

Summary of your account

Previous total balance, Mar. 12, 2024	\$700.89 CR
Payments and credits	0.00
Purchases and other charges	+2,687.92
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00

Total balance **\$1,987.03**

Minimum payment due **\$10.00**

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

Payment due date: May. 3, 2024

Balance due **\$1,987.03**

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 **\$4,012.97**

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 17 years and 06 months.

Mr Nicholas Macdonald

Card number	XXXX XXXX XXXX 2851
Statement date	Apr. 12, 2024
Statement period	Mar. 13, 2024 - Apr. 12, 2024

YOUR REWARDS

Cashback earned	\$13.43
Bonus Cashback earned	\$12.50
 Groceries	\$12.50
 Recurring bill	\$0.00
Subtotal bonus earn	\$12.50
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$25.93
Cashback balance year to date	\$135.32

Redeem now at bmocashback.com

Security Tip

March is Fraud Prevention Month. Are you up to date on the latest scams? Check out our Security Alerts page on bmo.com/security for a listing of the latest scams and ways to stay protected.

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 2851
Balance due **\$1,987.03**
Minimum payment due **\$10.00**
Payment due date **May. 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 4.00% 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 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
- 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 2851

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX 2851 MR NICHOLAS MACDONALD			
Mar. 11 Mar. 13		DAIRY QUEEN #12132 KINGSTON ON	6.09
Mar. 13 Mar. 14		FOOD BASICS 949 KINGSTON ON	83.83
Mar. 13 Mar. 14		METRO 152 KINGSTON ON	7.98
Mar. 13 Mar. 14		COMMON GROUND COFFEE H KINGSTON ON	5.04
Mar. 13 Mar. 14		STAPLES STORE #23 KINGSTON ON	12.42
Mar. 13 Mar. 14		LULULEMON #00268 KINGSTON ON	144.64
Mar. 14 Mar. 14		SQ *CLARK HALL PUB Kingston ON	29.50
Mar. 14 Mar. 14		SQ *CLARK HALL PUB Kingston ON	29.50
Mar. 13 Mar. 15		THE BEER STORE #4505 KINGSTON ON	56.95
Mar. 13 Mar. 15		CAMERA KINGSTON KINGSTON ON	21.46
Mar. 14 Mar. 15		SP QUEENS Q SHOP KINGSTON ON	2.98
Mar. 15 Mar. 18		SP QUEENS Q SHOP KINGSTON ON	3.98
Mar. 15 Mar. 18		CAMPUS ONE STOP KINGSTON ON	10.76
Mar. 16 Mar. 18		THE TOUCAN/KIRKPATRICK KINGSTON ON	39.03
Mar. 17 Mar. 18		SP QUEENS Q SHOP KINGSTON ON	0.99
Mar. 16 Mar. 18		THE ALE HOUSE KINGSTON ON	68.41
Mar. 17 Mar. 19		STARBUCKS GOODES KINGSTON ON	25.99
Mar. 18 Mar. 19		AMEYS GREENWOOD TAXI KINGSTON ON	8.05
Mar. 17 Mar. 19		THE ALE HOUSE KINGSTON ON	31.33
Mar. 17 Mar. 19		THE ALE HOUSE KINGSTON ON	8.50
Mar. 18 Mar. 19		THE ALE HOUSE KINGSTON ON	27.24
Mar. 18 Mar. 19		BEDORE'S FOOD MARKET KINGSTON ON	16.98
Mar. 19 Mar. 20		LOBLAWS #1040 KINGSTON ON	159.78
Mar. 19 Mar. 21		THE ALE HOUSE KINGSTON ON	6.25
Mar. 19 Mar. 21		THE ALE HOUSE KINGSTON ON	6.25
Mar. 19 Mar. 21		THE ALE HOUSE KINGSTON ON	7.19
Mar. 20 Mar. 21		THE ALE HOUSE KINGSTON ON	7.50
Mar. 20 Mar. 21		COMMON GROUND COFFEE H KINGSTON ON	3.96
Mar. 20 Mar. 21		STARBUCKS GOODES KINGSTON ON	13.33
Mar. 21 Mar. 22		TEA ROOM KINGSTON ON	2.89
Mar. 21 Mar. 22		AIRBNB * INC AIRBNB.COM ENG	72.55
Mar. 22 Mar. 25		THE BUCKLE KINGSTON ON	10.72
Mar. 23 Mar. 25		LULULEMONCOM* 877-263-9300 BC	144.64
Mar. 23 Mar. 25		UBER CANADA/UBEREATS TORONTO ON	9.73
Mar. 26 Mar. 27		LOBLAWS #1040 KINGSTON ON	109.50
Mar. 28 Mar. 29		TEA ROOM KINGSTON ON	8.25
Mar. 28 Mar. 29		LONG & MCQUADE KINGSTON ON	12.43
Mar. 28 Apr. 1		DAIRY QUEEN #12132 KINGSTON ON	25.51
Mar. 29 Apr. 1		676 PRINCESS ST. GAS S KINGSTON ON	11.79
Mar. 28 Apr. 1		THE ALE HOUSE KINGSTON ON	8.50
Mar. 29 Apr. 1		STARBUCKS NAPANEE ON	12.10

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Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Mar. 30	Apr. 1	MORRISONS RESTAURANT KINGSTON ON	36.36
Mar. 30	Apr. 1	UBER CANADA/UBEREATS TORONTO ON	41.07
Mar. 31	Apr. 1	HOUSE OF DONAIR 394 KINGSTON ON	14.28
Mar. 30	Apr. 1	THE GRIZZLY GRILL KINGSTON ON	18.29
Mar. 30	Apr. 1	THE GRIZZLY GRILL KINGSTON ON	15.50
Apr. 1	Apr. 2	TEA ROOM KINGSTON ON	3.68
Apr. 1	Apr. 2	SEOUL 2 SOUL KINGSTON ON	33.78
Apr. 1	Apr. 2	🏪 METRO 152 KINGSTON ON	4.51
Apr. 2	Apr. 3	🏪 LOBLAWS #1040 KINGSTON ON	89.58
Apr. 3	Apr. 4	LS FRONTENAC CYCLE KINGSTON ON	248.59
Apr. 3	Apr. 4	TEA ROOM KINGSTON ON	5.71
Apr. 4	Apr. 5	U-HAUL MOVING & STORAG KINGSTON ON	64.37
Apr. 5	Apr. 8	CIRCLEK # 01812 KINGSTON ON	13.53
Apr. 5	Apr. 8	QUEEN'S CENTRE, TIM HO KINGSTON ON	14.36
Apr. 6	Apr. 8	🏪 RCSS #569 MIDLAND ON	371.51
Apr. 6	Apr. 8	PARAMOUNT CANNABIS CO. MIDLAND ON	23.72
Apr. 6	Apr. 8	LA BAGUETTE 2021 INC TINY ON	66.47
Apr. 6	Apr. 8	LCBO/RAO #0626 PENETANGUISHEON	132.95
Apr. 8	Apr. 9	🏪 RCSS #569 MIDLAND ON	112.48
Apr. 11	Apr. 12	THE FRIENDLY CORNER TINY ON	102.66
Subtotal for MR NICHOLAS MACDONALD			2,687.92
Total for card number XXXX XXXX XXXX 2851			\$1,987.03

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🏪 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 May. 3, 2024

Important information regarding your BMO Credit Card Benefits

We're adding something exciting on your BMO Credit card car rental benefit!

- **Enterprise Rent-A-Car** will be added as a car rental partner. You will continue receiving discounts with your BMO credit card of up to **20%** on **National Car Rental** and **Alamo Rent A Car** and get up to **5%** discount on **Enterprise Rent-A-Car**. To book rental cars with these partners, please use the NEW Car Rental Booking tool <https://partners.rentalcar.com/bmo>. You will no longer be required to enter a discount code when booking your reservation using the new booking tool.

Booking directly with partner websites and quoting the applicable discount codes (3717122 for National Car Rental and 7014883 for Alamo Rent

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BMO CashBack Mastercard



Mr Nicholas Macdonald

Card number: XXXX XXXX XXXX 2851

a Car) will no longer be available after **April 30, 2024.**