

Summary of your account

Previous total balance, Jul. 12, 2024	\$5,563.07
Payments and credits	-5,767.77
Purchases and other charges	+1,869.52
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$1,664.82

Minimum payment due \$10.00

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

Payment due date: Sep. 3, 2024

Total installments not yet due	0.00
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Balance due \$1,664.82

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 \$4,335.18



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 08 months.

Mr Nicholas Macdonald

Card number	XXXX XXXX XXXX 9253
Statement date	Aug. 12, 2024
Statement period	Jul. 13, 2024 - Aug. 12, 2024

YOUR REWARDS

Cashback earned	\$8.32
Bonus Cashback earned	\$2.12
 Groceries	\$2.07
 Recurring bill	\$0.05
Subtotal bonus earn	\$2.12
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$10.44
Cashback balance year to date	\$58.82

Redeem now at bmocashback.com

Security Tip

Learn how to best protect yourself when using Wi-Fi networks; private and public. For useful security tips, visit bmo.com/security

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 \$1,664.82**Minimum payment due \$10.00****Payment due date Sep. 3, 2024****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			
Jul. 11	Jul. 15	ONE NIGHT STAN'S INCOR CALGARY AB	27.17
Jul. 12	Jul. 15	GMC STADIUM BARS CONC CALGARY AB	24.00
Jul. 12	Jul. 15	UBER CANADA/UBERTRIP TORONTO ON	6.62
Jul. 12	Jul. 15	MUCHO BURRITO CALGARY AB	15.59
Jul. 13	Jul. 15	UBER* TRIP TORONTO ON	9.54
Jul. 14	Jul. 15	SQ *WILDHORSE SALOON Calgary AB	22.26
Jul. 14	Jul. 15	SQ *WILDHORSE SALOON Calgary AB	38.00
Jul. 14	Jul. 15	CALGARY TRANSIT CALGARY AB	3.70
Jul. 13	Jul. 16	SAFEWAY #8824 CALGARY AB	13.63
Jul. 22	Jul. 23	MOUNTAIN EQUIPMENT COM CALGARY AB	224.39
Jul. 22	Jul. 23	MOUNTAIN EQUIPMENT COM CALGARY AB	204.70 CR
Jul. 22	Jul. 23	LONDON DRUGS 32 CALGARY AB	20.98
Jul. 22	Jul. 23	THE CAMERA STORE CALGARY AB	27.28
Jul. 22	Jul. 23	SP HG VINTAGE CALGARY AB	51.45
Jul. 22	Jul. 23	TRSF FROM/DE ACCT/CPT 2634-XXXX-680	3,000.00 CR
Jul. 23	Jul. 24	LS FERNIE ARTS CO-OP FERNIE BC	7.83
Jul. 24	Jul. 24	DTC - 111 Lakeshore Dr Salmon Arm BC	22.40
Jul. 23	Jul. 24	COAL TOWN GOODS FERNIE BC	38.08
Jul. 23	Jul. 25	CHV51383 BALMORAL CHEV SORRENTO BC	27.44
Jul. 24	Jul. 25	MARY BROWNS CHICKEN MERRITT BC	20.32
Jul. 23	Jul. 25	WAL-MART #1100 SALMON ARM BC	37.03
Jul. 24	Jul. 25	GREEN LEAF SUSHI VANCOUVER BC	44.95
Jul. 25	Jul. 25	SQ *KILLER ICE CREAM VANCOUVER BC	8.82
Jul. 25	Jul. 26	COMPASS ACCOUNT BURNABY BC	3.20
Jul. 25	Jul. 26	SQ *KITS MUSHROOM CO. Vancouver BC	57.75
Jul. 24	Jul. 26	LUCKY TACO VANCOUVER BC	24.43
Jul. 26	Jul. 26	SQ *CRAFT (VANCOUVER) Vancouver BC	72.68
Jul. 25	Jul. 26	JUSTIN'S NF #3807 VANCOUVER BC	13.98
Jul. 26	Jul. 29	SQ *TAP & BARREL BRIDG Vancouver BC	16.45
Jul. 26	Jul. 29	Amazon.ca Prime Member amazon.ca/priBC	10.49
Jul. 27	Jul. 29	SQ *PURE DELIGHT CAFE Vancouver BC	21.95
Jul. 25	Jul. 29	7 ELEVEN STORE #27051 VANCOUVER BC	12.20
Jul. 26	Jul. 29	SHOPPERS DRUG MART #23 VANCOUVER BC	11.18
Jul. 25	Jul. 29	BREKA BAKERY & CAFE VANCOUVER BC	19.06
Jul. 26	Jul. 29	BODY ENERGY CLUB VANCOUVER BC	11.49
Jul. 25	Jul. 29	SCORE ON DAVIE VANCOUVER BC	24.04
Jul. 26	Jul. 29	COMPASS ACCOUNT BURNABY BC	3.20
Jul. 26	Jul. 29	COMPASS ACCOUNT BURNABY BC	3.20
Jul. 28	Jul. 29	TST-Tapleys Neighbour Whistler BC	184.29
Jul. 26	Jul. 29	THEIR THERE VANCOUVER BC	40.71

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Transactions since your last statement (continued)


TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jul. 29	Jul. 29	SQ *KOOL THING MALLRAT Vancouver BC	73.50
Jul. 28	Jul. 29	MINTAGE VINTAGE VANCOUVER BC	47.25
Jul. 28	Jul. 29	LA FORET CAFE Burnaby BC	78.42
Jul. 28	Jul. 30	COMPASS ACCOUNT BURNABY BC	3.20
Jul. 28	Jul. 30	COMPASS ACCOUNT BURNABY BC	0.05
Jul. 28	Jul. 30	COMPASS ACCOUNT BURNABY BC	6.35
Jul. 29	Jul. 30	TIM HORTONS #0734 ABBOTSFORD BC	17.98
Jul. 29	Jul. 31	COMPASS ACCOUNT BURNABY BC	3.20
Jul. 31	Aug. 1	DENNY'S 03-006 PRINCE GEORGEBC	39.44
Jul. 30	Aug. 1	BLACK DIAMOND BOWL & B PRINCE GEORGEBC	37.49
Jul. 31	Aug. 1	SH VENDING8003620026 RICHMOND HILLON	5.00
Jul. 31	Aug. 2	ZOE'S JAVA HOUSE PRINCE GEORGEBC	13.29
Aug. 2	Aug. 2	AUTOMATIC PYMT RECEIVED	2,563.07 CR
Aug. 1	Aug. 5	BC PARKS CAMPING VICTORIA BC	34.30
Aug. 5	Aug. 6	KAWAKUBO SUSHI SAKE ST REVELSTOKE BC	52.56
Aug. 6	Aug. 7	Subway 50854 Canmore AB	12.91
Aug. 5	Aug. 7	 SAVE ON FOODS #2245 REVELSTOKE BC	18.46
Aug. 7	Aug. 7	SQ *SCOTIABANK SADDLED Calgary AB	33.00
Aug. 7	Aug. 7	SQ *SCOTIABANK SADDLED Calgary AB	24.50
Aug. 7	Aug. 8	UBER CANADA/UBERTRIP TORONTO ON	25.90
Aug. 7	Aug. 9	TIM HORTONS #1757 CALGARY AB	10.90
Aug. 10	Aug. 12	SQ *ROYAL CANADIAN LEG Fernie BC	27.73
Aug. 10	Aug. 12	SQ *ROYAL CANADIAN LEG Fernie BC	27.73
Aug. 10	Aug. 12	Big Bang Bagels Fernie BC	33.60
Aug. 11	Aug. 12	LONDON DRUGS 32 CALGARY AB	20.98
Subtotal for MR NICHOLAS MACDONALD			1,664.82
Total for card number XXXX XXXX XXXX 9253			\$1,664.82

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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 Sep. 3, 2024

(continued on next page)

Mr Nicholas Macdonald

Card number: XXXX XXXX XXXX 9253
