

BMO AIR MILES World Elite Mastercard

Card Number 5524 8900 1612 3176
Customer Name SAMIRA E RAOUDA

YOUR REWARDS


Reward Miles earned 263
 Bonus Reward Miles earned 0
 Reward Miles adjusted 0
Total Reward Miles earned 263

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

Statement Date Nov. 18, 2019

Previous Balance, Oct. 18, 2019 \$3,751.99
 Purchases and other charges +2,632.74
 Cash Advances¹ 0.00
 Total Interest Charges 0.00
 Fees 0.00
 Payments and Credits -3,751.99
New Balance, Nov. 18, 2019 \$2,632.74

Minimum Payment Due \$10.00

Payment Due Date Dec. 9, 2019

Your Credit Limit \$20,200.00
 Your Available Credit \$17,567.26
 Amount Over Credit Limit \$0.00

PERIOD COVERED BY THIS STATEMENT

Oct. 19, 2019 - Nov. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5524 8900 1612 3176				
Oct. 24	Oct. 25	LA SEM PATISSERIE MISSISSAUGA ON	800171706392	34.50
Oct. 26	Oct. 28	CAF NOISSETTE GATINEAU QC	823085280002	29.75
Oct. 29	Oct. 30	BELL CANADA (OB) MONTREAL QC	800157398225	208.42
Oct. 31	Nov. 1	FRESHCO9707 QPS MISSISSAUGA ON	200248080841	21.04
Oct. 31	Nov. 4	WOW WHAT A DEAL MISSISSAUGA ON	920040012403	8.19
Nov. 1	Nov. 4	TOYOTA ECP ROADSIDE LONDON ON	800155404865	202.21
Nov. 2	Nov. 4	ADT CANADA *001187887 WWW.ADT.CA AB	200524189532	43.96

Continued on page 3

Earn rewards on your Black Friday and holiday purchases

Shopping for Black Friday and the holidays? Don't forget to use your BMO® Mastercard®* for your purchases and continue to earn more AIR MILES®† Reward Miles! Terms and conditions apply.

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	19.99000	0.05476
Cash Advances ²	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 1612 3176
 New Balance \$2,632.74
 Minimum Payment Due \$10.00
 Payment Due Date Dec. 9, 2019
 Amount you're paying \$

SAMIRA E RAOUDA
 71 ASHBOURNE DR
 TORONTO ON M9B 4H4

000A

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

5524890016123176 0000000001000 0000000263274

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

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 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

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

Enquiries

bmo.com/onlinebanking

Toll Free Calls Canada & US: 1-866-991-4769

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

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

² 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 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 1612 3176
Customer Name SAMIRA E RAOUDA

Statement Date: Nov. 18, 2019

PERIOD COVERED BY THIS STATEMENT

Oct. 19, 2019 - Nov. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Nov. 5	Nov. 6	TSI INTERNET CHATHAM ON	800171803195	60.96
Nov. 5	Nov. 6	LIBERAL JEWELLERY TORONTO ON	800176087190	480.00
Nov. 5	Nov. 7	BULK BARN STORE #633 E ETOBICOKE ON	920179813501	21.30
Nov. 5	Nov. 7	VALUE VILLAGE # 2038 TORONTO ON	920282857502	29.35
Nov. 6	Nov. 7	VIA RAIL/WMY231/18DEC MONTREAL QC	800169510866	45.20
Nov. 7	Nov. 8	THE WEST MALL PASTRIES ETOBICOKE ON	800163037204	8.74
Nov. 7	Nov. 8	CLASSIC TOUCH NAIL SPA ETOBICOKE ON	800151066769	55.85
Nov. 8	Nov. 8	FREEDOM MOBILE INC 877-946-3184 ON	200960761850	219.33
Nov. 8	Nov. 8	TRSF FROM/DE ACCT/CPT 0431-XXXX-596	S264050 OBPP	3,751.99 CR
Nov. 10	Nov. 11	THE SWEET POTATO TORONTO ON	800159679651	37.25
Nov. 10	Nov. 11	SIX POINTS DOLLAR PLUS ETOBICOKE ON	004004770037	46.28
Nov. 10	Nov. 12	BULK BARN STORE #633 E ETOBICOKE ON	920187842800	13.89
Nov. 12	Nov. 13	FLASH SERVICES 877-226-1010 QC	200968621105	33.89
Nov. 12	Nov. 13	STARSKY FINE FOODS MIS MISSISSAUGA ON	461610796689	57.42
Nov. 17	Nov. 18	NETFLIX.COM 866-716-0414 ON	200161051681	16.99

Card Number: 5524 8900 1612 2178

Oct. 19	Oct. 21	FRESHCO9707 QPS MISSISSAUGA ON	200485146176	20.07
Oct. 19	Oct. 21	TAVORA FOODS MISSISSAUGA ON	920408013104	56.77
Oct. 19	Oct. 21	WMT SUPRCTR #1126 MISSISSAUGA ON	004033578145	23.83
Oct. 20	Oct. 22	CDN TIRE STORE #00070 ETOBICOKE ON	800122751896	56.32
Oct. 21	Oct. 22	COSTCO GAS W547 VAUGHAN ON	800160994846	34.50
Oct. 25	Oct. 28	FRESHCO9707 QPS MISSISSAUGA ON	200898186417	13.49
Oct. 25	Oct. 28	TAVORA FOODS MISSISSAUGA ON	920409165303	32.65
Oct. 27	Oct. 28	SHOPPERS DRUG MART #12 OTTAWA ON	800147925220	54.77
Oct. 29	Oct. 31	SHOPPERSDRUGMART0863 ETOBICOKE ON	800101362979	15.81
Oct. 31	Nov. 4	TAVORA FOODS MISSISSAUGA ON	920346805609	111.92
Oct. 31	Nov. 4	WMT SUPRCTR #1126 MISSISSAUGA ON	004046457713	48.60
Nov. 1	Nov. 4	FOOD BASICS #928 ETOBICOKE ON	821413300007	9.53
Nov. 1	Nov. 4	WOW WHAT A DEAL MISSISSAUGA ON	920051197100	37.86
Nov. 1	Nov. 4	TAVORA FOODS MISSISSAUGA ON	920416721008	8.05
Nov. 7	Nov. 8	ALDERWOOD FAMILY DENTI ETOBICOKE ON	800164534712	22.80
Nov. 9	Nov. 11	FOOD BASICS #928 ETOBICOKE ON	821413300007	12.82
Nov. 8	Nov. 11	TAVORA FOODS MISSISSAUGA ON	920398592709	106.44
Nov. 10	Nov. 11	SHOPPERSDRUGMART0863 ETOBICOKE ON	800142192374	6.77
Nov. 12	Nov. 15	PETROCAN ETOBICOKE ON	800125908479	7.90
Nov. 14	Nov. 18	TAVORA FOODS MISSISSAUGA ON	920315999502	90.95
Nov. 14	Nov. 18	VALUE VILLAGE # 2027 MISSISSAUGA ON	920355250204	39.71
Nov. 15	Nov. 18	SAM'S NO FRILLS #3663 NORTH YORK ON	462672843390	75.49
Nov. 15	Nov. 18	ROOTS #119 TORONTO ON	800192452673	33.90
Nov. 17	Nov. 18	WINNERS 376 ETOBICOKE ON	200261523271	37.27

Estimated Time to Repay: If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 23 years and 01 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: Nov. 18, 2019

Card Number 5524 8900 1612 3176
Customer Name SAMIRA E RAOUDA

Important Changes to your BMO® Credit Card account

Currently, if you do not meet your minimum payment obligation two times in any 12-month period your interest rate* will change to 24.99% on purchases, fees and other charges, and 27.99% on cash advances and balance transfers. To return to your standard interest rates, 6 months of consecutive on-time minimum payments are required starting from the first month the higher interest rates are applied.

Effective **June 1st 2020**, if your account is in or entering default pricing, in order to return to the standard interest rate, **12 months** of consecutive on-time minimum (or higher) payments will be required starting from the first month the higher interest rate is applied.

*This communication was drafted as of October 24th 2019. If you requested a product change after this date, your interest rates may be different. If you requested a product change, you can find up to date information about your interest rates (including default rates) in the credit card package that was recently mailed to you.

If you have any questions, please call the Enquiries number on this statement.