

### BMO Preferred Rate Mastercard

**Card Number** 5191 2302 1251 2900  
**Customer Name** MR MARK KERN

<b>Statement Date</b>	<b>Dec. 5, 2021</b>
Previous Balance, Nov. 5, 2021	\$1,705.36
Purchases and other charges	+1,507.46
Cash Advances <sup>1</sup>	+229.80
Total Interest Charges	+29.04
Fees	+15.00
Payments and Credits	-10.00
<b>New Balance, Dec. 5, 2021</b>	<b>\$3,476.66</b>
<b>Minimum Payment Due</b>	<b>\$54.00</b>
<b>Payment Due Date</b>	<b>Dec. 30, 2021</b>
Your Credit Limit	\$3,500.00
Your Available Credit	\$23.34
Amount Over Credit Limit	\$0.00

### PERIOD COVERED BY THIS STATEMENT

Nov. 6, 2021 - Dec. 5, 2021

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
<b>Card Number: 5191 2302 1251 2900</b>				
Nov. 3	Nov. 8	SOBEYS #915 NIAGARA FALLSON	920467891902	47.46
Nov. 6	Nov. 8	BELL CANADA (OB) MONTREAL QC	800200814159	84.75
Nov. 5	Nov. 8	SOBEYS #915 NIAGARA FALLSON	920536888307	38.78
Nov. 8	Nov. 9	MCDONALD'S #2631 QPS NIAGARA FALLSON	800103645591	4.99
Nov. 9	Nov. 10	MICHAELS #3965 NIAGARA FALLSON	463669747563	18.62
Nov. 9	Nov. 10	HASTY MARKET NIAGARA FALLSON	800192150999	25.00
Nov. 9	Nov. 10	COSTCO GAS W1414 NIAGARA FALLSON	800153356247	42.38

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Stay safe this holiday season when shopping online. Keep an eye out for suspicious online deals, check your bank statements regularly and only shop on websites that start with <https://bmo.com/security>.

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	27.65	12.99000	0.03558
Cash Advances <sup>2</sup>	1.39	12.99000	0.03558

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**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

Card Number 5191 2302 1251 2900  
 New Balance \$3,476.66  
 Minimum Payment Due \$54.00  
 Payment Due Date Dec. 30, 2021  
 Amount you're paying \$

MR MARK KERN  
 4325 BUTTREY ST APT 5  
 NIAGARA FALLS ON L2E 2X1

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BMO BANK OF MONTREAL  
 P.O. BOX 6044, STN CENTRE-VILLE  
 MONTREAL QC H3C 3X2

## Important information about your BMO Mastercard 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](http://bmo.com/cha)

**Interest-free grace period:** If you pay your balance in full by the payment due date, you will benefit from an interest-free grace period of at least 21 days. If you do not pay your new balance in full by the payment due date, this grace period will be increased to at least 25 days on your next monthly statement. On paying your balance in full by the next payment due date, this grace period will return to at least 21 days on your next monthly statement. No interest is charged on purchases and fees appearing on your statement for the 1st time if you pay your new balance in full by the payment due date. There is no interest free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.

**Your minimum payment if you reside outside Quebec:**

Your minimum payment will be \$10.00 plus any interest plus any fees plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your new balance exceeds your credit limit. If your new balance 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) 5.00% of your outstanding balance plus any amount past due on your account statement; or (ii) any amount by which your new balance exceeds your credit limit; or (iii) \$10.00. If your new balance 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) 3.00% of your outstanding balance plus any amount past due on your account statement; or (ii) any amount by which your new balance exceeds your credit limit; or (iii) \$10.00. If your new balance is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2022 statement. Starting on your August 2022 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 transactions: Canadian dollar card:** The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by Mastercard International ("MCI") plus 2.50%. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account. **U.S. dollar card:** The exchange rate for converting non-U.S. dollar transactions to U.S. dollars is the rate charged to us by Mastercard International ("MCI") plus 2.50%. The exchange rate for converting refunds of non-U.S. dollar transactions to U.S. dollars is the rate charged to us by MCI minus 2.50%. We make the conversion on the date the transaction or refund is posted to your account.

**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](http://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](http://bmo.com/cha)

**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](http://bmo.com/cha)

**Enquiries**

[bmo.com/onlinebanking](http://bmo.com/onlinebanking)

Toll Free Calls Canada & US: 1-800-263-2263

Outside Canada & US (Call Collect): 1-514-877-0330

<sup>1</sup> Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

<sup>2</sup> Excludes: promotional balance transfers

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## How to make payments to your credit card account

**You have many convenient ways to pay**

- At [www.bmo.com/onlinebanking](http://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 ATM 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

# BMO Preferred Rate Mastercard

Card Number 5191 2302 1251 2900  
Customer Name MR MARK KERN

Statement Date: Dec. 5, 2021

## PERIOD COVERED BY THIS STATEMENT

Nov. 6, 2021 - Dec. 5, 2021

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Nov. 9	Nov. 10	THE HUNNY POT CANNABIS NIAGARA FALLSON	002080733530	64.70
Nov. 9	Nov. 12	SOBEYS #915 NIAGARA FALLSON	920451238302	50.90
Nov. 13	Nov. 15	YOUNG'S MINI MART NIAGARA FALLSON	800203377504	35.00
Nov. 13	Nov. 15	USD50.00@1.292000000 GGPoker help@ggpoker IMN	113017551691	64.60
Nov. 15	Nov. 15	CASH ADVANCE FEE	113017551691	5.00
Nov. 13	Nov. 15	GIANT TIGER #137 NIAGARA FALLSON	920023699400	21.47
Nov. 14	Nov. 15	BUSY BEE FOOD MART NIAGARA FALLSON	800186457561	15.25
Nov. 14	Nov. 15	SHOPPER'S DRUG MART #1 NIAGARA FALLSON	800142490524	8.80
Nov. 14	Nov. 15	ARBY'S NIAGARA FALLSON	200846538886	46.75
Nov. 13	Nov. 16	SOBEYS #915 NIAGARA FALLSON	920404830201	17.98
Nov. 15	Nov. 16	PATEL GROCERS NIAGARA FALLSON	004001279792	53.98
Nov. 16	Nov. 17	DOLLARAMA # 629 NIAGARA FALLSON	800141956398	6.31
Nov. 16	Nov. 17	HASTY MARKET NIAGARA FALLSON	800193146096	35.00
Nov. 16	Nov. 18	CDN TIRE STORE #00071 NIAGARA FALLSON	800115486363	96.04
Nov. 16	Nov. 18	GIANT TIGER #137 NIAGARA FALLSON	920016093400	23.79
Nov. 15	Nov. 18	SOBEYS #915 NIAGARA FALLSON	920414586609	50.32
Nov. 17	Nov. 18	The Hunny Pot 647-5304202 ON	900010460369	73.99
Nov. 17	Nov. 19	AVONDALE STORE # 120 NIAGARA FALLSON	800167208052	15.65
Nov. 19	Nov. 22	SHOPPER'S DRUG MART #1 NIAGARA FALLSON	800150207896	13.63
Nov. 19	Nov. 22	OLG 1-800-387-0098 NORTH YORK ON	800155308236	100.00
Nov. 22	Nov. 22	CASH ADVANCE FEE	800155308236	5.00
Nov. 20	Nov. 22	TIM HORTONS #1922 NIAGARA FALLSON	200695296273	9.41
Nov. 20	Nov. 22	PETROCAN NIAGARA FALLSON	800118196692	15.04
Nov. 21	Nov. 22	TRSF FROM/DE ACCT/CPT 2381-XXXX-346	S716551 OBPP	10.00 CR
Nov. 22	Nov. 23	USD54.90@1.297996357 ALOHA SHIRT SHOP 8667467256 CA	206367700019	71.26
Nov. 22	Nov. 24	AVONDALE FOOD STORES # NIAGARA FALLSON	800164496960	50.65
Nov. 23	Nov. 24	HASTY MARKET NIAGARA FALLSON	800194066122	37.99
Nov. 24	Nov. 25	COSTCO GAS W1414 NIAGARA FALLSON	800155906117	44.75
Nov. 24	Nov. 25	STARBUCKS COFFEE #2029 NIAGARA FALLSON	200015703160	10.40
Nov. 25	Nov. 26	USD50.00@1.304000000 GGPoker help@ggpoker IMN	113506330462	65.20
Nov. 26	Nov. 26	CASH ADVANCE FEE	113506330462	5.00
Nov. 26	Nov. 29	SHOPPER'S DRUG MART #1 NIAGARA FALLSON	800152289745	7.99
Nov. 26	Nov. 29	KFC/TACO BELL LUNDY'S NIAGARA FALLSON	461648144579	13.21
Nov. 27	Nov. 29	SPDR 289-2968273 ON	900010166666	46.83
Nov. 28	Nov. 29	SHOPPER'S DRUG MART #1 NIAGARA FALLSON	800143522954	14.60
Nov. 29	Nov. 30	PET VALU #2019 NIAGARA FALLSON	800179779634	66.33
Nov. 30	Dec. 1	BUSY BEE FOOD MART NIAGARA FALLSON	800200727650	15.25
Nov. 30	Dec. 1	CABELA'S CANADA WINNIPEG MB	800143158641	34.00
Nov. 30	Dec. 2	SHOPPER'S DRUG MART #1 NIAGARA FALLSON	800103277935	7.67
Dec. 1	Dec. 2	SHOPPER'S DRUG MART #1 NIAGARA FALLSON	800145836714	31.96
Nov. 30	Dec. 3	SOBEYS #915 NIAGARA FALLSON	920487394504	63.99
Nov. 30	Dec. 3	A & W #4599 THOROLD ST NIAGARA FALLSON	920290657105	37.44
Dec. 3	Dec. 3	INTEREST PURCHASES		27.65
Dec. 3	Dec. 3	INTEREST ADVANCES		1.39
Dec. 3	Dec. 3	CCBP ENHANCED		34.40
Dec. 3	Dec. 3	CCBP ENHANCED TAX		2.75

**Estimated Time to Repay:** If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 30 years and 02 months. We assume that the current annual interest rate of purchases will apply throughout the repayment period. Please see your BMO Credit Card Cardholder Agreement for more information.

## **Your BMO Credit Card Balance Protection Insurance**

In the event you are faced with a significant life challenge, rest assured your optional BMO credit card balance protection insurance<sup>1</sup> can help make payments on your BMO credit card for covered losses such as job loss, total disability and/or life.

Insurance coverage and premium rate vary by product. Please refer to your Certificate of Insurance for complete details.

To submit a claim, please visit [bmo.assurant.com](http://bmo.assurant.com) or, if you have any questions, call Assurant toll-free at 1-800-268-5962.

<sup>1</sup>This insurance is underwritten by American Bankers Insurance Company of Florida and American Bankers Life Assurance Company of Florida, who carry on business in Canada as Assurant®, and can be reached at 1-800-268-5962 or [www.assurant.ca](http://www.assurant.ca).