

**BMO AIR MILES World Elite Mastercard**

**Card Number** 5524 8900 0782 8809  
**Customer Name** SAMIRA E RAOUDA

**YOUR REWARDS**


Reward Miles earned 360  
 Bonus Reward Miles earned 0  
 Reward Miles adjusted 0  
**Total Reward Miles earned** 360  
 Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

**Statement Date** Jun. 18, 2019

Previous Balance, May 18, 2019 \$2,154.66  
 Purchases and other charges +3,655.29  
 Cash Advances<sup>1</sup> 0.00  
 Total Interest Charges 0.00  
 Fees 0.00  
 Payments and Credits -2,202.01  
**New Balance, Jun. 18, 2019 \$3,607.94**

**Minimum Payment Due \$10.00**

**Payment Due Date Jul. 9, 2019**

Your Credit Limit \$20,200.00  
 Your Available Credit \$16,592.06  
 Amount Over Credit Limit \$0.00

**PERIOD COVERED BY THIS STATEMENT**

May 19, 2019 - Jun. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
<b>Card Number: 5524 8900 0782 8809</b>				
May 17	May 20	NETFLIX.COM 866-716-0414 ON	200321346439	16.99
May 19	May 20	FREEDOM MOBILE INC 877-946-3184 ON	200856358538	846.37
May 20	May 21	SKYPE.COM/GO/BILL Luxembourg LUX	274503044837	9.50
May 22	May 24	ISLINGTON NURSERIES ETOBICOKE ON	800118404669	51.16
May 28	May 29	SWISS CHALET 1926 TORONTO ON	200855571439	100.00
May 29	May 30	BELL CANADA (OB) MONTREAL QC	800161572861	194.82
May 30	May 31	METRO #702 ETOBICOKE ON	824755050004	33.90

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Keep your child cyber-secure this summer. Teach them about online threats, know the sites and apps your children access on your computer and always use reliable anti-virus and anti-malware software. For more security tips, visit [bmo.com/security](http://bmo.com/security).

	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 0782 8809  
 New Balance \$3,607.94  
 Minimum Payment Due \$10.00  
 Payment Due Date Jul. 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

## 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](http://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](http://www.bmo.com/onlinebanking) or via BMO Mobile Banking.

### Enquiries

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

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

<sup>2</sup> 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](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**

**Card Number** 5524 8900 0782 8809  
**Customer Name** SAMIRA E RAOUDA

**Statement Date:** Jun. 18, 2019

**PERIOD COVERED BY THIS STATEMENT**

May 19, 2019 - Jun. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
May 30	May 31	METRO #702 ETOBICOKE ON	824755050004	31.63
Jun. 2	Jun. 3	ADT CANADA *001187887 WWW.ADT.CA AB	200737892694	43.96
<b>Jun. 3</b>	<b>Jun. 4</b>	<b>TRSF FROM/DE ACCT/CPT 0431-XXXX-596</b>	<b>S699581 OBPP</b>	<b>2,155.00 CR</b>
Jun. 3	Jun. 5	MISSISSAUGA TOYOTA (PA MISSISSAUGA ON	920286508107	202.50
Jun. 4	Jun. 5	TSI INTERNET CHATHAM ON	800176458552	124.19
Jun. 4	Jun. 5	DOLLARAMA # 349 MISSISSAUGA ON	800151193851	19.73
Jun. 4	Jun. 5	SALARMY PORT CREDIT TH MISSISSAUGA ON	800162768170	42.43
Jun. 5	Jun. 6	KING DAVID PIZZA TORONTO ON	271568766161	7.90
Jun. 4	Jun. 6	TOMMY HILFIGER #501 MISSISSAUGA ON	004035119270	62.02
Jun. 5	Jun. 7	AROMA ESPRESSO BAR TORONTO ON	920297311101	16.90
Jun. 6	Jun. 7	SALARMY MISSISSAUGA TH MISSISSAUGA ON	800176947099	36.96
Jun. 6	Jun. 10	TAVORA FOODS MISSISSAUGA ON	920361830407	62.73
Jun. 6	Jun. 10	MISSISSAUGA TOYOTA MISSISSAUGA ON	920155986506	198.15
Jun. 6	Jun. 10	WMT SUPRCTR #1126 MISSISSAUGA ON	004045500578	25.97
<b>Jun. 6</b>	<b>Jun. 10</b>	<b>WMT SUPRCTR #1126 MISSISSAUGA ON</b>	<b>004045506534</b>	<b>22.57 CR</b>
Jun. 8	Jun. 10	FREEDOM MOBILE INC 877-946-3184 ON	200156034258	259.90
Jun. 10	Jun. 11	MICHAEL ROSSY #241 POINTE GATIN QC	800194200400	74.43
Jun. 10	Jun. 11	TIM HORTONS #4946 GATINEAU QC	200800593241	20.66
Jun. 10	Jun. 11	SWISS CHALET 1123 OTTAWA ON	200806184029	100.00
Jun. 10	Jun. 12	MAGASIN CDN TIRE #0019 GATINEAU QC	800121861679	44.15
<b>Jun. 11</b>	<b>Jun. 12</b>	<b>MICHAEL ROSSY #241 POINTE GATIN QC</b>	<b>800184030345</b>	<b>24.44 CR</b>
Jun. 10	Jun. 12	WAL-MART # 3125 GATINEAU QC	004045788755	5.97
Jun. 12	Jun. 13	ACN*DIGITAL PHONE SVC 877-226-1010 QC	200105939398	33.89
Jun. 11	Jun. 13	TIM HORTONS #0013 BELLEVILLE ON	200214192125	5.18
Jun. 15	Jun. 17	AMZN Mktp CA*M61BK4VW0 WWW.AMAZON.CAON	200879983363	28.25
Jun. 17	Jun. 18	NETFLIX.COM 888-8119842 CA	074879381056	16.99
Jun. 17	Jun. 18	SWISS CHALET 1951 MISSISSAUGA ON	200394609174	18.09

**Card Number: 5524 8900 1030 7460**

May 16	May 20	TAVORA FOODS MISSISSAUGA ON	920363488309	54.90
May 16	May 20	WAL-MART # 3031 ETOBICOKE ON	004046097810	7.19
May 16	May 20	WMT SUPRCTR #1126 MISSISSAUGA ON	004045514138	30.72
May 18	May 20	ISLINGTON NURSERIES ETOBICOKE ON	800124506405	46.86
May 17	May 20	WAL-MART # 3740 ETOBICOKE ON	004046617268	3.98
May 21	May 22	SPEELMAN'S GARDEN CENT 416-741-5593 ON	200256833790	14.24
May 22	May 23	RONA # 55130 TORONTO ON	820608480001	6.73
May 23	May 27	TAVORA FOODS MISSISSAUGA ON	920345969906	20.62
May 24	May 27	ISLINGTON NURSERIES ETOBICOKE ON	800122601464	6.76
May 24	May 27	WAL-MART # 3031 ETOBICOKE ON	004043125035	35.03
May 25	May 27	THE HOME DEPOT #7011 ETOBICOKE ON	004026125883	22.60
May 27	May 29	MISSISSAUGA TOYOTA MISSISSAUGA ON	920131593205	12.39
May 30	May 31	FRESHCO9707 QPS MISSISSAUGA ON	200276556071	16.96
May 30	Jun. 3	TAVORA FOODS MISSISSAUGA ON	920370387602	99.89
Jun. 2	Jun. 4	SHOPPERSDRUGMART0863 ETOBICOKE ON	800101352590	25.98
Jun. 2	Jun. 4	WMT SUPRCTR #1126 MISSISSAUGA ON	004040563302	31.92
Jun. 6	Jun. 7	FRESHCO9707 QPS MISSISSAUGA ON	200919703646	11.17
Jun. 6	Jun. 10	WOW WHAT A DEAL MISSISSAUGA ON	920040269100	13.22
Jun. 7	Jun. 10	DOLLARAMA #1087 MISSISSAUGA ON	800177317622	5.65
Jun. 7	Jun. 10	DOLLAR TREE CANADA STO NORTH YORK ON	800156563931	8.48
Jun. 7	Jun. 11	CDN TIRE STORE #00119 WESTON ON	800122799739	57.02
Jun. 9	Jun. 11	MAGASIN CDN TIRE #0017 HULL QC	800125235947	6.89
Jun. 10	Jun. 12	THE HOME DEPOT #7140 GATINEAU QC	004033108202	176.52
Jun. 10	Jun. 12	MAGASIN CDN TIRE #0019 GATINEAU QC	800121861190	51.59
Jun. 11	Jun. 12	TRUDEL HOME HARDWARE-O OTTAWA ON	800199011710	5.73
Jun. 11	Jun. 12	TRUDEL HOME HARDWARE-O OTTAWA ON	800199011744	5.07

# BMO AIR MILES World Elite Mastercard

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Customer Name SAMIRA E RAOUDA

Statement Date: Jun. 18, 2019

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May 19, 2019 - Jun. 18, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Jun. 12	Jun. 14	WOW WHAT A DEAL MISSISSAUGA ON	920037404902	12.43
Jun. 12	Jun. 14	TAVORA FOODS MISSISSAUGA ON	920332376904	77.86
Jun. 13	Jun. 17	BULK BARN STORE #633 E ETOBICOKE ON	920235584306	5.17
Jun. 14	Jun. 17	WOW WHAT A DEAL MISSISSAUGA ON	920056116302	9.03
Jun. 15	Jun. 17	LOBLAWS #170 OTTAWA ON	463667909471	18.27
Jun. 14	Jun. 17	WMT SUPRCTR #1126 MISSISSAUGA ON	004044566488	19.10

If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 31 years and 08 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: Jun. 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](http://bmo.com/August2019)