

**BMO AIR MILES World Elite Mastercard**

**Card Number** 5524 8900 1612 3176  
**Customer Name** SAMIRA E RAOUDA

**YOUR REWARDS**


Reward Miles earned 437  
 Bonus Reward Miles earned 0  
 Reward Miles adjusted 0  
**Total Reward Miles earned** 437  
 Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

<b>Statement Date</b>	<b>Sep. 18, 2019</b>
Previous Balance, Aug. 18, 2019	\$13,784.44
Purchases and other charges	+4,382.82
Cash Advances <sup>1</sup>	0.00
Total Interest Charges	0.00
Fees	0.00
Payments and Credits	-13,798.55
<b>New Balance, Sep. 18, 2019</b>	<b>\$4,368.71</b>
<b>Minimum Payment Due</b>	<b>\$10.00</b>
<b>Payment Due Date</b>	<b>Oct. 9, 2019</b>
Your Credit Limit	\$20,200.00
Your Available Credit	\$15,831.29
Amount Over Credit Limit	\$0.00

**PERIOD COVERED BY THIS STATEMENT**

Aug. 19, 2019 - Sep. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
<b>Card Number: 5524 8900 0782 8809</b>				
Aug. 16	Aug. 19	HUSKY COLLEGE 4259 BELLEVILLE ON	570260855582	33.90
Aug. 17	Aug. 19	NETFLIX.COM 888-8119842 CA	078048743549	16.99
Aug. 18	Aug. 19	VIA RAIL/VMF535/27AUG MONTREAL QC	800163463523	55.37
Aug. 20	Aug. 21	SKYPE.COM/GO/BILL Luxembourg LUX	254696083924	9.50
Aug. 20	Aug. 21	SWISS CHALET 1951 MISSISSAUGA ON	200322359597	92.00
<b>Aug. 22</b>	<b>Aug. 22</b>	<b>TRSF FROM/DE ACCT/CPT 2335-XXXX-508</b>	<b>60250021MOLP</b>	<b>5,915.89 CR</b>
Aug. 23	Aug. 23	AMZN Mktp CA*MO6PI5P42 WWW.AMAZON.CAON	200774024955	23.99

Continued on page 3

**Set them and forget them. Bill payments made easy.**

Simply set any ongoing bill payments to be paid automatically with your BMO Mastercard through BMO Online Banking. It's quick, easy and secure. Log in to BMO Online Banking to get started!

If you don't already use BMO Online Banking, visit [bmo.com](http://bmo.com) and sign up now!

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	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 1612 3176  
 New Balance \$4,368.71  
 Minimum Payment Due \$10.00  
 Payment Due Date Oct. 9, 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

5524890016123176 0000000001000 0000000436871

## 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](http://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](http://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](http://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](http://bmo.com/cha)

**Enquiries**

[bmo.com/onlinebanking](http://bmo.com/onlinebanking)

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

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

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

<sup>2</sup> 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](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: Sep. 18, 2019**
**Card Number** 5524 8900 1612 3176  
**Customer Name** SAMIRA E RAOUDA

**PERIOD COVERED BY THIS STATEMENT**

Aug. 19, 2019 - Sep. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Aug. 22	Aug. 26	CITY OTTAWA ONLINE SER OTTAWA ON	800107330635	41.50
Aug. 29	Aug. 30	BELL CANADA (OB) MONTREAL QC	800164294288	194.82
Sep. 2	Sep. 2	ADT CANADA *001187887 WWW.ADT.CA AB	200152257043	43.96
Sep. 5	Sep. 6	TSI INTERNET CHATHAM ON	800179584718	67.74
Sep. 6	Sep. 6	ROOTS CORPORATION 800-208-0521 ON	200138644880	44.30
Sep. 8	Sep. 9	FREEDOM MOBILE INC 877-946-3184 ON	200574758311	437.99
<b>Sep. 8</b>	<b>Sep. 9</b>	<b>TRSF FROM/DE ACCT/CPT 0000022198714451</b>	<b>S553575 OBPP</b>	<b>6,670.00 CR</b>
Sep. 6	Sep. 10	AIR CAN* 00142118803239 AIRCANADA.COMMB	200885891902	2,459.43
<b>Sep. 9</b>	<b>Sep. 10</b>	<b>PAYMENT RECEIVED - THANK YOU</b>	<b>00000 013372</b>	<b>1,200.00 CR</b>
Sep. 12	Sep. 13	FLASH SERVICES 877-226-1010 QC	200574075459	36.14
Sep. 12	Sep. 13	AMZN Mktp CA*5A1L198E3 WWW.AMAZON.CAON	200620770780	18.89
Sep. 12	Sep. 13	REAL CANADIAN WHOLESAL TORONTO ON	461676136880	40.92
Sep. 12	Sep. 13	DOLLARAMA # 523 TORONTO ON	800150719374	11.82
Sep. 12	Sep. 13	ALDERWOOD FAMILY DENTI ETOBICOKE ON	800165646976	31.60
Sep. 12	Sep. 13	SEARA BAKERY & PASTRY TORONTO ON	200740330883	11.89
Sep. 14	Sep. 16	Amazon.ca*BI36T2TP3 AMAZON.CA ON	200126013584	31.63
Sep. 16	Sep. 17	MICHAEL ROSSY #241 POINTE GATIN QC	800191677579	21.82
Sep. 15	Sep. 17	PETROCAN BROCKVILLE ON	800135010358	33.74
Sep. 16	Sep. 17	CAF NOISETTE GATINEAU QC	823085280000	33.95
Sep. 16	Sep. 18	VILLAGE DU DOLLAR GATINEAU QC	920320192003	31.23

**Card Number: 5524 8900 1612 3176**

Sep. 17	Sep. 18	NETFLIX.COM	866-716-0414 ON	200706461240	16.99
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**Card Number: 5524 8900 1030 7460**

Aug. 18	Aug. 20	TAVORA FOODS MISSISSAUGA ON	920288125908	19.26
Aug. 18	Aug. 20	LCBO/RAO #0207 ETOBICOKE ON	920017081208	34.40
Aug. 24	Aug. 26	FRESHCO9707 QPS MISSISSAUGA ON	200249595360	28.21
Aug. 25	Aug. 27	SHOPPERSDRUGMART0863 ETOBICOKE ON	800101313345	14.34
Aug. 29	Sep. 2	TAVORA FOODS MISSISSAUGA ON	920374550206	123.72
Aug. 31	Sep. 2	FOOD BASICS #631 TORONTO ON	825085510004	14.51
Sep. 5	Sep. 6	NOBLE 1003 ETOBICOKE ON	829956700004	67.80
Sep. 6	Sep. 9	TAVORA FOODS MISSISSAUGA ON	920411505108	19.37
Sep. 11	Sep. 12	SAM'S NO FRILLS #3663 NORTH YORK ON	462668033722	86.42
<b>Sep. 11</b>	<b>Sep. 12</b>	<b>SAM'S NO FRILLS #3663 NORTH YORK ON</b>	<b>462668037012</b>	<b>12.66 CR</b>
Sep. 13	Sep. 16	TAVORA FOODS MISSISSAUGA ON	920408757506	68.32
Sep. 15	Sep. 16	LOWES #03096* TORONTO ON	200391166743	64.36

**Estimated Time to Repay:** If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 38 years and 04 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.