

BMO AIR MILES World Elite Mastercard

Card Number 5524 8900 1612 3176
Customer Name SAMIRA E RAOUDA

YOUR REWARDS


Reward Miles earned 375
 Bonus Reward Miles earned 0
 Reward Miles adjusted 0
Total Reward Miles earned 375

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

Statement Date Oct. 18, 2019

Previous Balance, Sep. 18, 2019 \$4,368.71
 Purchases and other charges +3,751.99
 Cash Advances¹ 0.00
 Total Interest Charges 0.00
 Fees 0.00
 Payments and Credits -4,368.71
New Balance, Oct. 18, 2019 \$3,751.99

Minimum Payment Due \$10.00

Payment Due Date Nov. 8, 2019

Your Credit Limit \$20,200.00
 Your Available Credit \$16,448.01
 Amount Over Credit Limit \$0.00

PERIOD COVERED BY THIS STATEMENT

Sep. 19, 2019 - Oct. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5524 8900 0782 8809				
Oct. 9	Oct. 10	PAYMENT RECEIVED - THANK YOU	00000 013372	1,000.00 CR
Card Number: 5524 8900 1612 3176				
Sep. 21	Sep. 23	GREYHOUND CAN-8900INT 877-463-6446 ON	200765528968	59.89
Sep. 22	Sep. 23	Amazon.ca*HM6C05493 AMAZON.CA ON	200781307362	31.64
Sep. 22	Sep. 23	AMZN Mktp CA*HV4AU5BB3 WWW.AMAZON.CAON	200817986361	225.99

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Cirque du Soleil shows are perfect for date night or the entire family!

You get 15% off admission to *Cirque du Soleil* shows touring Canada, and 20% off on resident shows in Las Vegas, courtesy of Mastercard, Official Partner of *Cirque du Soleil* Touring Shows. See full details at www.cirquedusoleil.com/bmomastercard.

	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.

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

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Customer Name SAMIRA E RAOUDA

Statement Date: Oct. 18, 2019

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Sep. 19, 2019 - Oct. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Sep. 24	Sep. 25	Avast nexway San FranciscoCA	000030044832	119.99
Sep. 25	Sep. 26	SKYPE.COM/GO/BILL Luxembourg LUX	006723913920	96.90
Sep. 26	Sep. 27	DOLLAR TREE #40144 YORK ON	800158252588	28.40
Sep. 26	Sep. 27	SKG HEALTH FOODS YORK ON	800119283839	19.20
Sep. 26	Sep. 27	FRESHCO #9879 TORONTO ON	200932591716	103.97
Sep. 28	Sep. 30	BLAZE PIZZA CONCORD ON	200423518317	15.42
Sep. 28	Sep. 30	AROMA ESPRESSO BAR VAUGHAN ON	920427206601	8.13
Sep. 30	Oct. 1	Amazon.ca Prime Member amazon.ca/priBC	200750884904	44.07
Oct. 7	Oct. 8	BELL CANADA (OB) MONTREAL QC	800166841799	198.77
Oct. 7	Oct. 8	TSI INTERNET CHATHAM ON	800183292745	60.96
Oct. 8	Oct. 8	EXPEDIA 7482581727725 EXPEDIA.CA ON	200612626097	119.43
Oct. 8	Oct. 8	EXPEDIA 7482594517274 EXPEDIA.CA ON	200626641686	279.84
Oct. 8	Oct. 8	EXPEDIA 7482597092372 EXPEDIA.CA ON	200626642213	186.45
Oct. 8	Oct. 9	AIR MILES HTL BY PTS 888-807-5688 ON	200730017419	119.51
Oct. 8	Oct. 9	SALARMY MISSISSAUGA TH MISSISSAUGA ON	800168073887	6.99
Oct. 9	Oct. 9	FREEDOM MOBILE INC 877-946-3184 ON	200855881520	209.11
Oct. 8	Oct. 9	ORIENTAL FOOD CENTRE MISSISSAUGA ON	200881735088	12.81
Oct. 9	Oct. 9	TRSF FROM/DE ACCT/CPT 000022198714451	S285716 OBPP	3,368.71 CR
Oct. 8	Oct. 10	WOW WHAT A DEAL MISSISSAUGA ON	920031234807	8.19
Oct. 8	Oct. 10	TAVORA FOODS MISSISSAUGA ON	920294467003	124.07
Oct. 8	Oct. 10	BULK BARN STORE #633 E ETOBICOKE ON	920184723200	5.85
Oct. 8	Oct. 10	WMT SUPRCTR #1126 MISSISSAUGA ON	004039459541	56.47
Oct. 8	Oct. 10	WMT SUPRCTR #1126 MISSISSAUGA ON	004039459525	16.37
Oct. 10	Oct. 11	HOMESENSE 013 ETOBICOKE ON	200334720735	150.80
Oct. 12	Oct. 14	FLASH SERVICES 877-226-1010 QC	200705202224	33.89
Oct. 15	Oct. 16	TIM HORTONS #462 ORANGEVILLE ON	200540659276	6.67
Oct. 16	Oct. 17	BEST BUY.CA # 900 MISSISSAUGA ON	900019835542	192.09
Oct. 17	Oct. 17	ADT SECURITY SVCS CDA 888-298-0750 AB	200765857100	43.96
Oct. 17	Oct. 18	NETFLIX.COM 866-716-0414 ON	200844183296	16.99

Card Number: 5524 8900 1612 2178

Sep. 28	Sep. 30	LOBLAWS #170 OTTAWA ON	463694207867	26.27
Sep. 27	Sep. 30	TAVORA FOODS MISSISSAUGA ON	920416059707	19.97
Sep. 29	Sep. 30	HUSKY COLLEGE 4259 BELLEVILLE ON	570291851480	45.40
Sep. 29	Sep. 30	COSTCO WHOLESALE W511 GLOUCESTER ON	800185381553	227.80
Sep. 28	Sep. 30	PETROCAN BROCKVILLE ON	800126534260	37.50
Oct. 1	Oct. 2	HEALTHY PLANET ETOBICOKE ON	800152782831	4.49
Oct. 3	Oct. 4	COSTCO WHOLESALE W1169 MISSISSAUGA ON	800159275167	33.68
Oct. 3	Oct. 4	FRESHCO9707 QPS MISSISSAUGA ON	200672905806	29.97
Oct. 3	Oct. 7	TAVORA FOODS MISSISSAUGA ON	920334315508	52.56
Oct. 4	Oct. 7	SAM'S NO FRILLS #3663 NORTH YORK ON	462600176749	36.05
Oct. 4	Oct. 7	BULK BARN STORE #633 E ETOBICOKE ON	920290357501	6.68
Oct. 4	Oct. 7	SOBEYS 7383 QPS TORONTO ON	200063388223	31.56
Oct. 7	Oct. 8	COSTCO GAS W1169 MISSISSAUGA ON	800166118727	55.50
Oct. 7	Oct. 9	LCBO/RAO #0207 ETOBICOKE ON	920018464907	18.90
Oct. 7	Oct. 9	THE BEER STORE #2313 ETOBICOKE ON	920105169302	13.85
Oct. 8	Oct. 9	COSTCO WHOLESALE W1169 MISSISSAUGA ON	800155122713	85.83
Oct. 8	Oct. 10	WMT SUPRCTR #1126 MISSISSAUGA ON	004039461885	31.54
Oct. 10	Oct. 11	COSTCO WHOLESALE W1169 MISSISSAUGA ON	800159040711	169.98
Oct. 10	Oct. 11	COSTCO GAS W1169 MISSISSAUGA ON	800159097422	32.50
Oct. 10	Oct. 14	TAVORA FOODS MISSISSAUGA ON	920350775602	31.03
Oct. 12	Oct. 14	FOOD BASICS #928 ETOBICOKE ON	821413300001	16.67
Oct. 12	Oct. 14	MISSISSAUGA TOYOTA MISSISSAUGA ON	920198600507	141.44

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Estimated Time to Repay: If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 32 years and 11 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.