

**BMO AIR MILES World Elite Mastercard**

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

**YOUR REWARDS**


Reward Miles earned 281  
 Bonus Reward Miles earned 0  
 Reward Miles adjusted 0  
**Total Reward Miles earned** 281

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

**Statement Date** Jan. 18, 2019

Previous Balance, Dec. 18, 2018 \$4,076.78  
 Purchases and other charges +2,948.17  
 Cash Advances<sup>1</sup> 0.00  
 Total Interest Charges +84.82  
 Fees 0.00  
 Payments and Credits -4,211.96  
**New Balance, Jan. 18, 2019 \$2,897.81**

**Minimum Payment Due \$94.00**

**Payment Due Date Feb. 12, 2019**

Your Credit Limit \$20,200.00  
 Your Available Credit \$17,302.19  
 Amount Over Credit Limit \$0.00

**PERIOD COVERED BY THIS STATEMENT**

Dec. 19, 2018 - Jan. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
<b>Card Number: 5524 8900 0782 8809</b>				
Dec. 18	Dec. 19	SALARMY MISSISSAUGA TH MISSISSAUGA ON	800157769541	14.97
Dec. 18	Dec. 19	SWISS CHALET 1926 TORONTO ON	200690996554	55.00
Dec. 18	Dec. 20	WMT SUPRCTR #1126 MISSISSAUGA ON	004062633620	20.34
Dec. 20	Dec. 21	SKYPE.COM/GO/BILL Luxembourg LUX	004872674945	9.50
Dec. 21	Dec. 24	CHEYNE CHIROPRACTIC PR ETOBICOKE ON	800180061053	100.00
Dec. 21	Dec. 24	CHEYNE CHIROPRACTIC PR ETOBICOKE ON	800180061061	100.00
Dec. 22	Dec. 24	CITIZENSHIP & IMM ON-L OTTAWA QC	800167748606	150.00

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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	84.82	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 \$2,897.81  
 Minimum Payment Due \$94.00  
 Payment Due Date Feb. 12, 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 0000000009400 0000000289781

## 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**
**Statement Date: Jan. 18, 2019**
**Card Number** 5524 8900 0782 8809  
**Customer Name** SAMIRA E RAOUDA

**PERIOD COVERED BY THIS STATEMENT**

Dec. 19, 2018 - Jan. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Dec. 21	Dec. 24	BULK BARN STORE #633 E ETOBICOKE ON	920399544709	7.61
Dec. 22	Dec. 24	SWISS CHALET 1926 TORONTO ON	200676571773	47.41
Dec. 24	Dec. 25	VISTAPR*VISTAPRINT.CA 866-8936743 ON	200013489756	56.01
Dec. 25	Dec. 25	GUARD.ME INTERNATIONAL 905-731-8140 ON	200054134184	187.05
Dec. 30	Dec. 31	Amazon.ca*M231F9IY1 AMAZON.CA ON	200016657658	27.11
Dec. 30	Jan. 1	USD56.50@1.400530973 TREASURE BAY RESORT & TREASURE ISLAF	900018884654	79.13
Jan. 2	Jan. 2	ADT CANADA *001187887 WWW.ADT.CA AB	200572455006	43.96
Jan. 2	Jan. 3	BELL CANADA (OB) MONTREAL QC	800149160165	188.04
<b>Jan. 3</b>	<b>Jan. 3</b>	<b>EXPEDIA 7390611040648 EXPEDIA.CA ON</b>	<b>200804856533</b>	<b>131.96 CR</b>
Jan. 3	Jan. 3	EXPEDIA 740224425739 EXPEDIA.CA ON	200810025545	148.16
Jan. 2	Jan. 4	CAPIC TORONTO ON	920166112701	1.13
Jan. 5	Jan. 7	AMZN Mktp CA*MB1US3LQ0 WWW.AMAZON.CAON	200441668430	15.99
Jan. 6	Jan. 7	AMZN Mktp CA*M244A79T2 WWW.AMAZON.CAON	200487069039	129.99
Jan. 6	Jan. 8	PETROCAN BROCKVILLE ON	800134688811	23.51
Jan. 7	Jan. 8	CITY OF OTTAWA PARKING OTTAWA ON	800156905960	6.00
Jan. 7	Jan. 8	CITY OF OTTAWA PARKING OTTAWA ON	800156908238	6.00
Jan. 7	Jan. 8	CITY OF OTTAWA PARKING OTTAWA ON	800156917197	4.25
Jan. 7	Jan. 8	AMZN Mktp CA*M23NJ8RD2 WWW.AMAZON.CAON	200865999236	29.99
Jan. 8	Jan. 8	FREEDOM MOBILE INC 877-946-3184 ON	200903347428	123.17
Jan. 7	Jan. 8	SUPER C GATINEAU GATINEAU QC	821198670005	25.92
Jan. 7	Jan. 8	MOULIN DE PROVENCE INC OTTAWA ON	822193370005	13.22
Jan. 8	Jan. 9	MAXI #8667 GATINEAU QC	462671939377	16.40
Jan. 8	Jan. 9	CITY OF OTTAWA PARKING OTTAWA ON	800145550280	6.00
Jan. 8	Jan. 9	CITY OF OTTAWA PARKING OTTAWA ON	800145578125	6.00
Jan. 8	Jan. 9	MOULIN DE PROVENCE INC OTTAWA ON	822193370004	16.78
<b>Jan. 9</b>	<b>Jan. 9</b>	<b>TRSF FROM/DE ACCT/CPT 000022198714451</b>	<b>S906107 OBPP</b>	<b>4,080.00 CR</b>
Jan. 9	Jan. 11	ONROUTE #01167 BRIGHTON ON	800120031849	38.56
Jan. 11	Jan. 11	GUARD.ME INTERNATIONAL 905-731-8140 ON	200547116648	44.95
Jan. 11	Jan. 11	GUARD.ME INTERNATIONAL 905-731-8140 ON	200547116689	44.95
Jan. 11	Jan. 14	FIDO Mobile *812490464 888-481-3436 ON	200621890558	45.81
Jan. 12	Jan. 14	ACN*DIGITAL PHONE SVC 877-226-1010 QC	200837248384	33.89
Jan. 13	Jan. 14	THE UPS STORE #3 ETOBICOKE ON	800120141835	29.32
Jan. 15	Jan. 16	CITIZEN&IMM-EAPPS ENLI OTTAWA ON	800157123860	185.00
Jan. 16	Jan. 18	USD61.99@1.364897564 REDSHELF ETEXTBOOKS 13128788586 IL	637154479247	84.61
Jan. 17	Jan. 18	CITIZENSHIP & IMM ON-L OTTAWA QC	800151697099	85.00
Jan. 17	Jan. 18	GREYHOUND CAN-8900INT 877-463-6446 ON	200954775651	50.29
Jan. 17	Jan. 18	NETFLIX.COM 888-8119842 CA	066783267416	13.99
Jan. 18	Jan. 18	INTEREST PURCHASES		84.82

**Card Number: 5524 8900 1030 7460**

Dec. 18	Dec. 20	BULK BARN STORE #633 E ETOBICOKE ON	920266612707	5.18
Dec. 21	Dec. 24	IKEA ETOBICOKE ETOBICOKE ON	800161650536	32.76
Dec. 22	Dec. 24	NEW BALANCE TORONTO TORONTO ON	800189161986	90.35
Dec. 22	Dec. 24	TAVORA FOODS MISSISSAUGA ON	920554459502	13.99
Dec. 22	Dec. 24	LCBO/RAO #0207 ETOBICOKE ON	920044433000	20.00
Dec. 22	Dec. 24	WMT SUPRCTR #1126 MISSISSAUGA ON	004050755498	14.29
Jan. 5	Jan. 7	SWISS CHALET 1926 TORONTO ON	200515079445	62.90
Jan. 6	Jan. 7	FOOD BASICS #928 ETOBICOKE ON	821413300009	50.41
Jan. 12	Jan. 14	ROB'S NO FRILLS #3212 ETOBICOKE ON	461632860130	29.60
Jan. 12	Jan. 14	TAVORA FOODS MISSISSAUGA ON	920366237108	17.93
Jan. 13	Jan. 14	IKEA ETOBICOKE ETOBICOKE ON	800140140056	1.53
Jan. 13	Jan. 15	CDN TIRE STORE #00070 ETOBICOKE ON	800120009759	99.43
Jan. 12	Jan. 15	CDN TIRE STORE #00152 MISSISSAUGA ON	800119655869	19.19
Jan. 16	Jan. 18	TAVORA FOODS MISSISSAUGA ON	920279859804	95.81
Jan. 17	Jan. 18	SWISS CHALET 1926 TORONTO ON	200999974158	79.79

**BMO AIR MILES World Elite Mastercard**

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

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

If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 24 years and 09 months.  
Please see the back of your statement or your BMO Mastercard Cardholder Agreement for further details.