

## Summary of your account

Previous total balance, Jun. 12, 2024	\$2,459.27
Payments and credits	-2,459.27
Purchases and other charges	+5,563.07
New installments	0.00
Cash advances <sup>1</sup>	0.00
Total interest charges	0.00
Fees	0.00
<b>Total balance</b>	<b>\$5,563.07</b>

**Minimum payment due \$10.00**

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

**Payment due date: Aug. 2, 2024**

Total installments not yet due	0.00
--------------------------------	------

**Balance due \$5,563.07**

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
-------------------	------------

**Your available credit \$436.93**



Amount over credit limit	\$0.00
--------------------------	--------

**Estimated time to repay** – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 48 years and 11 months.

## Mr Nicholas Macdonald

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

## YOUR REWARDS

Cashback earned	\$27.81
Bonus Cashback earned	\$5.15
 Groceries	\$5.10
 Recurring bill	\$0.05
Subtotal bonus earn	\$5.15
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$32.96
Cashback balance year to date	\$48.38

Redeem now at [bmocashback.com](https://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](https://bmo.com/security)

## Your interest charges

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances <sup>2</sup>	0.00	22.99000	0.06281

**Refer to the Installment Plan section for installment plan related interest charges.**

## Contact us

[bmo.com/onlinebanking](https://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](https://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 \$5,563.07****Minimum payment due \$10.00****Payment due date Aug. 2, 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](http://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 4.00% 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. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 statement.

**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](http://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](http://bmo.com/cha)

<sup>1</sup> Includes: credit card cheques (if applicable), cash-like transactions, promotional and non-promotional balance transfers.

<sup>2</sup> 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](http://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
- 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 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			
Jun. 11	Jun. 13	SAVE ON FOODS #982 FERNIE BC	130.35
Jun. 13	Jun. 14	LS SKI BASE FERNIE BC	100.79
Jun. 15	Jun. 17	SQ *ROYAL CANADIAN LEG Fernie BC	8.85
Jun. 14	Jun. 17	SAVE ON FOODS #982 FERNIE BC	39.90
Jun. 15	Jun. 17	USD 12.5@1.4128 UNDER THE BIG SKY (BEV REXFORD MT	17.66
Jun. 15	Jun. 17	USD 12.5@1.4128 UNDER THE BIG SKY (BEV REXFORD MT	17.66
Jun. 15	Jun. 17	THE NORTHERN BAR & STA FERNIE BC	10.91
Jun. 15	Jun. 17	THE NORTHERN BAR & STA FERNIE BC	9.49
Jun. 15	Jun. 17	USD 25@1.4128 CRAGGY RANGE BAR & GRI WHITEFISH MT	35.32
Jun. 15	Jun. 17	USD 34.2@1.412280701 CRAGGY RANGE BAR & GRI WHITEFISH MT	48.30
Jun. 16	Jun. 17	USD 40.23@1.412378821 CONOCO - JUNCTION GAS COLUMBIA FALLMT	56.82
Jun. 15	Jun. 17	USD 9.77@1.412487205 MARKUS FOODS WHITEFISH MA	13.80
Jun. 16	Jun. 17	SHOWPASS* STARTUPCA-X7 CALGARY AB	11.10
Jun. 16	Jun. 17	USD 9.76@1.411885245 EXXON C FALLS 1 #1145 COLUMBIA FALLMT	13.78
Jun. 17	Jun. 18	LS SKI BASE FERNIE BC	706.37
Jun. 17	Jun. 18	Big Bang Bagels Fernie BC	13.13
Jun. 17	Jun. 18	USD 7.68@1.411458333 TST* BOUDOIR BAR CAFE WHITEFISH MT	10.84
Jun. 18	Jun. 19	STICK & STONE CANNABIS FERNIE BC	9.80
Jun. 18	Jun. 19	VOGUE THEATRE QMV FERNIE BC	16.00
Jun. 20	Jun. 21	USD 34.45@1.411030478 HOSTINGER* HOSTINGER.C LARNACA NIC	48.61
Jun. 20	Jun. 21	FERNIE BREWING COMPANY FERNIE BC	6.90
Jun. 21	Jun. 24	STERLING KINGSTON ON	219.14
Jun. 24	Jun. 24	TCKTWEB*GIDDYUP 800-965-4827 QC	49.90
Jun. 24	Jun. 25	Big Bang Bagels Fernie BC	21.16
Jun. 24	Jun. 25	UBER CANADA/UBERTRIP TORONTO ON	10.96
Jun. 24	Jun. 25	JUNK IN THE TRUNK CALGARY AB	26.25
Jun. 24	Jun. 25	NEW DISCOVERY FINE WIN CALGARY AB	38.24
Jun. 24	Jun. 25	HELLO VINTAGE INGLEWOO CALGARY AB	65.08
Jun. 24	Jun. 26	CRAFT BEER MARKET CALGARY AB	103.77
Jun. 25	Jun. 26	UBER CANADA/UBEREATS TORONTO ON	22.04
Jun. 26	Jun. 27	Amazon.ca Prime Member amazon.ca/priBC	10.49
Jun. 26	Jun. 27	SQ *CITY CLUB BARBERSH CALGARY AB	72.45
Jun. 26	Jun. 27	PARK INDIGO - CAL RESE CALGARY AB	15.25
Jun. 27	Jun. 28	Subway 27704 Calgary AB	14.58
Jun. 27	Jun. 28	ROCKY MOUNTAIN CHOCOLA CALGARY AB	21.00
Jun. 28	Jul. 1	DOLLARAMA #1515 SEVERN ON	7.91

(continued on next page)

## Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jun. 28	Jul. 1	ONROUTE BARRIE ON	6.53
Jun. 28	Jul. 1	LCBO/RAO #0255 MILTON ON	85.75
Jul. 1	Jul. 1	SQ *THE KEE TO BALA Torrance ON	27.12
Jul. 1	Jul. 1	SQ *THE KEE TO BALA Torrance ON	25.99
Jul. 1	Jul. 1	SQ *THE KEE TO BALA Torrance ON	27.12
Jul. 1	Jul. 2	MARIPOSA MARKET ORILLIA ON	20.04
Jul. 1	Jul. 2	MIO GELATO KINGSTON ON	16.50
Jul. 2	Jul. 3	Juniper Cafe Kingston ON	23.37
Jul. 1	Jul. 3	WOODEN HEADS KINGSTON ON	125.79
<b>Jul. 3</b>	<b>Jul. 3</b>	<b>AUTOMATIC PYMT RECEIVED</b>	<b>2,459.27 CR</b>
Jul. 3	Jul. 4	WWW.COWBOY* COWBOYSMUS CALGARY AB	74.36
Jul. 3	Jul. 4	THE OPINICON ELGIN ON	6.20
Jul. 4	Jul. 5	SQ *MONTREAL STREET CO Kingston ON	43.00
Jul. 4	Jul. 5	SQ *REID'S KINGSTON Kingston ON	96.05
Jul. 4	Jul. 5	AMZN Mktp CA*R70XE2152 WWW.AMAZON.CAON	19.94
Jul. 4	Jul. 5	🏠 GROCERY CHECKOUT KINGSTON ON	4.51
Jul. 4	Jul. 5	🏠 METRO 152 KINGSTON ON	29.42
Jul. 4	Jul. 5	STARBUCKS 04648 KINGSTON ON	12.32
Jul. 4	Jul. 8	NOVEL IDEA KINGSTON ON	20.95
Jul. 5	Jul. 8	UBER CANADA/UBERTRIP TORONTO ON	12.19
Jul. 6	Jul. 8	SQ *416 COFFEE CO. ST CATHARINESON	5.65
Jul. 6	Jul. 8	BUDAPEST BAKESHOP CORP ST CATHERINESON	26.71
Jul. 6	Jul. 8	EL TROMPO TACO BAR CAC TORONTO ON	40.72
Jul. 6	Jul. 8	THE BEER STORE #2302 TORONTO ON	13.95
Jul. 8	Jul. 8	Subway 15476 Toronto ON	13.10
Jul. 7	Jul. 8	ISTANBUL SHAWARMA TORONTO ON	13.50
Jul. 8	Jul. 9	LS ROCKY MOUNTAIN WIN CALGARY AB	188.68
Jul. 8	Jul. 9	LAMMLE'S WESTERN WEAR CALGARY AB	241.45
Jul. 9	Jul. 9	TST-Damascus Fine Medi Calgary AB	18.46
Jul. 9	Jul. 10	CALGARY STAMPEDE TICKE CALGARY AB	78.50
Jul. 9	Jul. 10	CALGARY STAMPEDE TICKE CALGARY AB	28.50
Jul. 8	Jul. 10	NASHVILLE NORTH-CALGAR CALGARY AB	21.00
Jul. 8	Jul. 10	UCALGARY ACTIVE LIVING CALGARY AB	36.75
Jul. 8	Jul. 10	17TH AVE WINE AND SPIR CALGARY AB	38.24
Jul. 9	Jul. 11	A&W # 1420 CALGARY AB	4.40
Jul. 10	Jul. 11	SHOWPASS* WILDHORSE-SA CALGARY AB	44.75
Jul. 10	Jul. 11	OMIO BERLIN ALEMANDEU	265.38
Jul. 10	Jul. 11	UBER CANADA/UBERTRIP TORONTO ON	8.87
Jul. 10	Jul. 11	GMC STADIUM BARS CONC CALGARY AB	21.00
Jul. 10	Jul. 11	GMC STADIUM BARS CONC CALGARY AB	21.00

(continued on next page)

Mr Nicholas Macdonald


Card number: XXXX XXXX XXXX 9253

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jul. 9	Jul. 11	WESTJET 883821885274385 CALGARY AB	1,413.83
Jul. 11	Jul. 11	SQ *NORTH AMERICAN MID BRANTFORD ON	8.00
Jul. 11	Jul. 11	UBER* TRIP TORONTO ON	18.58
Jul. 11	Jul. 12	PUMP! UNDERWEAR MONTREAL QC	41.29
Jul. 10	Jul. 12	NASHVILLE NORTH-CALGAR CALGARY AB	21.00
Jul. 9	Jul. 12	AIRBNB * HMPP9NZZRX AIRBNB.COM ENG	218.01
Jul. 12	Jul. 12	UBER* TRIP TORONTO ON	10.00
Subtotal for MR NICHOLAS MACDONALD			5,563.07
Total for card number XXXX XXXX XXXX 9253			\$5,563.07

©/™ Trade-marks/ Registered trade-marks of Bank of Montreal.

™\*/® Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.

 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

All purchases earn 0.5% cashback, including purchase amounts that exceed the limit per statement cycle period in each category. Symbols will be displayed even if the total purchase amount exceeds the limit per statement cycle period; however, only the base earn of 0.5% cashback will be awarded. .

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Aug. 2, 2024