

**BMO AIR MILES World Elite Mastercard**

**Card Number** 5524 8900 0782 8809  
**Customer Name** SAMIRA E RAOUDA

**YOUR REWARDS**


Reward Miles earned 505  
 Bonus Reward Miles earned 0  
 Reward Miles adjusted 0  
**Total Reward Miles earned** 505

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

**Statement Date** Feb. 18, 2019

Previous Balance, Jan. 18, 2019 \$2,897.81  
 Purchases and other charges +5,056.36  
 Cash Advances<sup>1</sup> 0.00  
 Total Interest Charges 0.00  
 Fees 0.00  
 Payments and Credits -2,982.63  
**New Balance, Feb. 18, 2019** **\$4,971.54**

**Minimum Payment Due** **\$10.00**

**Payment Due Date** **Mar. 11, 2019**

Your Credit Limit \$20,200.00  
 Your Available Credit \$15,228.46  
 Amount Over Credit Limit \$0.00

**PERIOD COVERED BY THIS STATEMENT**

Jan. 19, 2019 - Feb. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
<b>Card Number: 5524 8900 0782 8809</b>				
Jan. 20	Jan. 21	SKYPE.COM/GO/BILL Luxembourg LUX	003085254943	9.50
Jan. 21	Jan. 22	SALARMY MISSISSAUGA TH MISSISSAUGA ON	800154774709	15.96
Jan. 23	Jan. 24	Amazon.ca*MB7JI6ER2 AMAZON.CA ON	200079656523	20.08
Jan. 24	Jan. 25	OTTAWA HOSPITAL- CI OTTAWA ON	461628656746	30.00
Jan. 23	Jan. 25	SKIPTHEDISHES.COM WINNIPEG MB	800106714214	38.76
<b>Jan. 18</b>	<b>Jan. 25</b>	<b>PURCHASE INTEREST ADJ</b>	<b>025111111122</b>	<b>84.82 CR</b>
Jan. 24	Jan. 28	VIA RAIL/TCW453/17FEB MONTREAL QC	800171791468	80.23

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**Concerning the BMO® Mastercard®\* Cardholder Agreement**

We have refreshed the BMO Mastercard Cardholder Agreement by making it more simple and clear. The updated agreement will come into effect on **January 2, 2019** and is available at [bmo.com/cha2Jan2019](http://bmo.com/cha2Jan2019)

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	19.99000	0.05476
Cash Advances <sup>2</sup>	0.00	22.99000	0.06298

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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 5524 8900 0782 8809  
 New Balance \$4,971.54  
 Minimum Payment Due \$10.00  
 Payment Due Date Mar. 11, 2019  
 Amount you're paying \$

SAMIRA E RAOUDA  
 71 ASHBOURNE DR  
 TORONTO ON M9B 4H4

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

5524890007828809 0000000001000 0000000497154

## Important information about your BMO Mastercard account

**Lost or stolen cards :** You must tell us immediately if your card is lost or stolen or if you suspect it is lost or stolen. If your card is used without your authorization, you will not be liable if: you didn't knowingly contribute to the unauthorized use; you used reasonable care to keep your card safe from loss, theft or misuse; you kept your PIN confidential and separate from your card; and you notify us by phone within 24 hours if you learn of the loss, theft or misuse of your card or if you know or suspect that someone else knows your PIN. If you don't meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use. It is important that you safeguard your card as well as your PIN and any credit card cheques that you have.

**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 Mastercard Cardholder Agreement available at [bmo.com/pdf/infocha](http://bmo.com/pdf/infocha)

**How we apply payments to your account :** When we receive a payment, we apply it to your account as outlined in the Cardholder 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.

**Your minimum payment :** You may pay your account balance in full at any time. By the payment due date shown on your account statement, you must pay at least the minimum payment. To calculate your minimum payment, we add \$10 to the amount of interest and fees shown on your account statement. In addition to that amount, we also add to your minimum payment the larger of any amount past due on your account statement or the amount by which your new balance exceeds your credit limit. If your new balance is \$10 or less, you may pay the full amount.

If your account is in collection or charged off status, we may make alternative payment arrangements with you.

**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 **2.5%**.

The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus **2.5%**. 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 2.5%. 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 2.5%. We make the conversion on the date the transaction or refund is posted to your account.

**Estimated Time to Repay :** In calculating the number of years and months required to repay an account balance shown on an account statement if you pay only the minimum payment due each month on the payment due date, we assume that the current annual interest rate for purchases will apply throughout the repayment period. We also use such other assumptions as are required or permitted by applicable law.

**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 [www.bmo.com/onlinebanking](http://www.bmo.com/onlinebanking) or via BMO Mobile Banking.

### Enquiries

[www.bmo.com/onlinebanking](http://www.bmo.com/onlinebanking)  
Toll Free Calls Canada & US: 1-866-991-4769  
Outside Canada & US (Call Collect): 1-514-877-0330

### Lost/stolen cards

Toll Free Calls Canada & US: 1-800-361-3361  
Outside Canada & US (Call Collect): 1-514-877-0330

**TTY (For the Deaf & Hard of Hearing):** 1-866-859-2089

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

<sup>2</sup> Excluding 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 AIR MILES World Elite Mastercard**

**Card Number** 5524 8900 0782 8809  
**Customer Name** SAMIRA E RAOUDA

**Statement Date:** Feb. 18, 2019

**PERIOD COVERED BY THIS STATEMENT**

Jan. 19, 2019 - Feb. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Jan. 28	Jan. 28	GUARD.ME INTERNATIONAL 905-731-8140 ON	200027932150	43.50
Jan. 28	Jan. 28	GUARD.ME INTERNATIONAL 905-731-8140 ON	200027932168	43.50
Jan. 28	Jan. 29	EC ENGLISH ST JULIANS MLT	008514130814	1,996.80
Jan. 29	Jan. 30	BELL CANADA (OB) MONTREAL QC	800149676532	188.04
Jan. 31	Feb. 1	FREEDOM MOBILE INC 877-946-3184 ON	200848794080	406.80
Jan. 31	Feb. 4	TAVORA FOODS MISSISSAUGA ON	920318408804	52.35
Jan. 31	Feb. 4	BULK BARN STORE #633 E ETOBICOKE ON	920203637301	27.43
Feb. 2	Feb. 4	ADT CANADA *001187887 WWW.ADT.CA AB	200087210188	43.96
Feb. 8	Feb. 8	FREEDOM MOBILE INC 877-946-3184 ON	200404351906	460.93
Feb. 7	Feb. 8	ORIENTAL FOOD CENTRE MISSISSAUGA ON	200413605359	23.19
Feb. 7	Feb. 11	TAVORA FOODS MISSISSAUGA ON	920303203304	120.93
Feb. 7	Feb. 11	WMT SUPRCTR #1126 MISSISSAUGA ON	004042383817	32.85
Feb. 10	Feb. 11	AMZN Mktp CA*MB52T6R92 WWW.AMAZON.CAON	200961783748	13.99
Feb. 11	Feb. 12	FIDO Mobile *812490464 888-481-3436 ON	100475088916	32.50
Feb. 12	Feb. 12	AMZN Mktp CA*MIOZ553U0 WWW.AMAZON.CAON	100993443782	12.99
<b>Feb. 12</b>	<b>Feb. 12</b>	<b>TRSF FROM/DE ACCT/CPT 0000022198714451</b>	<b>S615210 OBPP</b>	<b>2,897.81 CR</b>
Feb. 12	Feb. 13	ACN*DIGITAL PHONE SVC 877-226-1010 QC	100259551443	33.89
Feb. 12	Feb. 13	CITIZENSHIP & IMM ON-L OTTAWA QC	800146377649	370.00
Feb. 17	Feb. 18	NETFLIX.COM 888-8119842 CA	068384890813	16.99

**Card Number: 5524 8900 1030 7460**

Jan. 18	Jan. 21	FRESHCO9707 QPS MISSISSAUGA ON	200208149591	43.87
Jan. 19	Jan. 21	WAL-MART # 3031 ETOBICOKE ON	004037931878	67.67
Jan. 20	Jan. 22	VALUE VILLAGE # 2027 MISSISSAUGA ON	920251088103	60.84
Jan. 24	Jan. 28	TAVORA FOODS MISSISSAUGA ON	920302318604	112.12
Jan. 25	Jan. 28	SHOPPERSDRUGMART0863 ETOBICOKE ON	800101301049	6.78
Jan. 27	Jan. 28	CLOVERDALE HOME HARDWA ETOBICOKE ON	800121452433	25.97
Jan. 31	Feb. 1	FRESHCO9707 QPS MISSISSAUGA ON	200849206886	10.57
Feb. 2	Feb. 4	CLOVERDALE HOME HARDWA ETOBICOKE ON	800175094414	46.15
Feb. 1	Feb. 4	THE HOME DEPOT #7011 ETOBICOKE ON	004036062122	28.78
Feb. 2	Feb. 4	MTO RUS-SO ETOBICOKE ETOBICOKE ON	920343085203	240.00
Feb. 5	Feb. 7	THE HOME DEPOT #7011 ETOBICOKE ON	004028065303	11.83
Feb. 6	Feb. 7	NOFRILLS EMILIANO&ANA ETOBICOKE ON	462650789715	48.48
Feb. 7	Feb. 11	THE HOME DEPOT #7011 ETOBICOKE ON	004030064474	16.45
Feb. 8	Feb. 11	NOFRILLS EMILIANO&ANA ETOBICOKE ON	462682402814	52.72
Feb. 9	Feb. 11	NOFRILLS ROSS 782 TORONTO ON	462699766877	54.86
Feb. 15	Feb. 18	FOOD BASICS #928 ETOBICOKE ON	821413300001	24.13
Feb. 15	Feb. 18	TAVORA FOODS MISSISSAUGA ON	920398708100	70.04
Feb. 17	Feb. 18	CLOVERDALE HOME HARDWA ETOBICOKE ON	800121292552	5.06
Feb. 17	Feb. 18	FOOD BASICS #928 ETOBICOKE ON	821413300009	14.87

If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 43 years and 07 months. Please see the back of your statement or your BMO Mastercard Cardholder Agreement for further details.