

BMO AIR MILES World Elite Mastercard

Card Number 5524 8900 0782 8809
Customer Name SAMIRA E RAOUDA

YOUR REWARDS


Reward Miles earned 424
 Bonus Reward Miles earned 0
 Reward Miles adjusted 0
Total Reward Miles earned 424
 Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Statement Date Jul. 18, 2019

Previous Balance, Jun. 18, 2019 \$3,607.94
 Purchases and other charges +4,255.59
 Cash Advances¹ 0.00
 Total Interest Charges 0.00
 Fees 0.00
 Payments and Credits -3,619.22
New Balance, Jul. 18, 2019 \$4,244.31

Minimum Payment Due \$10.00

Payment Due Date Aug. 8, 2019

Your Credit Limit \$20,200.00
 Your Available Credit \$15,955.69
 Amount Over Credit Limit \$0.00

PERIOD COVERED BY THIS STATEMENT

Jun. 19, 2019 - Jul. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5524 8900 0782 8809				
Jun. 19	Jun. 20	UBER TRIP HELP.UBER.CO help.uber.comNLD	006803494830	14.40
Jun. 20	Jun. 21	SKYPE.COM/GO/BILL Luxembourg LUX	005880184834	9.50
Jun. 20	Jun. 21	SALARMY MISSISSAUGA TH MISSISSAUGA ON	800177657913	26.94
Jun. 19	Jun. 21	WAL-MART #1004 TORONTO ON	004044030174	20.45
Jun. 20	Jun. 24	TAVORA FOODS MISSISSAUGA ON	920379604804	88.21
Jun. 24	Jun. 25	DOLLAR TREE #40138 ETOBICOKE ON	800167647086	19.88
Jun. 24	Jun. 25	SALARMY TOR-ETOBICOKE TORONTO ON	800160680829	17.52

Continued on page 3

Reward yourself the way you want.

There are over 800 products and services you can redeem your AIR MILES Reward Miles for, ranging from travel, merchandise, entertainment, in-store cash rewards and more. Choose the option that best suits how you want to be rewarded. Please visit airmiles.ca for full details of all the reward options.

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	19.99000	0.05476
Cash Advances ²	0.00	22.99000	0.06298

Page 1 of 5

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 \$4,244.31
 Minimum Payment Due \$10.00
 Payment Due Date Aug. 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 0000000001000 0000000424431

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: Jul. 18, 2019

PERIOD COVERED BY THIS STATEMENT

Jun. 19, 2019 - Jul. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Jun. 25	Jun. 26	NOFRILLS JOSEPHS 730 TORONTO ON	462653988216	63.13
Jun. 25	Jun. 26	SHANGHAI 360 TORONTO ON	800168050081	10.16
Jun. 25	Jun. 26	SALARMY TOR-BLOOR STOR TORONTO ON	800149627577	23.99
Jun. 25	Jun. 27	VALUE VILLAGE # 2038 TORONTO ON	920333712904	79.56
Jun. 27	Jun. 28	AMZN Mktp CA*MH02X33A1 WWW.AMAZON.CAON	200567348446	124.29
Jun. 28	Jul. 1	BELL CANADA (OB) MONTREAL QC	800173103054	194.82
Jun. 28	Jul. 1	USD1.99@1.341708542 SH SCARBOROUGH ON	000000280874	2.67
Jun. 30	Jul. 1	UBER TRIP HELP.UBER.CO help.uber.comNLD	005849783922	10.00
Jun. 30	Jul. 1	UBER TRIP HELP.UBER.CO help.uber.comNLD	005905284948	14.52
Jul. 2	Jul. 2	ADT CANADA *001187887 WWW.ADT.CA AB	200598409822	43.96
Jul. 1	Jul. 3	THE HOME DEPOT #7013 TORONTO ON	004028119763	28.14
Jul. 4	Jul. 8	TAVORA FOODS MISSISSAUGA ON	920372376909	96.35
Jul. 5	Jul. 8	TSI INTERNET CHATHAM ON	800190665060	67.74
Jul. 4	Jul. 8	SHOPPERSDRUGMART0863 ETOBICOKE ON	800101665050	6.77
Jul. 9	Jul. 9	FREEDOM MOBILE INC 877-946-3184 ON	200229247920	189.60
Jul. 9	Jul. 9	USD16.15@1.341795665 CHEGG ORDER 8558681054 CA	713290010086	21.67
Jul. 9	Jul. 10	AIR MILES - LOYALTYONE TORONTO ON	800176834759	545.12
Jul. 9	Jul. 10	AIR MILES - LOYALTYONE TORONTO ON	800176834981	11.30
Jul. 9	Jul. 10	HOTELSCOM160790128153 CA.HOTELS.COMON	200401235571	512.85
Jul. 9	Jul. 10	PAYMENT RECEIVED - THANK YOU	00000 013372	3,607.94 CR
Jul. 9	Jul. 11	COMFORT INN GANDER GANDER NL	004014043252	181.41
Jul. 11	Jul. 12	UBER EATS HELP.UBER.CO help.uber.comNLD	006987934837	24.84
Jul. 11	Jul. 12	SKG HEALTH FOODS YORK ON	800186493735	22.59
Jul. 11	Jul. 12	FRESHCO #9879 TORONTO ON	200942017557	21.40
Jul. 11	Jul. 12	SWISS CHALET 1951 MISSISSAUGA ON	200953562996	125.00
Jul. 11	Jul. 15	VALUE VILLAGE # 2027 MISSISSAUGA ON	920401377507	9.02
Jul. 12	Jul. 15	ACN*DIGITAL PHONE SVC 877-226-1010 QC	200010425305	33.89
Jul. 13	Jul. 15	LOWES #03096* TORONTO ON	200330600370	789.87
Jul. 14	Jul. 16	PETROCAN BROCKVILLE ON	800136929008	27.79
Jul. 15	Jul. 16	PRECISE PARKLINK INC TORONTO ON	800167556597	12.00
Jul. 15	Jul. 16	TIM HORTONS #6040 GATINEAU QC	200821743006	6.88
Jul. 16	Jul. 17	MICHAEL ROSSY #241 POINTE GATIN QC	800184226629	88.48
Jul. 16	Jul. 17	CAF NOISSETTE GATINEAU QC	823085280005	39.70
Jul. 16	Jul. 18	VILLAGE DU DOLLAR BLAI BLAINVILLE QC	920126240506	31.30
Jul. 17	Jul. 18	NETFLIX.COM 888-8119842 CA	076438791596	16.99

Card Number: 5524 8900 1030 7460

Jun. 17	Jun. 19	WAL-MART # 3031 ETOBICOKE ON	004054087134	7.61
Jun. 19	Jun. 21	WAL-MART # 3031 ETOBICOKE ON	004045084287	38.89
Jun. 20	Jun. 24	CDN TIRE STORE #00242 ETOBICOKE ON	800125281054	12.42
Jun. 22	Jun. 24	THE HOME DEPOT #7011 ETOBICOKE ON	004030139214	35.97
Jun. 22	Jun. 24	WAL-MART # 3031 ETOBICOKE ON	004039207412	20.34
Jun. 22	Jun. 24	WAL-MART # 3031 ETOBICOKE ON	004039214962	15.75
Jun. 27	Jun. 28	FRESHCO9707 QPS MISSISSAUGA ON	200653093613	19.68
Jun. 27	Jul. 1	WOW WHAT A DEAL MISSISSAUGA ON	920047613305	8.48
Jun. 27	Jul. 1	TAVORA FOODS MISSISSAUGA ON	920403057402	32.58
Jun. 28	Jul. 1	LOWES #03096* TORONTO ON	200936507504	30.59
Jun. 29	Jul. 1	FOOD BASICS #631 TORONTO ON	825085510009	4.00
Jun. 29	Jul. 1	LOWES #03096* TORONTO ON	200053792004	41.19
Jun. 28	Jul. 1	WAL-MART # 3031 ETOBICOKE ON	004047244101	61.02
Jun. 28	Jul. 1	THE HOME DEPOT #7011 ETOBICOKE ON	004033111667	11.28 CR
Jun. 30	Jul. 1	IKEA ETOBICOKE ETOBICOKE ON	800147732117	82.44
Jun. 29	Jul. 1	WAL-MART # 3031 ETOBICOKE ON	004039323517	33.88
Jul. 2	Jul. 4	CDN TIRE STORE #00242 ETOBICOKE ON	800123423662	59.86
Jul. 6	Jul. 8	THE HOME DEPOT #7011 ETOBICOKE ON	004027134990	11.29

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Statement Date: Jul. 18, 2019

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TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Jul. 6	Jul. 8	WAL-MART # 3031 ETOBICOKE ON	004037265077	18.84
Jul. 13	Jul. 15	DOLLARAMA #1047 ETOBICOKE ON	800169437418	6.22
Jul. 14	Jul. 16	SHOPPERSDRUGMART0863 ETOBICOKE ON	800101259704	5.64
Jul. 16	Jul. 17	ALDERWOOD FAMILY DENTI ETOBICOKE ON	800166186023	34.20

If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 37 years and 03 months.
Please see the back of your statement or your BMO Mastercard Cardholder Agreement for further details.

BMO AIR MILES World Elite Mastercard

Statement Date: Jul. 18, 2019

Card Number 5524 8900 0782 8809
Customer Name SAMIRA E RAOUDA

Important info about your BMO Cardholder Agreement

We're notifying you of changes being made to your BMO Cardholder Agreement (the "**agreement**") as well as changes to the loyalty programs available with certain BMO credit cards. With the exception of the change to the definition of "cash-like transactions" in the agreement, these changes will only affect Quebec residents. The changes will become effective on **August 1, 2019**.

The definition of "cash-like transactions" has been amended in Section 1 of the agreement as follows (the new language is underlined):

cash-like transactions mean transactions involving the purchase of items that are similar to and/or can be converted into cash. Cash-like transactions include but are not limited to: wire transfers, money orders, travellers cheques, casino gaming chips and gaming transactions (including betting, off track betting and race track wagers), securities, government owned lottery tickets, court costs (including alimony, child support), fines, bail, bond payments, and tax payments.

To view the changes in their entirety, please visit bmo.com/August2019