

Summary of your account

Previous total balance, Jun. 12, 2025	\$5,082.58
Payments and credits	-5,082.58
Purchases and other charges	+3,276.81
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	0.00
Total balance	\$3,276.81

Minimum payment due \$10.00

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

Payment due date: Aug. 5, 2025

Total installments not yet due	0.00
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Balance due \$3,276.81Balance 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 \$2,723.19



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 28 years and 10 months.

Mr Nicholas Macdonald

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

YOUR REWARDS

Cashback earned	\$16.38
Bonus Cashback earned	\$4.90
 Groceries	\$4.22
 Recurring bill	\$0.68
Subtotal bonus earn	\$4.90
Cashback adjusted	\$0.00
Cashback redeemed	\$0.00
Total Cashback earned this statement	\$21.28
Cashback balance year to date	\$56.28

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 \$3,276.81**Minimum payment due \$10.00****Payment due date Aug. 5, 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 BMO Cdn\$ deposit accounts
- 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			
Jun. 12	Jun. 13	SQ *KOHA KITCHEN TORONTO ON	31.08
Jun. 11	Jun. 13	CPA - PTO CALGARY AB	50.00
Jun. 12	Jun. 13	TELETEST.CA LONDON ON	49.00
Jun. 12	Jun. 13	GEORGE'S NF TORONTO BR TORONTO ON	7.55
Jun. 13	Jun. 13	SQ *CAFE LANDWER UNIVE Toronto ON	6.43
Jun. 14	Jun. 16	Decathlon Canada Inc. Montreal QC	102.83
Jun. 12	Jun. 16	PRESTO FARE/5H70LCH8QH Toronto ON	3.30
Jun. 14	Jun. 16	TURO* GTA JUN19 SCARBOROUGH ON	275.33
Jun. 14	Jun. 16	SP COLLEGE STREET BAGE TORONTO ON	11.85
Jun. 15	Jun. 16	RUDY RESTO TORONTO ON	36.12
Jun. 15	Jun. 16	Subway 45133 Oakville ON	13.44
Jun. 15	Jun. 16	METRO 442 TORONTO ON	15.98
Jun. 15	Jun. 16	HIGHER GROUND CAFE BELFOUNTAIN ON	6.35
Jun. 14	Jun. 16	CLOAK AND DAGGER IRISH TORONTO ON	24.30
Jun. 15	Jun. 16	CLOAK AND DAGGER IRISH TORONTO ON	13.97
Jun. 15	Jun. 16	CLOAK AND DAGGER IRISH TORONTO ON	15.26
Jun. 15	Jun. 16	FIYU FOOD TRUCK TORONTO ON	11.29
Jun. 15	Jun. 17	TIM HORTONS #2963 GEORGETOWN ON	12.62
Jun. 16	Jun. 17	LS Dineen Coffee Co Toronto ON	26.53
Jun. 16	Jun. 17	JUICY DUMPLING FORT ERIE ON	5.64
Jun. 15	Jun. 17	PRESTO FARE/5H7593WLRN Oakville ON	9.34
Jun. 16	Jun. 17	PJ'S NO FRILLS 9584 TORONTO ON	9.99
Jun. 17	Jun. 18	METRO 442 TORONTO ON	22.95
Jun. 18	Jun. 18	TRSF FROM/DE ACCT/CPT 2634-XXXX-724	4,000.00 CR
Jun. 18	Jun. 19	SQ *GRACE MEAT MARKET Toronto ON	15.10
Jun. 19	Jun. 19	Stil Cultur Toronto ON	69.00
Jun. 17	Jun. 19	CHARLOTTE'S ROOM TORONTO ON	11.30
Jun. 18	Jun. 20	BULK BARN # 699 TORONT TORONTO ON	53.58
Jun. 18	Jun. 20	LCBO/RAO #0639 TORONTO ON	18.95
Jun. 19	Jun. 20	WWW.COWBOY* COWBOYSMUS CALGARY AB	160.93
Jun. 19	Jun. 20	SQ *PEDAAL Toronto ON	17.00
Jun. 19	Jun. 20	TICKETMASTER CANADA HO TORONTO ON	191.80
Jun. 18	Jun. 20	BIG CHILL ICE-CREAM PA TORONTO ON	18.97
Jun. 19	Jun. 20	MEMENTO FILM LAB TORONTO ON	55.37
Jun. 20	Jun. 20	TCKTWEB*DISCLOSURETIGA 800-965-4827 QC	111.65
Jun. 19	Jun. 23	LCBO/RAO #0346 WOODBRIDGE ON	19.25
Jun. 19	Jun. 23	THE BEER STORE #2018 WOODBRIDGE ON	54.97
Jun. 20	Jun. 23	SQ *FRIENDS OF KILLARN Killarney ON	5.08
Jun. 19	Jun. 23	THE BURGER'S PRIEST WOODBRIDGE ON	20.95

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Transactions since your last statement (continued)


TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Jun. 20	Jun. 23	POINT GRONDINE TRADING KILLARNEY ON	25.44
Jun. 19	Jun. 23	☐ WAL-MART #3174 CONCORD ON	4.96
Jun. 20	Jun. 23	KILLARNEY OUTFITTERS KILLARNEY ON	270.46
Jun. 20	Jun. 23	KILLARNEY OUTFITTERS KILLARNEY ON	35.76
Jun. 20	Jun. 23	MECP-KILLARNEY PPARK KILLARNEY ON	54.00
Jun. 22	Jun. 23	☐ METRO 442 TORONTO ON	56.25
Jun. 22	Jun. 23	HERBERT FISHERIES KILLARNEY ON	38.97
Jun. 22	Jun. 24	ONROUTE INNISFIL 400 # INNISFIL ON	54.29
Jun. 22	Jun. 24	SHELL C02573 TORONTO ON	4.41
Jun. 24	Jun. 25	☒ YMCA OF GREATER TORONT TORONTO ON	68.93
Jun. 23	Jun. 25	PRESTO FARE/PF2GLZN5R9 Toronto ON	6.60
Jun. 23	Jun. 25	BAR HOP TORONTO ON	27.95
Jun. 23	Jun. 25	CITY TOR. FERRY DOCKS- TORONTO ON	36.44
Jun. 24	Jun. 26	PRESTO FARE/PF9D799CNG Toronto ON	6.60
Jun. 25	Jun. 26	PEOPLES CHAMP VINTAGE TORONTO ON	84.75
Jun. 27	Jun. 27	SQ *COMMONWEALTH BAR & Calgary AB	4.20
Jun. 25	Jun. 27	SHOPPERS DRUG MART 813 TORONTO ON	2.65
Jun. 26	Jun. 27	MOUNTAIN EQUIPMENT COM TORONTO ON	146.84
Jun. 27	Jun. 27	UBER* TRIP TORONTO ON	10.27
Jun. 27	Jun. 27	SQ *COMMONWEALTH BAR & Calgary AB	19.60
Jun. 27	Jun. 30	SQ *ANALOG 17TH CALGARY AB	4.62
Jun. 27	Jun. 30	SQ *PEPPINO'S 17TH Calgary AB	13.80
Jun. 26	Jun. 30	PRESTO FARE/PFNWW8C2FT Toronto ON	3.30
Jun. 26	Jun. 30	PRESTO FARE/PFNZ9KXQ9K Toronto ON	5.02
Jun. 27	Jun. 30	UBER CANADA/UBERTRIP TORONTO ON	28.39
Jun. 27	Jun. 30	THE TIPPLE COLD BEER & FERNIE BC	32.08
Jun. 29	Jun. 30	FERNIE GOLF CLUB FERNIE BC	61.81
Jul. 2	Jul. 3	SQ *AMI TEA & SUB INGL Calgary AB	8.92
Jul. 1	Jul. 3	JERUSALEM SHAWARMA CALGARY AB	28.31
Jul. 3	Jul. 3	AUTOMATIC PYMT RECEIVED	1,082.58 CR
Jul. 3	Jul. 4	LA BOULANGERIE BAKERY CALGARY AB	14.33
Jul. 4	Jul. 4	SQ *THE PIONEER EVENT Calgary AB	16.80
Jul. 4	Jul. 4	SQ *THE PIONEER EVENT Calgary AB	16.80
Jul. 4	Jul. 4	CALGARY TRANSIT 403-268-1969 AB	3.80
Jul. 5	Jul. 7	TST-ACME PIZZA CO. Calgary AB	31.39
Jul. 4	Jul. 7	☒ DISTRIBUTEL VERDUN QC	67.74
Jul. 4	Jul. 7	GMC STADIUM BARS CONC CALGARY AB	24.75
Jul. 4	Jul. 7	UBER* TRIP TORONTO ON	13.69
Jul. 5	Jul. 7	SQ *HAPPY HERO Calgary AB	4.00
Jul. 5	Jul. 7	SQ *COWBOYS STAMPEDE T Calgary AB	27.72
Jul. 6	Jul. 7	SQ *ZEN8GRILL - COWBOY Calgary AB	19.95
Jul. 5	Jul. 7	22028 MACS CONV. STORE CALGARY AB	4.59

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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 (\$)
Jul. 6	Jul. 7	SQ *COWBOYS STAMPEDE T Calgary AB	13.86
Jul. 6	Jul. 7	SQ *COWBOYS STAMPEDE T Calgary AB	13.86
Jul. 4	Jul. 7	CHECKER CAB CALGARY AB	25.74
Jul. 6	Jul. 7	UBER CANADA/UBERTRIP TORONTO ON	7.90
Jul. 7	Jul. 8	TIM HORTONS #1757 403-246-7793 AB	14.25
Jul. 8	Jul. 9	SQ *GRACE MEAT MARKET Toronto ON	17.56
Jul. 8	Jul. 9	MAD RADISH EXCHANGE TORONTO ON	18.59
Jul. 8	Jul. 9	SIMPLE BURGER TORONTO ON	12.35
Jul. 7	Jul. 9	THAI THIEN SUB CALGARY AB	11.76
Jul. 8	Jul. 9	 METRO 442 TORONTO ON	51.35
Jul. 8	Jul. 9	STARBUCKS COFFEE #7178 TORONTO ON	21.02
Jul. 9	Jul. 10	LS Dineen Coffee Co Toronto ON	12.43
Jul. 8	Jul. 10	PRESTO FARE/PHSHTMHRPC Toronto ON	5.02
Jul. 8	Jul. 10	PRESTO FARE/PHSLJMHFJ Toronto ON	3.30
Jul. 8	Jul. 10	SHOPPERS DRUG MART 813 TORONTO ON	19.15
Jul. 10	Jul. 10	AMAZON* NL5XM36C0 VANCOUVER BC	25.86
Jul. 9	Jul. 11	MECP-ONTPARK-INT-RESER ORILLIA ON	8.50
Jul. 9	Jul. 11	SCOOPED 3 TORONTO ON	18.08


Subtotal for MR NICHOLAS MACDONALD 3,276.81


Total for card number XXXX XXXX XXXX 9253 \$3,276.81

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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 Aug. 5, 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

Learn how to help protect yourself when using Wi-Fi networks, both private and public. For useful security tips, visit bmo.com/security

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