

**BMO AIR MILES World Elite Mastercard**

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

**YOUR REWARDS**


Reward Miles earned 1378  
 Bonus Reward Miles earned 0  
 Reward Miles adjusted 0  
**Total Reward Miles earned** 1378  
 Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

**Statement Date** Aug. 18, 2019

Previous Balance, Jul. 18, 2019 \$4,244.31  
 Purchases and other charges +13,790.06  
 Cash Advances<sup>1</sup> 0.00  
 Total Interest Charges 0.00  
 Fees 0.00  
 Payments and Credits -4,249.93  
**New Balance, Aug. 18, 2019 \$13,784.44**

**Minimum Payment Due \$10.00**

**Payment Due Date Sep. 9, 2019**

Your Credit Limit \$20,200.00  
 Your Available Credit \$6,415.56  
 Amount Over Credit Limit \$0.00

**PERIOD COVERED BY THIS STATEMENT**

Jul. 19, 2019 - Aug. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
<b>Card Number: 5524 8900 0782 8809</b>				
Jul. 17	Jul. 19	ONROUTE #01167 BRIGHTON ON	800122594193	48.36
Jul. 19	Jul. 22	SPEELMAN'S GARDEN CENT 416-741-5593 ON	200831436349	1,395.55
Jul. 19	Jul. 22	REPRODUX TORONTO ON	200828416395	8.70
Jul. 20	Jul. 22	VIA RAIL/VDU409/02AUG MONTREAL QC	800177390584	99.44
Jul. 20	Jul. 22	SKYPE.COM/GO/BILL Luxembourg LUX	006482043927	9.50
Jul. 21	Jul. 22	LOWES #03096* TORONTO ON	200300624292	186.05
Jul. 22	Jul. 23	VIA RAIL/VEK467/31JUL MONTREAL QC	800185632165	55.37

Continued on page 3

Reminder: Changes that were made to the minimum payment calculation for Quebec residents became effective on August 1st, 2019. Please see the back of this statement for details.

	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 \$13,784.44  
 Minimum Payment Due \$10.00  
 Payment Due Date Sep. 9, 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 0000001378444

## 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) 2.50% 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. Starting on your August 2020 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2024 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**

You must tell us immediately if you suspect or know your card is lost or stolen, or used without your authorization.

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: 1-866-991-4769

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 AIR MILES World Elite Mastercard**
**Statement Date: Aug. 18, 2019**
**Card Number** 5524 8900 0782 8809  
**Customer Name** SAMIRA E RAOUDA

**PERIOD COVERED BY THIS STATEMENT**

Jul. 19, 2019 - Aug. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Jul. 26	Jul. 29	UBER EATS HELP.UBER.CO help.uber.comNLD	005837964948	24.83
Jul. 26	Jul. 29	CENTENNIAL COLLEGE - W TORONTO ON	800107109792	8,485.75
Jul. 28	Jul. 29	NATIONS FRESH FOODS TORONTO ON	200931986050	19.50
Jul. 29	Jul. 30	BELL CANADA (OB) MONTREAL QC	800171930822	194.82
Jul. 30	Jul. 31	DOLLARAMA # 351 MISSISSAUGA ON	800152337186	15.41
Jul. 30	Jul. 31	SALARMY MISSISSAUGA TH MISSISSAUGA ON	800173040280	19.96
Jul. 30	Aug. 1	TAVORA FOODS MISSISSAUGA ON	920331829509	214.36
Jul. 30	Aug. 1	VALUE VILLAGE # 2027 MISSISSAUGA ON	920362781900	18.61
Aug. 1	Aug. 1	AMZN Mktp CA*MA6SM25X2 WWW.AMAZON.CAON	200607002976	19.76
Jul. 30	Aug. 1	WMT SUPRCTR #1126 MISSISSAUGA ON	004046500365	27.09
Jul. 30	Aug. 1	WMT SUPRCTR #1126 MISSISSAUGA ON	004046500399	4.97
Aug. 2	Aug. 2	ADT CANADA *001187887 WWW.ADT.CA AB	200869125696	43.96
Aug. 2	Aug. 5	UBER EATS HELP.UBER.CO help.uber.comNLD	007257524948	21.55
Aug. 1	Aug. 5	HOLLISTER NEW ALBANY NS	040425836277	85.13
Aug. 4	Aug. 5	SWISS CHALET 1926 TORONTO ON	200610951063	88.00
Aug. 5	Aug. 6	TSI INTERNET CHATHAM ON	800174160396	67.74
Aug. 6	Aug. 7	SWISS T1 MISSISSAUGA ON	200095101489	30.71
Aug. 7	Aug. 8	DOLLARAMA #1239 DEER LAKE NL	800198527925	13.48
Aug. 6	Aug. 8	DEER LAKE EXPRESS DEER LAKE NL	800115553269	414.00
Aug. 8	Aug. 8	FREEDOM MOBILE INC 877-946-3184 ON	200318669517	192.65
Aug. 7	Aug. 8	FOODLAND 9218 QPS DEER LAKE NL	200252710825	52.74
Aug. 7	Aug. 8	THE MERCHANT WAREHOUSE WOODY POINT NL	200317946395	94.24
Aug. 8	Aug. 9	Road Test 6472437695 GBR	931762739941	101.50
Aug. 8	Aug. 9	SWISS CHALET 1777 QPS ST-JOHNS NL	200559510692	90.00
Aug. 8	Aug. 9	TIM HORTONS #2239 GANDER NL	200517402016	27.06
<b>Aug. 8</b>	<b>Aug. 9</b>	<b>TRSF FROM/DE ACCT/CPT 000022198714451</b>	<b>S827500 OBPP</b>	<b>4,245.00 CR</b>
Aug. 9	Aug. 12	THE HERITAGE SHOP ST.JOHNS NL	200731337055	35.07
Aug. 9	Aug. 12	OBRIENS CRAFTS BAY BULLS NL	200733748523	262.20
Aug. 9	Aug. 12	OBRIENS CRAFTS BAY BULLS NL	200733748549	66.56
Aug. 9	Aug. 12	OBRIENS CRAFTS BAY BULLS NL	200733748556	126.14
Aug. 9	Aug. 12	JACK ASTOR'S NEWFOUNDL ST. JOHN'S NL	800202448485	104.54
Aug. 9	Aug. 12	DOWNHOMER ST. JOHN'S NL	920216573303	52.19
Aug. 9	Aug. 12	NEWFOUNDLAND CHOCOLATE ST. JOHN'S NL	920268100807	33.87
Aug. 10	Aug. 12	SWISS CHALET 1777 QPS ST-JOHNS NL	200020044634	101.00
Aug. 10	Aug. 12	TIM HORTONS #2269 CARBONEAR NL	200970068618	11.63
Aug. 11	Aug. 12	R & J FAMILY RESTAURAN TWILLINGATE NL	200162935490	102.63
Aug. 11	Aug. 12	TIM HORTONS #4524 CLARENVILLE NL	200164812580	14.38
Aug. 12	Aug. 12	ACN*DIGITAL PHONE SVC 877-226-1010 QC	200266366750	33.89
Aug. 12	Aug. 13	TIM HORTONS 108509 DEER LAKE NL	200345001987	27.68
<b>Aug. 12</b>	<b>Aug. 13</b>	<b>TIM HORTONS 108509 DEER LAKE NL</b>	<b>200345001995</b>	<b>4.93 CR</b>
Aug. 13	Aug. 13	UBER TRIP HELP.UBER.CO help.uber.comNLD	000159813920	5.00
Aug. 13	Aug. 13	UBER TRIP HELP.UBER.CO help.uber.comNLD	000154244949	24.45
Aug. 12	Aug. 13	TIM HORTONS 108509 DEER LAKE NL	200454353715	13.73
Aug. 13	Aug. 14	VIA RAIL/VKS733/17AUG MONTREAL QC	800171916279	80.23
Aug. 14	Aug. 15	SWISS CHALET 1123 OTTAWA ON	200938363650	58.81
Aug. 14	Aug. 16	PETROCAN BROCKVILLE ON	800130042447	26.10
Aug. 14	Aug. 16	TIM HORTONS #2774 BELLEVILLE ON	200127614607	22.70
Aug. 15	Aug. 16	SWISS CHALET # 1146 OTTAWA ON	200179301533	80.00

**Card Number: 5524 8900 1030 7460**

Jul. 19	Jul. 22	FRESHCO9707 QPS MISSISSAUGA ON	200897404727	13.16
Jul. 19	Jul. 22	TAVORA FOODS MISSISSAUGA ON	920445010908	18.80
Jul. 27	Jul. 29	COSIMO'S NO FRILLS #36 ETOBICOKE ON	461679282317	22.52
Jul. 27	Jul. 29	FOOD BASICS #928 ETOBICOKE ON	821413300005	7.38
Jul. 27	Jul. 29	THE HOME DEPOT #7011 ETOBICOKE ON	004024115872	25.48

**BMO AIR MILES World Elite Mastercard**

Card Number 5524 8900 0782 8809  
Customer Name SAMIRA E RAOUDA

Statement Date: Aug. 18, 2019

**PERIOD COVERED BY THIS STATEMENT**

Jul. 19, 2019 - Aug. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Jul. 30	Jul. 31	CLOVERDALE HOME HARDWA ETOBICOKE ON	800179226990	6.77
Aug. 8	Aug. 12	NEWFOUNDLAND CHOCOLATE ST. JOHN'S NL	920162625009	27.54
Aug. 11	Aug. 12	CIRCLE K / IRVING #QPS CLARENVILLE NL	800172075333	50.55
Aug. 12	Aug. 13	BUDGET RENT-A-CAR DORVAL ON	004012051501	164.27

**Estimated Time to Repay:** If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 120 years and 10 months. We assume that the current annual interest rate of purchases will apply throughout the repayment period. Please see your BMO Mastercard Cardholder Agreement for more information.

**BMO AIR MILES World Elite Mastercard**

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

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

**Important info about your BMO Cardholder Agreement**

We're notifying you of changes being made to your BMO Cardholder Agreement (the "**agreement**") as well as changes to the loyalty programs available with certain BMO credit cards. With the exception of the change to the definition of "cash-like transactions" in the agreement, these changes will only affect Quebec residents. The changes will become effective on **August 1, 2019**.

The definition of "cash-like transactions" has been amended in Section 1 of the agreement as follows (the new language is underlined):

cash-like transactions mean transactions involving the purchase of items that are similar to and/or can be converted into cash. Cash-like transactions include but are not limited to: wire transfers, money orders, travellers cheques, casino gaming chips and gaming transactions (including betting, off track betting and race track wagers), securities, government owned lottery tickets, court costs (including alimony, child support), fines, bail, bond payments, and tax payments.

To view the changes in their entirety, please visit [bmo.com/August2019](http://bmo.com/August2019)