

Summary of your account

Previous total balance, Feb. 12, 2025	\$3,584.61
Payments and credits	-3,584.61
Purchases and other charges	+2,645.60
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$2,645.60

Minimum payment due \$10.00

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

Payment due date: Apr. 2, 2025

Total installments not yet due	0.00
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Balance due \$2,645.60Balance 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 \$3,354.40


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 23 years and 03 months.

Mr Nicholas Macdonald

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

YOUR REWARDS

Cashback earned	\$13.22
Bonus Cashback earned	\$9.88
 Groceries	\$9.83
 Recurring bill	\$0.05
Subtotal bonus earn	\$9.88
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$23.10
Cashback balance year to date	\$55.05

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	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	\$2,645.60
Minimum payment due	\$10.00
Payment due date	Apr. 2, 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			
Feb. 11	Feb. 13	PRESTO FARE/5G219B6KX6 Toronto ON	9.90
Feb. 12	Feb. 13	SAM JAMES COFFEE BAR TORONTO ON	4.95
Feb. 12	Feb. 14	PRESTO FARE/5G26GFZFFQ Toronto ON	6.60
Feb. 14	Feb. 14	TST-Collective Arts To Toronto ON	18.97
Feb. 13	Feb. 14	METRO 442 TORONTO ON	38.47
Feb. 13	Feb. 17	PRESTO FARE/5G2B5PKWMZ Toronto ON	6.60
Feb. 13	Feb. 17	AIR CAN* 00142115141151 AIRCANADA.COMMB	433.29
Feb. 14	Feb. 17	Wine Rack 397 Toronto ON	14.17
Feb. 14	Feb. 17	SQ *BAKERY POMPETTE Toronto ON	44.80
Feb. 14	Feb. 17	SQ *GRACE MEAT MARKET Toronto ON	35.37
Feb. 15	Feb. 17	EMPIRE ESPRESSO TORONTO ON	13.50
Feb. 15	Feb. 17	MEMENTO FILM LAB TORONTO ON	37.29
Feb. 16	Feb. 17	SQ *GRACE MEAT MARKET Toronto ON	34.06
Feb. 16	Feb. 17	METRO 442 TORONTO ON	41.22
Feb. 17	Feb. 17	AMAZON* ZG9PS97R3 VANCOUVER BC	74.11
Feb. 16	Feb. 17	PARIS TEXAS TORONTO ON	32.00
Feb. 16	Feb. 17	PARIS TEXAS TORONTO ON	13.56
Feb. 17	Feb. 18	SQ *COLLEGE Toronto ON	44.00
Feb. 17	Feb. 19	PRESTO FARE/5GB55HJBDH Toronto ON	3.30
Feb. 19	Feb. 19	SQ *DANNY'S PIZZA TAVE Toronto ON	66.17
Feb. 19	Feb. 20	LinkedInPreA *98076746 Mountain ViewCA	49.99
Feb. 18	Feb. 20	PRESTO FARE/5GB9L7K676 Toronto ON	6.60
Feb. 19	Feb. 20	UBER CANADA/UBERTRIP TORONTO ON	9.33
Feb. 19	Feb. 20	TICKETMASTER CANADA HO TORONTO ON	135.00
Feb. 19	Feb. 20	METRO 442 TORONTO ON	44.65
Feb. 21	Feb. 21	SQ *BINDI'S BURGERS TORONTO ON	17.75
Feb. 19	Feb. 21	PRESTO FARE/5GB606DNXB Toronto ON	3.30
Feb. 21	Feb. 21	Monarch Tavern Toronto ON	9.77
Feb. 21	Feb. 21	Monarch Tavern Toronto ON	15.50
Feb. 21	Feb. 24	LYFT *1 RIDE 02-20 VANCOUVER BC	3.74
Feb. 20	Feb. 24	PRESTO FARE/5GBK00H8CN Toronto ON	3.30
Feb. 22	Feb. 24	SQ *PG CLUCKS Toronto ON	14.12
Feb. 22	Feb. 24	SQ *BOTTEGA VOLO Toronto ON	18.08
Feb. 22	Feb. 24	LCBO/RAO #0639 TORONTO ON	61.50
Feb. 23	Feb. 24	SQ *GRACE MEAT MARKET Toronto ON	30.20
Feb. 23	Feb. 24	METRO 442 TORONTO ON	33.36
Feb. 24	Feb. 25	METRO 442 TORONTO ON	17.97
Feb. 24	Feb. 25	YMCA OF GREATER TORONT TORONTO ON	68.93
Feb. 24	Feb. 26	PRESTO FARE/5GCDHDXQZ6 Toronto ON	6.60
Feb. 26	Feb. 27	SQ *GRACE MEAT MARKET Toronto ON	6.09

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Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Feb. 26	Feb. 27	☐ METRO 442 TORONTO ON	37.52
Feb. 25	Feb. 27	PRESTO FARE/5GC6DP7CD5 Toronto ON	6.60
Feb. 26	Feb. 28	PRESTO FARE/5GCNB5HFKV Toronto ON	6.60
Feb. 27	Feb. 28	UBER CANADA/UBERTRIP TORONTO ON	15.33
Feb. 27	Feb. 28	1020-ST LAWRENCE CRC TORONTO ON	19.40
Feb. 27	Feb. 28	PLAYA CABANA WELLINGTO TORONTO ON	40.00
Feb. 28	Feb. 28	TRSF FROM/DE ACCT/CPT 2634-XXXX-724	3,584.61 CR
Feb. 27	Mar. 3	PRESTO FARE/5GD2B5HVSD Toronto ON	3.30
Feb. 28	Mar. 3	SQ *GRACE MEAT MARKET Toronto ON	11.46
Mar. 1	Mar. 3	UBER CANADA/UBERTRIP TORONTO ON	10.44
Feb. 28	Mar. 3	WHEAT SHEAF TAVERN TORONTO ON	10.00
Mar. 2	Mar. 3	TST-Alphas Shawarma - Toronto ON	13.55
Mar. 1	Mar. 3	SQ *BOTTEGA VOLO Toronto ON	57.63
Mar. 1	Mar. 3	RUSSELLS TORONTO ON	11.95
Feb. 28	Mar. 3	BUSY BEE KING MART TORONTO ON	17.42
Mar. 2	Mar. 3	SQ *GRACE MEAT MARKET Toronto ON	26.62
Mar. 2	Mar. 3	KING TAPS TORONTO ON	26.67
Mar. 1	Mar. 3	PRESTO FARE/5GDD17JWZN Toronto ON	6.60
Mar. 1	Mar. 3	UBER CANADA/UBERTRIP TORONTO ON	16.90
Mar. 2	Mar. 3	LADYBUG TAVERN TORONTO ON	22.09
Mar. 2	Mar. 3	☐ METRO 442 TORONTO ON	8.99
Mar. 2	Mar. 3	☐ METRO 442 TORONTO ON	21.04
Mar. 3	Mar. 4	SQ *GRACE MEAT MARKET Toronto ON	12.51
Mar. 2	Mar. 4	MCDONALD'S #6365 Q04 MISSISSAUGA ON	1.31
Mar. 3	Mar. 4	☐ METRO 442 TORONTO ON	44.55
Mar. 4	Mar. 5	DISTRIBUTEL VERDUN QC	67.74
Mar. 4	Mar. 6	PRESTO FARE/5G50PPC8MT Toronto ON	6.60
Mar. 5	Mar. 6	☐ METRO 442 TORONTO ON	16.06
Mar. 6	Mar. 7	SQ *CASA TROPICAL Toronto ON	14.92
Mar. 5	Mar. 7	PRESTO FARE/5G55NH9MWR Toronto ON	6.60
Mar. 6	Mar. 10	COLLEGE/SHAW LIBRARY TORONTO ON	1.00
Mar. 7	Mar. 10	☐ METRO 442 TORONTO ON	33.10
Mar. 6	Mar. 10	PRESTO FARE/5G52KHGL2Q Toronto ON	3.30
Mar. 7	Mar. 10	MANIC COFFEE TORONTO ON	6.50
Mar. 8	Mar. 10	SQ *PG CLUCKS Toronto ON	62.15
Mar. 8	Mar. 10	SQ *BIRRERIA VOLO Toronto ON	16.95
Mar. 8	Mar. 10	☒ USD 10.9@1.475229357 NAME-CHEAP.COM* DPG2M4 PHOENIX AZ	16.08
Mar. 8	Mar. 10	UBER CANADA/UBERTRIP TORONTO ON	12.21
Mar. 8	Mar. 10	BIKE SHARE TORONTO PAR TORONTO ON	118.65
Mar. 8	Mar. 10	ST URBAIN BAGEL TORONTO ON	11.30
Mar. 8	Mar. 10	PEGASUS ON CHURCH INC. TORONTO ON	12.10
Mar. 9	Mar. 10	SQ *EVENT COAT CHECK YORK ON	10.52

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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 (\$)
Mar. 7	Mar. 10	CHERRYS HIGH DIVE TORONTO ON	22.60
Mar. 7	Mar. 10	CHERRYS HIGH DIVE TORONTO ON	11.30
Mar. 8	Mar. 10	 METRO 442 TORONTO ON	20.23
Mar. 9	Mar. 10	SQ *GRACE MEAT MARKET Toronto ON	11.18
Mar. 9	Mar. 10	UBER CANADA/UBERTRIP TORONTO ON	12.86
Mar. 9	Mar. 10	 HEALTHY PLANET COLLEGE TORONTO ON	36.17
Mar. 8	Mar. 10	EVERYDAY GOURMET COFFE TORONTO ON	3.75
Mar. 10	Mar. 10	LYFT *1 RIDE 03-08 VANCOUVER BC	12.97
Mar. 9	Mar. 11	VALUE VILLAGE #2177 TORONTO ON	7.33
Mar. 10	Mar. 11	SQ *PICCOLO CAFFE E VI Toronto ON	25.33
Mar. 11	Mar. 11	SQ *MIZZICA GELATERIA Toronto ON	15.37
Mar. 9	Mar. 11	PRESTO FARE/5GF0G7N5H6 Toronto ON	3.30
Mar. 10	Mar. 11	GENERAL ASSEMBLY TORONTO ON	20.34
Mar. 10	Mar. 11	LU.MA MISSISSAUGA ON	33.90
Mar. 10	Mar. 11	 SOCRATICA COMMONS SCARBOROUGH ON	10.00
Mar. 10	Mar. 12	PRESTO FARE/5GF481ZBD7 Toronto ON	6.60
Subtotal for MR NICHOLAS MACDONALD			2,645.60
Total for card number XXXX XXXX XXXX 9253			\$2,645.60

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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 Apr. 2, 2025