

Summary of your account

Previous total balance, May. 12, 2025	\$4,411.73
Payments and credits	-4,677.95
Purchases and other charges	+5,348.80
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$5,082.58

Minimum payment due \$10.00

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

Payment due date: Jul. 3, 2025

Total installments not yet due	0.00
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Balance due \$5,082.58Balance 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 \$917.42



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 44 years and 08 months.

Mr Nicholas Macdonald

Card number	XXXX XXXX XXXX 9253
Statement date	Jun. 12, 2025
Statement period	May. 13, 2025 - Jun. 12, 2025

YOUR REWARDS

Cashback earned	\$25.97
Bonus Cashback earned	\$8.22
 Groceries	\$7.54
 Recurring bill	\$0.68
Subtotal bonus earn	\$8.22
Cashback adjusted	\$0.00
Cashback redeemed	\$-112.00
Total Cashback earned this statement	\$34.19
Cashback balance year to date	\$35.00

Redeem now at bmocashback.com

Avoid postal delays with eStatements

Switch to eStatements for 24/7 access to an identical digital view of the paper statement that is mailed out to customers, then view your statements whenever you'd like from wherever you are. Switching is easy. Visit bmo.com/estatemnts to learn how.

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	\$5,082.58
Minimum payment due	\$10.00
Payment due date	Jul. 3, 2025

Amount you're payingBMO 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			
May. 11 May. 13		LCBO/RAO #0639 TORONTO ON	19.35
May. 12 May. 13		RITUAL-BEIRUT BODEGA (TORONTO ON	27.68
May. 12 May. 13		MUDDYYORK* MUDDYYORK ETOBICOKE ON	400.00
May. 13 May. 14		RUDY RESTO TORONTO ON	8.46
May. 14 May. 15		TORONTOPOTTERS.COM TORONTO ON	323.18
May. 14 May. 15		SHOPPERS DRUG MART 813 TORONTO ON	28.73
May. 14 May. 15		SAM JAMES COFFEE BAR TORONTO ON	12.75
May. 15 May. 15		Global-e/WorldRugbySho Vancouver BC	192.80
May. 14 May. 16		🏠 LONGO'S # 23 TORONTO ON	7.99
May. 15 May. 16		🏠 PJ'S NO FRILLS 9584 TORONTO ON	13.92
May. 15 May. 19		PRESTO FARE/5H1GHBKHJG Toronto ON	9.90
May. 17 May. 19		SQ *ROOMS COFFEE 135 Toronto ON	10.40
May. 17 May. 19		TOWN CRIER TORONTO ON	28.59
May. 19 May. 19		Monarch Tavern Toronto ON	31.05
May. 19 May. 19		Monarch Tavern Toronto ON	18.00
May. 18 May. 19		🏠 METRO 442 TORONTO ON	98.36
May. 17 May. 19		PARADISE GRAPEVINE TORONTO ON	41.34
May. 17 May. 19		WHEAT SHEAF TAVERN TORONTO ON	23.17
May. 18 May. 19		BIKE SHARE TORONTO PAR TORONTO ON	2.49
May. 18 May. 19		EMPIRE ESPRESSO TORONTO ON	23.00
May. 19 May. 19		LYFT *1 RIDE 05-17 VANCOUVER BC	16.11
May. 19 May. 20		SQ *GRACE MEAT MARKET Toronto ON	22.09
May. 19 May. 20		🌐 LinkedInPreA *15154966 Mountain ViewCA	49.99
May. 20 May. 20		Shelbys Brampton ON	16.93
May. 18 May. 20		SHOPPERS DRUG MART 813 TORONTO ON	10.49
May. 20 May. 21		BIKE SHARE TORONTO PAR TORONTO ON	2.37
May. 21 May. 22		Cashback/Remises CR	112.00 CR
May. 21 May. 22		🌐 USD 17.17@1.429819452 HOSTINGER* HOSTINGER.C WILMINGTON DE	24.55
May. 20 May. 22		PRESTO FARE/5H2H47WG6X Toronto ON	6.60
May. 21 May. 22		TRSF FROM/DE ACCT/CPT 2634-XXXX-724	4,411.73 CR
May. 22 May. 23		TST-Brasa Peruvian Fir Toronto ON	19.21
May. 21 May. 23		PRESTO FARE/5H2K39RWVM Toronto ON	3.30
May. 21 May. 23		THE LOOSE MOOSE TAP & TORONTO ON	52.25
May. 21 May. 23		TBJ CONCESSIONS TORONTO ON	18.61
May. 21 May. 23		TBJ CONCESSIONS TORONTO ON	7.33
May. 21 May. 23		TBJ CONCESSIONS TORONTO ON	7.33
May. 22 May. 23		PEGASUS ON CHURCH INC. TORONTO ON	11.00
May. 22 May. 23		PEGASUS ON CHURCH INC. TORONTO ON	9.00

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Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
May. 22	May. 26	PRESTO FARE/5H2P45BCJD Toronto ON	9.90
May. 24	May. 26	SQ *VIKINGS RUGBY Oshawa ON	21.47
May. 23	May. 26	PARIS PARIS TORONTO ON	213.80
May. 24	May. 26	YMCA OF GREATER TORONT TORONTO ON	68.93
May. 24	May. 26	UBER CANADA/UBERTRIP TORONTO ON	8.89
May. 24	May. 26	EVENTBRITE/CRASHTTESTLO SAINT JOHN NB	17.31
May. 24	May. 26	BIKE SHARE TORONTO PAR TORONTO ON	1.25
May. 25	May. 26	SQ *BAZAAR Toronto ON	33.90
May. 25	May. 26	SQ *GRACE MEAT MARKET Toronto ON	45.09
May. 25	May. 26	SQ *CAFE MARALLO Toronto ON	4.80
May. 25	May. 26	METRO 442 TORONTO ON	81.22
May. 25	May. 26	BIKE SHARE TORONTO PAR TORONTO ON	0.68
May. 25	May. 26	LULULEMON #00212 TORONTO ON	178.54
May. 26	May. 27	LYFT *1 RIDE 05-25 VANCOUVER BC	7.62
May. 25	May. 27	PRESTO FARE/5H35M7J7M2 Toronto ON	3.30
May. 26	May. 27	VOODOO CHILD ONE INC TORONTO ON	110.74
May. 25	May. 27	SHOPPERS DRUG MART #14 TORONTO ON	13.55
May. 26	May. 28	KILLARNEY OUTFITTERS KILLARNEY ON	116.00
May. 27	May. 28	LS C&L CYCLE MONTREAL QC	112.98
May. 27	May. 28	USD 15@1.412 APPWRITE_PRO NEW CASTLE DE	21.18
May. 27	May. 28	GEORGE'S NF TORONTO BR TORONTO ON	20.33
May. 27	May. 29	PRESTO FARE/5H40486VCD Toronto ON	3.30
May. 28	May. 29	SP TORONTO RUSH ULTI ORLEANS ON	59.69
May. 29	May. 30	USD 20@1.419 PRODUCTIVE.AI SAN MATEO CA	28.38
May. 29	Jun. 2	PRESTO FARE/5H47CGMT97 Toronto ON	6.60
May. 30	Jun. 2	U OF T ANCILLARY SERVI TORONTO ON	7.75
May. 30	Jun. 2	U OF T ANCILLARY SERVI TORONTO ON	8.53
May. 30	Jun. 2	COMEDY BAR TORONTO ON	20.17
May. 31	Jun. 2	AdmitONE VANCOUVER BC	25.63
May. 31	Jun. 2	SQ *THE MRG GROUP Toronto ON	13.50
May. 30	Jun. 2	COMEDY BAR TORONTO ON	12.09
May. 31	Jun. 2	SQ *TSUCHI CAFE Toronto ON	5.93
May. 30	Jun. 2	COMEDY BAR TORONTO ON	11.30
May. 30	Jun. 2	COMEDY BAR TORONTO ON	5.65
May. 31	Jun. 2	BIKE SHARE TORONTO PAR TORONTO ON	2.60
May. 31	Jun. 2	HAMER'S COFFEE TORONTO ON	22.09
May. 31	Jun. 2	TRATTORIA TAVERNITI TORONTO ON	74.67
May. 31	Jun. 2	MECP-ONTPARK-INT-RESER ORILLIA ON	154.22 CR
Jun. 1	Jun. 2	SQ *GRACE MEAT MARKET Toronto ON	28.04
May. 31	Jun. 2	CHRISTIE PITS PUB TORONTO ON	37.69

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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 (\$)
May. 31	Jun. 2	THE LODGE AT PINE COVE NOELVILLE ON	1,130.00
Jun. 3	Jun. 4	SQ *RENDEZVIEWS Toronto ON	22.60
Jun. 3	Jun. 4	SQ *ATHLETE'S CARE KIN Toronto ON	129.00
Jun. 3	Jun. 4	USD 131.88@1.408856536 HOSTINGER* HOSTINGER.C LARNACA NIC	185.80
Jun. 4	Jun. 5	DISTRIBUTEL VERDUN QC	67.74
Jun. 3	Jun. 5	PRENUP PUB TORONTO ON	51.34
Jun. 6	Jun. 6	SQ *PG CLUCKS Toronto ON	14.12
Jun. 5	Jun. 6	WOODYS ON CHURCH TORONTO ON	45.43
Jun. 5	Jun. 6	WOODYS ON CHURCH TORONTO ON	31.35
Jun. 5	Jun. 6	PEGASUS ON CHURCH INC. TORONTO ON	9.00
Jun. 5	Jun. 9	GINGER RESTAURANT TORONTO ON	18.03
Jun. 6	Jun. 9	TST-Cocos Cafe Toronto ON	18.38
Jun. 6	Jun. 9	SQ *GRACE MEAT MARKET Toronto ON	29.03
Jun. 6	Jun. 9	METRO 442 TORONTO ON	39.02
Jun. 6	Jun. 9	PRESTO FARE/5H5N7BM8GD Toronto ON	3.30
Jun. 6	Jun. 9	THE ROSE AND CROWN TORONTO ON	41.40
Jun. 7	Jun. 9	BIKE SHARE TORONTO PAR TORONTO ON	0.57
Jun. 7	Jun. 9	BIG CHILL ICE-CREAM PA TORONTO ON	8.98
Jun. 8	Jun. 9	LYFT *1 RIDE 06-07 VANCOUVER BC	14.16
Jun. 8	Jun. 9	SQ *GRACE MEAT MARKET Toronto ON	22.91
Jun. 7	Jun. 9	PAPI CHULO'S MEXICANA TORONTO ON	33.79
Jun. 8	Jun. 9	SHOWPASS* NEEEXPO-QY CALGARY AB	25.14
Jun. 7	Jun. 9	WHEAT SHEAF TAVERN TORONTO ON	27.12
Jun. 8	Jun. 9	BIKE SHARE TORONTO PAR TORONTO ON	1.58
Jun. 8	Jun. 9	JEN'S COFFEE AND GOOD TORONTO ON	12.35
Jun. 9	Jun. 10	SQ *ATHLETE'S CARE KIN Toronto ON	99.00
Jun. 9	Jun. 11	JIMMY THE GREEK #009 TORONTO ON	11.01
Jun. 10	Jun. 11	SQ *GRACE MEAT MARKET Toronto ON	28.63
Jun. 10	Jun. 11	METRO 442 TORONTO ON	33.97
Jun. 9	Jun. 11	SHOPPERS DRUG MART 813 TORONTO ON	27.65
Jun. 12	Jun. 12	SQ *PICCOLO CAFFE E VI Toronto ON	96.00
Jun. 11	Jun. 12	PJ'S NO FRILLS 9584 TORONTO ON	6.99
Subtotal for MR NICHOLAS MACDONALD			5,082.58
Total for card number XXXX XXXX XXXX 9253			\$5,082.58


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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

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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 Jul. 3, 2025

Important Information

To ensure you keep up to date with your payments in the event of a postal strike, you must contact us monthly for your balance and payment information. For your convenience, you may check your balance and payment information online at bmo.com or via BMO mobile banking, set-up automatic payments from your BMO bank account or review your transactions by calling the number at the back of your credit card. You may also switch to eStatements to access an identical digital view of the paper statement that is mailed out to customers. Switching is easy. Visit bmo.com/eStatements to learn how.

Security Tip

Bank impersonation scams are popping up more and more. Learn how you can help protect yourself and your finances. Visit the Learning Centre at bmo.com/security