

BMO AIR MILES World Elite Mastercard

Card Number 5524 8900 0782 8809
Customer Name SAMIRA E RAOUDA

YOUR REWARDS


Reward Miles earned 479
 Bonus Reward Miles earned 0
 Reward Miles adjusted 0
Total Reward Miles earned 479

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

Statement Date Apr. 18, 2019

Previous Balance, Mar. 18, 2019 \$3,385.67
 Purchases and other charges +4,914.07
 Cash Advances¹ 0.00
 Total Interest Charges 0.00
 Fees 0.00
 Payments and Credits -3,500.64
New Balance, Apr. 18, 2019 \$4,799.10

Minimum Payment Due \$10.00

Payment Due Date May 9, 2019

Your Credit Limit \$20,200.00
 Your Available Credit \$15,400.90
 Amount Over Credit Limit \$0.00

PERIOD COVERED BY THIS STATEMENT

Mar. 19, 2019 - Apr. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5524 8900 0782 8809				
Mar. 20	Mar. 21	SKYPE.COM/GO/BILL Luxembourg LUX	004627784835	9.50
Mar. 24	Mar. 25	MOULIN DE PROVENCE INC OTTAWA ON	822193370002	49.97
Mar. 25	Mar. 26	CITIZEN&IMM-EAPPS ENLI OTTAWA ON	800163698661	7.00
Mar. 25	Mar. 26	CITIZENSHIP & IMM ON-L OTTAWA QC	800163529643	5.00
Mar. 26	Mar. 27	MANDARIN QUEENSWAY ETOBICOKE ON	200748078506	80.00
Mar. 28	Mar. 29	ACT*TDSB LEARN4LIFE TORONTO ON	200119208395	71.00
Mar. 28	Mar. 29	SIX POINTS DOLLAR PLUS ETOBICOKE ON	004012608471	16.95

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Set up BMO Alerts to monitor your account security.

Get customizable notifications about your BMO® Mastercard® account sent straight to your inbox or mobile device with BMO Alerts. From security notifications about possibly fraudulent transactions, to messages about upcoming payments, you can set your BMO Alerts to suit your needs.

Please visit bmo.com/alerts2019 for more information and set-up instructions.

	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 \$4,799.10
 Minimum Payment Due \$10.00
 Payment Due Date May 9, 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 0000000479910

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
Statement Date: Apr. 18, 2019
Card Number 5524 8900 0782 8809
Customer Name SAMIRA E RAOUDA

PERIOD COVERED BY THIS STATEMENT

Mar. 19, 2019 - Apr. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Mar. 29	Apr. 1	BELL CANADA (OB) MONTREAL QC	800164777577	188.04
Apr. 1	Apr. 2	RAINBOW SYSTEMS BARRIE ON	825508920007	3,547.07
Apr. 2	Apr. 2	ADT CANADA *001187887 WWW.ADT.CA AB	200074838304	43.96
Apr. 5	Apr. 8	ORIENTAL FOOD CENTRE MISSISSAUGA ON	200057755296	7.18
Apr. 5	Apr. 8	TAVORA FOODS MISSISSAUGA ON	920418714906	54.76
Apr. 7	Apr. 8	VIA RAIL/TYW380/27APR MONTREAL QC	800162548334	100.57
Apr. 8	Apr. 8	FREEDOM MOBILE INC 877-946-3184 ON	200467081422	220.92
Apr. 8	Apr. 8	TRSF FROM/DE ACCT/CPT 0431-XXXX-596	S888922 OBPP	1,500.00 CR
Apr. 8	Apr. 9	BLOSSOMPURE ORGANIC ETOBICOKE ON	004004150737	24.45
Apr. 8	Apr. 9	TRSF FROM/DE ACCT/CPT 0000022198714451	S889260 OBPP	1,885.97 CR
Apr. 12	Apr. 15	ACN*DIGITAL PHONE SVC 877-226-1010 QC	200437792055	33.89
Apr. 17	Apr. 18	NETFLIX.COM 888-8119842 CA	071617692996	16.99

Card Number: 5524 8900 1030 7460

Mar. 18	Mar. 19	NOFRILLS ROSS 782 TORONTO ON	462626051894	26.31
Mar. 21	Mar. 25	TAVORA FOODS MISSISSAUGA ON	920334591302	112.74
Mar. 22	Mar. 25	FOOD BASICS #928 ETOBICOKE ON	821413300007	19.09
Mar. 23	Mar. 25	FRESHCO9707 QPS MISSISSAUGA ON	200096484994	15.02
Mar. 27	Mar. 28	NOFRILLS EMILIANO&ANA ETOBICOKE ON	462683645736	22.94
Mar. 28	Apr. 1	TAVORA FOODS MISSISSAUGA ON	920342157800	33.72
Mar. 28	Apr. 1	WMT SUPRCTR #1126 MISSISSAUGA ON	004043449013	5.49
Mar. 30	Apr. 1	LOWES #03096* TORONTO ON	200620177316	28.24
Apr. 4	Apr. 5	ALDERWOOD FAMILY DENTI ETOBICOKE ON	800162005965	39.20
Apr. 4	Apr. 8	TAVORA FOODS MISSISSAUGA ON	920335207209	31.40
Apr. 5	Apr. 8	FOOD BASICS #928 ETOBICOKE ON	821413300001	23.89
Apr. 6	Apr. 9	CDN TIRE STORE #00152 MISSISSAUGA ON	800122270473	114.67 CR
Apr. 9	Apr. 10	NOFRILLS EMILIANO&ANA ETOBICOKE ON	462614489985	20.34
Apr. 11	Apr. 12	FRESHCO9707 QPS MISSISSAUGA ON	200361681784	26.29
Apr. 11	Apr. 15	TAVORA FOODS MISSISSAUGA ON	920335826108	18.45
Apr. 13	Apr. 15	FOOD BASICS #928 ETOBICOKE ON	821413300001	13.70

If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 42 years and 01 months. Please see the back of your statement or your BMO Mastercard Cardholder Agreement for further details.