

BMO AIR MILES World Elite Mastercard

Card Number 5524 8900 0782 8809
Customer Name SAMIRA E RAOUDA

YOUR REWARDS


Reward Miles earned 215
 Bonus Reward Miles earned 0
 Reward Miles adjusted 0
Total Reward Miles earned 215

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

Statement Date May 18, 2019

Previous Balance, Apr. 18, 2019 \$4,799.10
 Purchases and other charges +2,257.61
 Cash Advances¹ 0.00
 Total Interest Charges 0.00
 Fees 0.00
 Payments and Credits -4,902.05
New Balance, May 18, 2019 \$2,154.66

Minimum Payment Due \$10.00

Payment Due Date Jun. 10, 2019

Your Credit Limit \$20,200.00
 Your Available Credit \$18,045.34
 Amount Over Credit Limit \$0.00

PERIOD COVERED BY THIS STATEMENT

Apr. 19, 2019 - May 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5524 8900 0782 8809				
Apr. 17	Apr. 19	PETROCAN BROCKVILLE ON	800129464614	44.60
Apr. 18	Apr. 19	CITY OF OTTAWA PARKING OTTAWA ON	800158056141	6.00
Apr. 17	Apr. 19	A LEHELLE DU MONDE GATINEAU QC	291086422617	48.27
Apr. 18	Apr. 19	MARKET NEW CASTLE ON	200957493209	14.68
Apr. 19	Apr. 19	GUARD.ME INTERNATIONAL 905-731-8140 ON	200959375107	102.95 CR
Apr. 19	Apr. 22	BASEBALL ONTARIO CAMBRIDGE ON	672453469220	55.00
Apr. 20	Apr. 22	Skype Luxembourg LUX	005552554946	9.50

Continued on page 3

Planning to travel soon? Take advantage of the **BMO AIR MILES World Elite Travel and Medical Protection** available on your card! It includes 15 day Out-of-Province / Out-of-Country Emergency Medical protection up to \$2 million, Collision Damage Waiver on rental cars, and more.¹

Terms and Conditions apply, please visit bmo.com/AMWE-travel-card-benefit-TandCs

	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 \$2,154.66
 Minimum Payment Due \$10.00
 Payment Due Date Jun. 10, 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 0000000215466

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: May 18, 2019

PERIOD COVERED BY THIS STATEMENT

Apr. 19, 2019 - May 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Apr. 18	Apr. 23	ESSO NEWCASTLE ON	800122432273	30.00
Apr. 23	Apr. 24	MAXI #8667 GATINEAU QC	462662903848	26.20
Apr. 23	Apr. 24	DOLLARAMA #0109 GATINEAU QC	800186281334	29.66
Apr. 22	Apr. 24	PETROCAN BROCKVILLE ON	800128081115	30.53
Apr. 23	Apr. 24	CANADA COMPUTERS AND E GATINEAU QC	800187407235	14.94
Apr. 23	Apr. 24	BENTO SUSHI GATINEAU QC	200989564517	8.04
Apr. 25	Apr. 29	ONROUTE #01167 BRIGHTON ON	800124019199	45.70
Apr. 27	Apr. 29	UBER TRIP HELP.UBER.CO help.uber.comNLD	001930033920	9.05
Apr. 29	Apr. 30	BELL CANADA (OB) MONTREAL QC	800170188234	194.82
Apr. 29	May 1	SOBEYS 7383 QPS TORONTO ON	200436562165	15.72
Apr. 30	May 1	IKEA ETOBICOKE ETOBICOKE ON	800147233029	231.61
Apr. 30	May 1	IKEA ETOBICOKE ETOBICOKE ON	800147260162	5.07
Apr. 29	May 1	SHOPPERSDRUGMART0865 TORONTO ON	800101315689	4.50
May 2	May 2	ADT CANADA *001187887 WWW.ADT.CA AB	200792600337	43.96
May 2	May 3	ST CLAIR FAMILY DENTAL TORONTO ON	800172048993	40.60
May 4	May 6	PRESTO TORONTO ON	800157198993	16.00
May 3	May 6	CAPIC TORONTO ON	920251672506	146.00
May 6	May 7	TRSF FROM/DE ACCT/CPT 000022198714451	S849761 OBPP	4,799.10 CR
May 7	May 9	PETROCAN BROCKVILLE ON	800127476202	29.61
May 9	May 9	FREEDOM MOBILE INC 877-946-3184 ON	200438727726	226.51
May 10	May 13	VIA RAIL/UIU331/17MAY MONTREAL QC	800181563826	103.96
May 11	May 13	Road Test 6472437695 GBR	918735964175	101.50
May 12	May 13	ACN*DIGITAL PHONE SVC 877-226-1010 QC	200208720669	36.14
May 10	May 14	ONROUTE #01171 MALLORYTOWN NON	800120379356	43.18
May 13	May 15	PAYPAL *BRAZILIANWA 4029357733 ON	919174574433	215.00

Card Number: 5524 8900 1030 7460

Apr. 18	Apr. 19	FRESHCO9707 QPS MISSISSAUGA ON	200944869446	11.49
Apr. 18	Apr. 22	TAVORA FOODS MISSISSAUGA ON	920487792200	92.43
Apr. 18	Apr. 22	WMT SUPRCTR #1126 MISSISSAUGA ON	004038609457	11.58
Apr. 26	Apr. 29	FRESHCO9707 QPS MISSISSAUGA ON	200663241967	23.96
Apr. 27	Apr. 29	COSIMO'S NO FRILLS #36 ETOBICOKE ON	461635081019	17.53
Apr. 27	Apr. 29	HEALTHY PLANET ETOBICOKE ON	800158523263	19.98
Apr. 26	Apr. 29	TAVORA FOODS MISSISSAUGA ON	920416701801	19.41
Apr. 27	Apr. 29	BULK BARN STORE #633 E ETOBICOKE ON	920278890907	8.88
May 2	May 3	FRESHCO9707 QPS MISSISSAUGA ON	200058121289	23.37
May 2	May 6	TAVORA FOODS MISSISSAUGA ON	920357581909	24.16
May 5	May 6	FRESHCO9707 QPS MISSISSAUGA ON	200751683426	13.74
May 5	May 7	TAVORA FOODS MISSISSAUGA ON	920310251506	7.98
May 5	May 7	WMT SUPRCTR #1126 MISSISSAUGA ON	004040508815	19.67
May 8	May 9	NOFRILLS EMILIANO&ANA ETOBICOKE ON	462638972680	20.37
May 11	May 13	FRESHCO9707 QPS MISSISSAUGA ON	200137630663	35.70
May 11	May 13	TAVORA FOODS MISSISSAUGA ON	920442888102	46.75
May 16	May 17	FRESHCO9707 QPS MISSISSAUGA ON	200231791465	34.26

If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 18 years and 11 months. Please see the back of your statement or your BMO Mastercard Cardholder Agreement for further details.

BMO AIR MILES World Elite Mastercard

Card Number 5524 8900 0782 8809
Customer Name SAMIRA E RAOUDA

Statement Date: May 18, 2019

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