

Summary of your account

Previous total balance, Sep. 12, 2024	\$1,644.49
Payments and credits	-1,817.69
Purchases and other charges	+1,552.77
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$1,379.57

Minimum payment due \$10.00

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

Payment due date: Nov. 4, 2024

Total installments not yet due	0.00
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Balance due \$1,379.57Balance 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 \$4,620.43



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 12 years and 02 months.

Mr Nicholas Macdonald

Card number	XXXX XXXX XXXX 9253
Statement date	Oct. 12, 2024
Statement period	Sep. 13, 2024 - Oct. 12, 2024

YOUR REWARDS

Cashback earned	\$6.89
Bonus Cashback earned	\$1.71
 Groceries	\$1.66
 Recurring bill	\$0.05
Subtotal bonus earn	\$1.71
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$8.60
Cashback balance year to date	\$79.30

Redeem now at bmocashback.com

Security Tip

October is Cyber Security Month! It can be distressing to learn that a cybercriminal has taken over your bank account, but a few tips from the experts can help you avoid becoming a victim of Account Takeover. Learn more at 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: 1-800-361-3361Outside 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 \$1,379.57**Minimum payment due \$10.00****Payment due date Nov. 4, 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			
Sep. 10	Sep. 13	AIR CAN* 00142104544229 AIRCANADA.COMMB	95.20
Sep. 11	Sep. 13	A&W # 1577 CALGARY AB	18.26
Sep. 12	Sep. 13	EUR 18@1.539444444 LSP*SAN SEBASTIAN Saint briac sFRA	27.71
Sep. 12	Sep. 13	EUR 18@1.539444444 LSP*SAN SEBASTIAN Saint briac sFRA	27.71
Sep. 12	Sep. 13	EUR 54.2@1.540221402 TAXI TAXI ODILE CAMUS SAINT MALO	83.48
Sep. 12	Sep. 13	EUR 4.3@1.539534883 RATP PARIS IDF	6.62
Sep. 12	Sep. 13	EUR 27.6@1.539855072 SNCF ROISSY IDF	42.50
Sep. 13	Sep. 16	EUR 4.9@1.53877551 BOULANG DE L ISLET LANCIEUX	7.54
Sep. 15	Sep. 16	EUR 17.8@1.54494382 LE CONTACT PARIS FRA	27.50
Sep. 15	Sep. 16	EUR 7.99@1.544430538 LAMBALLE PIZZ LAMBALLE ARMOFRA	12.34
Sep. 15	Sep. 16	EUR 6.45@1.544186046 RATP PARIS IDF	9.96
Sep. 15	Sep. 16	EUR 2.71@1.546125461 SUPERETTE L.M.J PARIS 12 FRA	4.19
Sep. 16	Sep. 17	EUR 7.99@1.544430538 GDE PHARMA DAUME PARIS FRA	12.34
Sep. 16	Sep. 17	EUR 14@1.545 FELIX CAFE PARIS FRA	21.63
Sep. 17	Sep. 18	EUR 20@1.5505 ROMEN ROESELARE VWV	31.01
Sep. 17	Sep. 18	EUR 5.28@1.549242424 Aldi 15 Roeselare Seba Roeselare BEL	8.18
Sep. 17	Sep. 18	EUR 5@1.55 COFFEE BIRDS BRUGGE BEL	7.75
Sep. 18	Sep. 19	EUR 36.56@1.551148796 EL MONTUNO TOURCOING FRA	56.71
Sep. 18	Sep. 19	EUR 34@1.55117647 DEN BRAS- DEN TRAP KORTRIJK VWV	52.74
Sep. 19	Sep. 20	EUR 16@1.550625 HILL 62 HOLLEBEKE VWV	24.81
Sep. 19	Sep. 20	EUR 18.5@1.551351351 NOTTING HILL LILLE HDF	28.70
Sep. 20	Sep. 23	EUR 19@1.554210526 STEAMY WINDOWS GENT VOV	29.53
Sep. 20	Sep. 23	EUR 13.6@1.55367647 DB Automaten München-Flugh	21.13
Sep. 20	Sep. 23	EUR 34.3@1.554227405 Snbc-Nmbs Internet Nat Bruxelles BEL	53.31
Sep. 23	Sep. 24	EUR 30@1.554 WESTJET-E808384413167434 CALGARY AB	46.62
Sep. 24	Sep. 25	EUR 13.9@1.552517985 Viktualienmarkt 1 München-FlughDEU	21.58

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Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Sep. 24	Sep. 25	EUR 9.5@1.551578947 525306 BELLOTA ORLY IDF	14.74
Sep. 26	Sep. 26	Amazon.ca*U77DB3XR3 AMAZON.CA ON	8.39
Sep. 26	Sep. 27	Amazon.ca*FL7AN6473 AMAZON.CA ON	24.13
Sep. 26	Sep. 27	Amazon.ca Prime Member amazon.ca/priBC	10.49
Sep. 24	Sep. 27	SAFEWAY #8852 CALGARY AB	6.29
Sep. 25	Sep. 27	CRAFT BEER MARKET CALGARY AB	30.32
Sep. 26	Sep. 27	LONDON DRUGS 32 CALGARY AB	20.98
Sep. 28	Sep. 30	LAGGAN'S MOUNTAIN BAKE LAKE LOUISE AB	19.95
Sep. 27	Sep. 30	MCDONALD'S #29010 CANMORE AB	21.50
Sep. 28	Sep. 30	LEMON GRASS VIETNAMESE CALGARY AB	36.17
Sep. 28	Sep. 30	NATIONAL 8TH AND PINEA CALGARY AB	6.04
Sep. 28	Sep. 30	NATIONAL 8TH AND PINEA CALGARY AB	5.25
Sep. 28	Sep. 30	SWEET LORETTA BAR CALGARY AB	19.32
Sep. 29	Oct. 1	USD 51.39@1.384510605 STUBHUB CANADA LTD TORONTO ON	71.15
Oct. 1	Oct. 1	SQ *SCOTIABANK SADDLED Calgary AB	8.50
Sep. 30	Oct. 3	SAFEWAY #8852 CALGARY AB	60.13
Oct. 2	Oct. 3	BREKKIE CAFE CALGARY AB	25.99
Oct. 3	Oct. 3	AUTOMATIC PYMT RECEIVED	1,644.49 CR
Oct. 3	Oct. 4	LA BOULANGERIE BAKERY CALGARY AB	13.57
Oct. 4	Oct. 7	NEW DISCOVERY FINE WIN CALGARY AB	44.78
Oct. 5	Oct. 7	UBER CANADA/UBERTRIP TORONTO ON	12.43
Oct. 4	Oct. 7	SPANKY'S SALOON CALGARY AB	8.00
Oct. 6	Oct. 7	SQ *CIVIC TAVERN Calgary AB	22.14
Oct. 6	Oct. 7	SQ *CIVIC TAVERN Calgary AB	9.19
Oct. 6	Oct. 7	Amazon.ca*C275B7JH3 AMAZON.CA ON	66.14
Oct. 6	Oct. 7	UBER CANADA/UBERTRIP TORONTO ON	14.65
Oct. 7	Oct. 8	MOUNTAIN EQUIPMENT COM CALGARY AB	173.20 CR
Oct. 10	Oct. 11	UNIQLO Chinook Centre Calgary AB	62.90
Oct. 11	Oct. 11	AIRALO SINGAPORE	15.50
Oct. 10	Oct. 11	YETI CANADA LIMITED SAINT JOHN NB	35.70
Oct. 10	Oct. 11	GAP CANADA 9816 CALGARY AB	79.38
Subtotal for MR NICHOLAS MACDONALD			1,379.57
Total for card number XXXX XXXX XXXX 9253			\$1,379.57

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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


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Mr Nicholas Macdonald

Card number: XXXX XXXX XXXX 9253

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 Nov. 4, 2024