

BMO AIR MILES World Elite Mastercard

Card Number 5524 8900 0782 8809
Customer Name SAMIRA E RAOUDA

YOUR REWARDS


Reward Miles earned 321
 Bonus Reward Miles earned 0
 Reward Miles adjusted 0
Total Reward Miles earned 321

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

Statement Date Mar. 18, 2019

Previous Balance, Feb. 18, 2019 \$4,971.54
 Purchases and other charges +3,215.67
 Cash Advances¹ 0.00
 Total Interest Charges 0.00
 Fees +170.00
 Payments and Credits -4,971.54
New Balance, Mar. 18, 2019 \$3,385.67

Minimum Payment Due \$180.00

Payment Due Date Apr. 8, 2019

Your Credit Limit \$20,200.00
 Your Available Credit \$16,814.33
 Amount Over Credit Limit \$0.00

PERIOD COVERED BY THIS STATEMENT

Feb. 19, 2019 - Mar. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5524 8900 0782 8809				
Feb. 18	Feb. 19	WORDPRESS SEH9031CL4 DUBLIN CO.	000000825454	396.00
Feb. 19	Feb. 20	AMZN Mktp CA*MI56I3GA0 WWW.AMAZON.CAON	100858881738	15.81
Feb. 18	Feb. 20	SHOPPERSDRUGMART0863 ETOBICOKE ON	800101049449	4.99
Feb. 20	Feb. 20	AMZN Mktp CA*MI1YM5J02 WWW.AMAZON.CAON	100074230669	1,129.99
Feb. 19	Feb. 20	AMZN Mktp CA*MI7FE43W2 WWW.AMAZON.CAON	100023156461	12.99
Feb. 20	Feb. 21	SKYPE.COM/GO/BILL Luxembourg LUX	004297884834	9.50
Feb. 25	Feb. 26	MAXI #8667 GATINEAU QC	462669850157	22.40

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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

	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 0782 8809
 New Balance \$3,385.67
 Minimum Payment Due \$180.00
 Payment Due Date Apr. 8, 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

5524890007828809 0000000018000 0000000338567

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

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 or via BMO Mobile Banking.

Enquiries

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

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

² 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 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 0782 8809
Customer Name SAMIRA E RAOUDA

Statement Date: Mar. 18, 2019

PERIOD COVERED BY THIS STATEMENT

Feb. 19, 2019 - Mar. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Feb. 25	Feb. 26	MICHAEL ROSSY #241 POINTE GATIN QC	800177423795	49.41
Feb. 24	Feb. 26	PETROCAN BROCKVILLE ON	800132933177	32.54
Feb. 26	Feb. 27	MOULIN DE PROVENCE INC OTTAWA ON	822193370004	16.42
Feb. 27	Mar. 1	WAL-MART # 3125 GATINEAU QC	004040182190	35.46
Feb. 26	Mar. 1	HARVEYS 0002235 QFF GATINEAU QC	200883027714	27.75
Feb. 28	Mar. 1	TIM HORTONS #3979# QTH MALLORYTOWN ON	200881639635	4.94
Mar. 1	Mar. 4	BELL CANADA (OB) MONTREAL QC	800164168365	188.04
Feb. 28	Mar. 4	ONROUTE #01171 MALLORYTOWN NON	800124655576	32.97
Mar. 2	Mar. 4	ADT CANADA *001187887 WWW.ADT.CA AB	200142542059	43.96
Mar. 3	Mar. 4	IKEA ETOBICOKE ETOBICOKE ON	800142577040	31.50
Mar. 5	Mar. 6	SALARMY MISSISSAUGA TH MISSISSAUGA ON	800147770135	21.92
Mar. 5	Mar. 7	WMT SUPRCTR #1126 MISSISSAUGA ON	004045406315	38.38
Mar. 9	Mar. 11	WAL-MART #1004 TORONTO ON	004038030680	28.14
Mar. 11	Mar. 11	FREEDOM MOBILE INC 877-946-3184 ON	200200404685	255.29
Mar. 11	Mar. 11	TRSF FROM/DE ACCT/CPT 0000022198714451	S970642 OBPP	4,971.54 CR
Mar. 12	Mar. 13	ACN*DIGITAL PHONE SVC 877-226-1010 QC	200493803736	33.89
Mar. 12	Mar. 13	STARSKY FINE FOODS MIS MISSISSAUGA ON	461616006492	30.78
Mar. 12	Mar. 13	HEALTHY PLANET ETOBICOKE ON	800148249551	35.17
Mar. 12	Mar. 13	FIRST CHOICE HAIRCUTTE TORONTO ON	800170728209	48.00
Mar. 12	Mar. 14	MISSISSAUGA TOYOTA MISSISSAUGA ON	920120636106	24.54
Mar. 12	Mar. 14	WAL-MART #1004 TORONTO ON	004039017319	38.79
Mar. 14	Mar. 15	HALIBUT HOUSE FISH & C TORONTO ON	004001165326	19.16
Mar. 17	Mar. 18	NETFLIX.COM 888-8119842 CA	069949643684	16.99
Mar. 18	Mar. 18	ANNUAL CARD FEE		120.00
Mar. 18	Mar. 18	ADDITIONAL CARD(S) FEE		50.00

Card Number: 5524 8900 1030 7460

Feb. 18	Feb. 19	MANDARIN REXDALE REXDALE ON	100446899959	122.10
Feb. 21	Feb. 25	TAVORA FOODS MISSISSAUGA ON	920310810100	12.99
Feb. 21	Feb. 25	TAVORA FOODS MISSISSAUGA ON	920310810209	66.72
Feb. 23	Feb. 25	STAPLES STORE #255 MISSISSAUGA ON	800171620737	28.24
Feb. 23	Feb. 25	WMT SUPRCTR #1126 MISSISSAUGA ON	004039511577	54.47
Mar. 2	Mar. 4	TAVORA FOODS MISSISSAUGA ON	920387751707	38.91
Mar. 2	Mar. 4	MISSISSAUGA TOYOTA MISSISSAUGA ON	920173828107	24.77
Mar. 8	Mar. 11	DR. D PELZ OPTOMETRIST NORTH YORK ON	800171642553	80.00
Mar. 9	Mar. 11	FOOD BASICS #928 ETOBICOKE ON	821413300004	17.85
Mar. 9	Mar. 11	AMRE SUPPLY CANADA INC EDMONTON AB	800169929110	85.73
Mar. 9	Mar. 11	TAVORA FOODS MISSISSAUGA ON	920388078400	38.17

If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 28 years and 03 months. Please see the back of your statement or your BMO Mastercard Cardholder Agreement for further details.