

Summary of your account

Previous total balance, Jan. 12, 2025	\$3,159.95
Payments and credits	-3,274.95
Purchases and other charges	+3,699.61
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$3,584.61

Minimum payment due \$10.00

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

Payment due date: Mar. 5, 2025

Total installments not yet due	0.00
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Balance due \$3,584.61Balance 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 \$2,415.39

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 31 years and 06 months.

Mr Nicholas Macdonald

Card number	XXXX XXXX XXXX 9253
Statement date	Feb. 12, 2025
Statement period	Jan. 13, 2025 - Feb. 12, 2025

YOUR REWARDS

Cashback earned	\$18.49
Bonus Cashback earned	\$12.50
 Groceries	\$12.50
 Recurring bill	\$0.00
Subtotal bonus earn	\$12.50
Cashback adjusted	\$0.00
Cashback redeemed	\$-115.00
Total Cashback earned this statement	\$30.99
Cashback balance year to date	\$31.95

Redeem now at bmocashback.com

Your interest charges

	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 \$3,584.61**Minimum payment due \$10.00****Payment due date Mar. 5, 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			
Jan. 10	Jan. 13	TST-Native Tongues Taq Calgary AB	8.35
Jan. 10	Jan. 13	POSTAL OUTLET 32 LD CALGARY AB	82.41
Jan. 11	Jan. 13	UBER* TRIP TORONTO ON	6.98
Jan. 11	Jan. 13	SP COLLEGE STREET BAGE TORONTO ON	13.74
Jan. 12	Jan. 13	Wine Rack 397 Toronto ON	23.91
Jan. 12	Jan. 13	SQ *DEATH AND TAXES TORONTO ON	41.47
Jan. 11	Jan. 13	AEROPORT TAXI & LIMOUS MISSISSAUGA ON	76.00
Jan. 11	Jan. 13	WAL-MART #3106 TORONTO ON	101.24
Jan. 12	Jan. 13	METRO 442 TORONTO ON	158.75
Jan. 12	Jan. 14	PRESTO FARE/5G42KGP7NV Toronto ON	3.30
Jan. 14	Jan. 15	IKEA ETOBICOKE ETOBICOKE ON	161.77
Jan. 15	Jan. 16	Cashback/Remises CR	115.00 CR
Jan. 14	Jan. 16	POPEYE'S SUPPLEMENTS E TORONTO ON	112.99
Jan. 16	Jan. 16	SQ *HISTORY COAT CHECK TORONTO ON	11.30
Jan. 14	Jan. 16	PRESTO FARE/5G4J63BG27 Toronto ON	6.60
Jan. 15	Jan. 16	UBER CANADA/UBERTRIP TORONTO ON	15.70
Jan. 16	Jan. 16	UBER* TRIP TORONTO ON	12.28
Jan. 15	Jan. 17	LCBO/RAO #0639 TORONTO ON	11.80
Jan. 15	Jan. 17	PRESTO FARE/5G47GGPBWZ Toronto ON	3.30
Jan. 15	Jan. 17	VATICAN GIFT SHOP TORONTO ON	11.80
Jan. 16	Jan. 17	VATICAN GIFT SHOP TORONTO ON	10.00
Jan. 16	Jan. 20	METRO 442 TORONTO ON	34.33
Jan. 16	Jan. 20	PRESTO FARE/5G54L0FCDP Toronto ON	6.60
Jan. 17	Jan. 20	PRESTO FARE/5G52H4PQ6S Toronto ON	3.30
Jan. 17	Jan. 20	UBER CANADA/UBERTRIP TORONTO ON	7.50
Jan. 17	Jan. 20	ANEJO RESTAURANT - KIN TORONTO ON	18.20
Jan. 18	Jan. 20	PEGASUS ON CHURCH INC. TORONTO ON	19.47
Jan. 18	Jan. 20	WINNERS 423 TORONTO ON	56.45
Jan. 18	Jan. 20	LCBO/RAO #0639 TORONTO ON	15.95
Jan. 18	Jan. 20	THE BEER STORE #2303 TORONTO ON	15.09
Jan. 19	Jan. 20	SQ *GRACE MEAT MARKET Toronto ON	23.73
Jan. 18	Jan. 20	PRESTO FARE/5G5F62TDXL Toronto ON	3.30
Jan. 19	Jan. 20	THE ARCH CAFE TORONTO ON	29.05
Jan. 19	Jan. 20	METRO 442 TORONTO ON	44.77
Jan. 19	Jan. 21	COLLEGE FRUIT MARKET TORONTO ON	6.99
Jan. 20	Jan. 21	MERIT DECORATING TORONTO ON	33.89
Jan. 20	Jan. 21	FESTIVAL FINE FOODS TORONTO ON	20.67
Jan. 22	Jan. 22	SQ *BIRRERIA VOLO Toronto ON	15.34
Jan. 20	Jan. 22	PRESTO FARE/5G5N5KB8ZQ Toronto ON	3.30
Jan. 22	Jan. 22	SQ *BIRRERIA VOLO Toronto ON	13.00
Jan. 22	Jan. 22	SQ *BIRRERIA VOLO Toronto ON	13.00

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Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jan. 23	Jan. 23	SQ *HOUNDSTOOTH TORONT Toronto ON	16.10
Jan. 21	Jan. 23	PRESTO FARE/5G623GFPSX Toronto ON	3.30
Jan. 23	Jan. 23	Stil Cultur Toronto ON	50.00
Jan. 22	Jan. 24	DUFF'S FAMOUS WINGS TORONTO ON	42.00
Jan. 23	Jan. 24	SQ *GRACE MEAT MARKET Toronto ON	13.18
Jan. 22	Jan. 24	PRESTO FARE/5G67BMTC2X Toronto ON	6.60
Jan. 24	Jan. 27	SQ *GRACE MEAT MARKET Toronto ON	9.26
Jan. 23	Jan. 27	PRESTO FARE/5G6C8J7SSP Toronto ON	6.60
Jan. 24	Jan. 27	AMAZON* ZC8TA5912 VANCOUVER BC	20.33
Jan. 25	Jan. 27	SQ *SOY BOYS Toronto ON	6.00
Jan. 24	Jan. 27	WOODYS ON CHURCH TORONTO ON	31.05
Jan. 25	Jan. 27	WOODYS ON CHURCH TORONTO ON	28.50
Jan. 24	Jan. 27	COLLEGE FRUIT MARKET TORONTO ON	4.27
Jan. 24	Jan. 27	COLLEGE FRUIT MARKET TORONTO ON	14.68
Jan. 24	Jan. 27	LCBO/RAO #0639 TORONTO ON	18.45
Jan. 24	Jan. 27	PRESTO FARE/5G666LPCQB Toronto ON	3.30
Jan. 25	Jan. 27	☐ METRO 442 TORONTO ON	15.94
Jan. 25	Jan. 27	VOODOO CHILD ONE INC TORONTO ON	11.80
Jan. 25	Jan. 27	COLLEGE FRUIT MARKET TORONTO ON	8.50
Jan. 26	Jan. 27	SQ *GRACE MEAT MARKET Toronto ON	22.19
Jan. 26	Jan. 27	SQ *CAFE23 Toronto ON	10.90
Jan. 25	Jan. 27	PRESTO FARE/5G6M9K8GJ9 Toronto ON	9.90
Jan. 26	Jan. 27	GRAVITY POPE (TORONTO TORONTO ON	326.57
Jan. 25	Jan. 27	CAFE DIPLOMATICO TORONTO ON	100.00
Jan. 26	Jan. 27	WANDA'S PIE IN THE SKY TORONTO ON	17.00
Jan. 26	Jan. 27	☐ METRO 442 TORONTO ON	5.89
Jan. 27	Jan. 27	TCKTWEB*OPPIDAN 800-965-4827 QC	39.85
Jan. 26	Jan. 28	COLLEGE FRUIT MARKET TORONTO ON	20.58
Jan. 27	Jan. 28	SQ *BURGERLAB ADELAIDE TORONTO ON	17.40
Jan. 29	Jan. 29	SQ *BIRRERIA VOLO Toronto ON	29.00
Jan. 29	Jan. 29	SQ *BIRRERIA VOLO Toronto ON	21.47
Jan. 28	Jan. 29	☐ METRO 442 TORONTO ON	69.28
Jan. 27	Jan. 29	PRESTO FARE/5G75P8GTQ6 Toronto ON	6.60
Jan. 28	Jan. 30	PRESTO FARE/5G72NHWN62 Toronto ON	6.60
Jan. 29	Jan. 30	MICHAELS #4936 TORONTO ON	6.77
Jan. 30	Jan. 31	MEGABUS CANADA ONTARIO ON	32.74
Jan. 29	Jan. 31	PRESTO FARE/5G7FL2GH58 Toronto ON	3.30
Jan. 30	Jan. 31	CABELA'S CANADA WINNIPEG MB	56.42
Jan. 30	Jan. 31	FOREVER BUDS TORONTO ON	33.90
Jan. 31	Jan. 31	SQ *HOUNDSTOOTH TORONT Toronto ON	7.00
Jan. 30	Feb. 3	PRESTO FARE/5G7KD2BM8G Toronto ON	6.60
Feb. 1	Feb. 3	Cheffrey Artisanal Bis Toronto ON	68.44
Feb. 1	Feb. 3	SQ *AZALE CONVENIENCE Toronto ON	16.00

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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 (\$)
Jan. 31	Feb. 3	THE BEER STORE #2303 TORONTO ON	47.39
Feb. 1	Feb. 3	SQ *GRACE MEAT MARKET Toronto ON	5.80
Jan. 31	Feb. 3	PRESTO FARE/5G8057LCKP Toronto ON	3.30
Feb. 1	Feb. 3	BANGARANG TORONTO ON	9.00
Feb. 1	Feb. 3	BANGARANG TORONTO ON	7.00
Feb. 1	Feb. 3	BANGARANG TORONTO ON	16.00
Feb. 1	Feb. 3	SELLERS & NEWEL SECOND TORONTO ON	10.00
Feb. 1	Feb. 3	FLYING BOOKS TORONTO ON	7.35
Feb. 1	Feb. 3	EMPIRE ESPRESSO TORONTO ON	5.09
Feb. 2	Feb. 3	SQ *GRACE MEAT MARKET Toronto ON	14.74
Feb. 1	Feb. 3	PRESTO FARE/5G8610ZDQF Toronto ON	3.30
Feb. 2	Feb. 3	🏠 FESTIVAL FINE FOODS TORONTO ON	9.98
Feb. 2	Feb. 3	🏠 METRO 442 TORONTO ON	11.48
Feb. 2	Feb. 3	TRSF FROM/DE ACCT/CPT 2634-XXXX-724	3,159.95 CR
Feb. 3	Feb. 4	🏠 METRO 442 TORONTO ON	23.97
Feb. 2	Feb. 4	PRESTO FARE/5G82LCLNV7 Toronto ON	3.30
Feb. 3	Feb. 4	EMPIRE ESPRESSO TORONTO ON	23.85
Feb. 4	Feb. 5	DISTRIBUTEL VERDUN QC	67.74
Feb. 4	Feb. 5	🏠 METRO 442 TORONTO ON	43.25
Feb. 4	Feb. 5	🏠 METRO 442 TORONTO ON	15.46
Feb. 6	Feb. 6	SQ *PICCOLO CAFFE E VI Toronto ON	9.76
Feb. 4	Feb. 6	PRESTO FARE/5G86PLWFCW Toronto ON	6.60
Feb. 5	Feb. 6	SP MUDDY GEORGE TORONTO ON	131.08
Feb. 6	Feb. 6	SQ *PICCOLO CAFFE E VI Toronto ON	48.68
Feb. 5	Feb. 7	VALUE VILLAGE #2177 TORONTO ON	45.15
Feb. 5	Feb. 7	PRESTO FARE/5G875FHLBK Toronto ON	9.90
Feb. 6	Feb. 7	LOGA'S CORNER TORONTO ON	25.30
Feb. 5	Feb. 7	SHOPPERS DRUG MART #14 TORONTO ON	3.09
Feb. 7	Feb. 10	SQ *GRACE MEAT MARKET Toronto ON	18.21
Feb. 8	Feb. 10	🏠 SQ *LA PISCINA Toronto ON	43.20
Feb. 8	Feb. 10	🏠 SQ *LA PISCINA Toronto ON	8.00
Feb. 8	Feb. 10	🏠 SQ *LA PISCINA Toronto ON	18.00
Feb. 8	Feb. 10	🏠 SQ *LA PISCINA Toronto ON	8.00
Feb. 6	Feb. 10	PRESTO FARE/5G9346G2C2 Toronto ON	6.60
Feb. 7	Feb. 10	UBER CANADA/UBERTRIP TORONTO ON	9.23
Feb. 8	Feb. 10	SQ *GRACE MEAT MARKET Toronto ON	5.92
Feb. 7	Feb. 10	PRESTO FARE/5G97G8TCWM Toronto ON	6.60
Feb. 9	Feb. 10	SKIP THE DISHES Winnipeg MB	69.07
Feb. 9	Feb. 10	SQ *GRACE MEAT MARKET Toronto ON	13.96
Feb. 8	Feb. 10	PRESTO FARE/5G9BN35TCD Toronto ON	3.30
Feb. 9	Feb. 10	🏠 FESTIVAL FINE FOODS TORONTO ON	27.96
Feb. 9	Feb. 10	GREEN ROOM CAFE TORONTO ON	19.93

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Transactions since your last statement (continued)


TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Feb. 9	Feb. 10	 METRO 442 TORONTO ON	13.48
Feb. 9	Feb. 11	PRESTO FARE/5G9KMDWPWT Toronto ON	3.30
Feb. 9	Feb. 11	VIP BILLIARDS & KARAOK TORONTO ON	210.16
Feb. 10	Feb. 11	 METRO 442 TORONTO ON	31.34
Feb. 11	Feb. 12	UBER* TRIP TORONTO ON	24.97
Feb. 11	Feb. 12	THE ROCK OASIS TORONTO ON	28.25
Feb. 11	Feb. 12	PHO SAIGON PAI TORONTO ON	20.69
Subtotal for MR NICHOLAS MACDONALD			3,584.61
Total for card number XXXX XXXX XXXX 9253			\$3,584.61

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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 Mar. 5, 2025