

BMO AIR MILES World Elite Mastercard

Card Number 5524 8900 1612 3176
Customer Name SAMIRA E RAOUDA

YOUR REWARDS


Reward Miles earned 290
 Bonus Reward Miles earned 0
 Reward Miles adjusted 0
Total Reward Miles earned 290
 Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Statement Date Dec. 18, 2019

Previous Balance, Nov. 18, 2019 \$2,632.74
 Purchases and other charges +2,904.18
 Cash Advances¹ 0.00
 Total Interest Charges +52.18
 Fees 0.00
 Payments and Credits -2,632.74
New Balance, Dec. 18, 2019 \$2,956.36

Minimum Payment Due \$62.00

Payment Due Date Jan. 13, 2020

Your Credit Limit \$20,200.00
 Your Available Credit \$17,243.64
 Amount Over Credit Limit \$0.00

PERIOD COVERED BY THIS STATEMENT

Nov. 19, 2019 - Dec. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5524 8900 1612 3176				
Nov. 18	Nov. 19	Amazon.ca*VY9SB8TW3 AMAZON.CA ON	200398878434	10.93
Nov. 17	Nov. 19	PETROCAN BROCKVILLE ON	800135588695	31.15
Nov. 18	Nov. 19	DOWNTOWN PARKING OTTAWA ON	800175901261	10.60
Nov. 18	Nov. 19	CAF NOISETTE GATINEAU QC	823085280003	43.89
Nov. 18	Nov. 20	PARTY MART GATINEAU QC	920204296600	20.68
Nov. 19	Nov. 20	DOWNTOWN PARKING OTTAWA ON	800162706375	10.60
Nov. 19	Nov. 20	AL MOKHTAR FOOD CENTRE VANIER ON	283235849070	38.00

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Report your missing card online.

The sooner you report a lost or stolen credit card, the better. Now you can easily let us know via Online Banking. We'll deactivate it immediately and send you a new card in the mail. Learn more at bmo.com/lostcard

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	52.18	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.

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
Statement Date: Dec. 18, 2019
Card Number 5524 8900 1612 3176
Customer Name SAMIRA E RAOUDA

PERIOD COVERED BY THIS STATEMENT

Nov. 19, 2019 - Dec. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Nov. 20	Nov. 21	DOWNTOWN PARKING OTTAWA ON	800167221379	10.60
Nov. 21	Nov. 22	DOWNTOWN PARKING OTTAWA ON	800168830896	10.60
Nov. 21	Nov. 22	PPARKLINK LANSDOWNE ST NORTH YORK ON	800161083915	10.50
Nov. 21	Nov. 22	METRO #250 OTTAWA ON	820418740007	10.49
Nov. 22	Nov. 25	LOBLAWS #170 OTTAWA ON	461692040061	14.87
Nov. 22	Nov. 25	MICHAEL ROSSY #241 POINTE GATIN QC	800191626732	15.72
Nov. 22	Nov. 25	DOWNTOWN PARKING OTTAWA ON	800175824212	10.60
Nov. 22	Nov. 25	CAF NOISETTE GATINEAU QC	823085280009	22.35
Nov. 25	Nov. 27	SHOPPERSDRUGMART0863 ETOBICOKE ON	800101311973	7.90
Nov. 29	Dec. 2	BELL CANADA (OB) MONTREAL QC	800176752926	208.37
Nov. 29	Dec. 2	YORK U-PARKING FACILIT NORTH YORK ON	800175219810	20.00
Dec. 2	Dec. 2	ADT CANADA *001187887 WWW.ADT.CA AB	200753583672	43.96
Dec. 2	Dec. 3	ESTORE-CA.PANDORA.NET TORONTO ON	800220340220	57.86
Dec. 4	Dec. 5	SALARMY MISSISSAUGA TH MISSISSAUGA ON	800173602855	35.47
Dec. 4	Dec. 6	BULK BARN STORE #633 E ETOBICOKE ON	920205547805	10.19
Dec. 5	Dec. 6	TSI INTERNET CHATHAM ON	800180484338	60.96
Dec. 8	Dec. 9	USD445.33@1.359912873 VIAGOGO EVENT TICKETS Geneva CHE	004184084943	605.61
Dec. 9	Dec. 9	AMZN Mktp CA*SQ2K13X13 WWW.AMAZON.CAON	200706394731	46.99
Dec. 9	Dec. 9	FREEDOM MOBILE INC 877-946-3184 ON	200692033035	198.37
Dec. 10	Dec. 10	TRSF FROM/DE ACCT/CPT 0000022198714451	S420451 OBPP	2,632.74 CR
Dec. 12	Dec. 13	FLASH SERVICES 877-226-1010 QC	200634547720	33.89
Dec. 12	Dec. 13	STAPLES STORE #86 TORONTO ON	800148910961	112.99
Dec. 12	Dec. 16	MISSISSAUGA TOYOTA MISSISSAUGA ON	920163999907	243.16
Dec. 13	Dec. 16	ALDERWOOD FAMILY DENTI ETOBICOKE ON	800176434016	91.40
Dec. 17	Dec. 18	NETFLIX.COM 866-716-0414 ON	200996345624	16.99
Dec. 16	Dec. 18	BULK BARN STORE #633 E ETOBICOKE ON	920239425203	6.82
Dec. 17	Dec. 18	NATURE'S COUNTER ETOBICOKE ON	800172621056	9.99
Dec. 17	Dec. 18	SALARMY MISSISSAUGA TH MISSISSAUGA ON	800177625276	15.01
Dec. 17	Dec. 18	METRO #702 ETOBICOKE ON	824755050001	15.25
Dec. 18	Dec. 18	INTEREST PURCHASES		52.18

Card Number: 5524 8900 1612 2178

Nov. 19	Nov. 20	SAM'S NO FRILLS #3663 NORTH YORK ON	462647855424	40.40
Nov. 22	Nov. 25	TRUDEL HOME HARDWARE-O OTTAWA ON	800210842278	10.12
Nov. 28	Nov. 29	FRESHCO9707 QPS MISSISSAUGA ON	200934240853	29.87
Nov. 28	Dec. 2	TAVORA FOODS MISSISSAUGA ON	920343245904	50.50
Nov. 30	Dec. 2	CLOVERDALE HOME HARDWA ETOBICOKE ON	800193727751	16.36
Nov. 30	Dec. 2	WAL-MART # 3031 ETOBICOKE ON	004047470370	218.53
Dec. 5	Dec. 6	FOOD BASICS #928 ETOBICOKE ON	821413300007	15.10
Dec. 5	Dec. 9	TAVORA FOODS MISSISSAUGA ON	920346352205	58.73
Dec. 7	Dec. 9	MICHAEL ROSSY #241 POINTE GATIN QC	800191301303	16.65
Dec. 10	Dec. 11	FRESHCO9707 QPS MISSISSAUGA ON	200243447898	17.12
Dec. 10	Dec. 12	TAVORA FOODS MISSISSAUGA ON	920314958309	142.41
Dec. 11	Dec. 13	BULK BARN STORE #633 E ETOBICOKE ON	920208974502	5.11
Dec. 11	Dec. 13	CDN TIRE STORE #00242 ETOBICOKE ON	800122542533	5.63
Dec. 13	Dec. 16	COSIMO'S NO FRILLS #36 ETOBICOKE ON	462612021707	12.00
Dec. 14	Dec. 16	LA SEM PATISSERIE MISSISSAUGA ON	800180314955	35.50
Dec. 14	Dec. 16	DIXIE TOYOTA MISSISSAUGA ON	283485640428	65.48
Dec. 13	Dec. 16	WMT SUPRCTR #1126 MISSISSAUGA ON	004041596398	15.73
Dec. 13	Dec. 16	TAVORA FOODS MISSISSAUGA ON	920453358003	36.18

Estimated Time to Repay: If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 25 years and 06 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.