

## Summary of your account

Previous balance, Aug. 4, 2023	\$5,074.50
Payments and credits	-5,363.08
Purchases and other charges	+4,240.83
New installments	0.00
Cash advances <sup>1</sup>	0.00
Total interest charges	+70.26
Fees	+1.32
<b>Total balance</b>	<b>\$4,023.83</b>

**Minimum payment due** **\$103.40**

Includes any installment plan payments due this month (see installment plan section for more info)

**Payment due date: Sep. 29, 2023**

Total installments not yet due	+66.27
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**Balance due** **\$3,957.56**

Balance due is the sum of what you owe this month.  
Includes any installment plan payments due this month.

Your credit limit	\$5,000.00
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**Your available credit** **\$976.17**

Amount over credit limit	\$0.00
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**Estimated time to repay** – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 34 years and 00 months.

## Haomiao Tian

Card number	XXXX XXXX XXXX 3586
Statement date	Sep. 4, 2023
Statement period	Aug. 5, 2023 - Sep. 4, 2023

You can view your current BMO Rewards point balance and points earned on eligible purchases at any time!  
Simply log in to your BMO Rewards account at [bmorewards.com](http://bmorewards.com).

## Your interest charges

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	70.26	20.99000	0.05750
Cash Advances <sup>2</sup>	0.00	23.99000	0.06572
<b>Total interest charges</b>	<b>\$70.26</b>		

## Contact us

[www.bmo.com/onlinebanking](http://www.bmo.com/onlinebanking)  
Toll Free Calls Canada & US: 1-800-263-2263  
BMO eclipse Visa Infinite\* Credit Cards: 1-833-256-7136  
Outside Canada & US (Call Collect): 1-514-877-0330

## Lost/stolen cards

immediately report your card as missing. Online via Online Banking  
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)

**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

HAOMIAO TIAN  
2351 BETA AVE APT 701  
BURNABY BC V5C 0M2

000A

BMO BANK OF MONTREAL  
P.O. BOX 6044, STN CENTRE-VILLE  
MONTREAL QC H3C 3X2

Card number	XXXX XXXX XXXX 3586
<b>Balance due</b>	<b>\$3,957.56</b>
<b>Minimum payment due</b>	<b>\$103.40</b>
<b>Payment due date</b>	<b>Sep. 29, 2023</b>

**Amount you're paying**

\$

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## Important information about your BMO credit card 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 due in full (or your total balance for customers with interest-bearing installment plans) by the payment due date, any purchases, installment plans (for customers with interest-bearing installment plans) and fees appearing on your account statement for the first time will have an interest-free grace period of at least 21 days. Otherwise, we will charge interest retroactively from the date of each purchase, installment plan conversion (for customers with interest-bearing installment plans) or fee until the date we receive payment in full. There is no interest-free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions. If you do not pay your balance due in full, your grace period will increase to at least 25 days on your next monthly statement. Your grace period will return to at least 21 days once you pay your balance due in full by the next payment due date.

**Your minimum payment if you reside outside Quebec:**

Your minimum payment will be \$10.00 plus any interest plus any fees (excluding installment plan interest and fees) plus any total monthly installment plan payments plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit. If your balance due 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) any total monthly installment plan payments, plus 5.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due 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) any total monthly installment plan payments, plus 4.00% of your balance due (excluding any installment plan payments) plus any amount past due on your account statement; or (ii) any amount by which your total balance exceeds your credit limit; or (iii) \$10.00. If your balance due is \$10.00 or less, you must pay the full amount. These terms will remain in effect until your July 2024 statement. Starting on your August 2024 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2025 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 conversion:** The exchange rate for converting foreign currency transactions to Canadian dollars (for Canadian dollar cards) and to U.S. dollars (for U.S. dollar cards) is the rate charged to us by the payment network on the date the transaction is posted to your account plus 2.50% for purchases and minus 2.50% for refunds.

**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)

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

<sup>2</sup> Excludes: promotional balance transfers

## 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 ABM 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

Haomiao Tian

Card number: XXXX XXXX XXXX 3586

## Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX 3586 HAOMIAO TIAN			
Aug. 5	Aug. 7	WAVES COFFEE STEVESTON RICHMOND BC	13.34
Aug. 5	Aug. 7	KODOO MOBILE PAC 111-1111111 AB	76.97
Aug. 5	Aug. 7	THE DELUXE CHINESE RESTAURICHMOND BC	197.88
Aug. 6	Aug. 7	NET 8 ARENA INC RICHMOND BC	22.00
<b>Aug. 5</b>	<b>Aug. 7</b>	<b>TRSF FROM/DE ACCT/CPT 2067-XXXX-611</b>	<b>1,000.00 CR</b>
Aug. 6	Aug. 8	FOODY WORLD RICHMOND BC	92.79
Aug. 7	Aug. 8	DEALUSE.COM RICHMOND WESTBC	3.96
Aug. 7	Aug. 8	T&T SUPERMARKET #026 RICHMOND BC	9.22
Aug. 7	Aug. 8	CHV43081 GARDEN CITY C RICHMOND BC	146.13
Aug. 7	Aug. 8	OSAKA #005 RICHMOND BC	52.15
<b>Aug. 8</b>	<b>Aug. 8</b>	<b>TRSF FROM/DE ACCT/CPT 2067-XXXX-611</b>	<b>1,063.08 CR</b>
Aug. 7	Aug. 9	GRANDMA LIU HOT POT (R) RICHMOND BC	24.58
<b>Aug. 9</b>	<b>Aug. 9</b>	<b>TRSF FROM/DE ACCT/CPT 2067-XXXX-611</b>	<b>1,000.00 CR</b>
Aug. 9	Aug. 11	MCDONALD'S #10430 RICHMOND BC	15.70
Aug. 10	Aug. 11	TELUS PRE-AUTH PAYMENT EDMONTON AB	16.80
Aug. 10	Aug. 11	Albion Online Berlin	7.66
Aug. 11	Aug. 11	HONGMALL CA MARKHAM ON	149.94
Aug. 10	Aug. 11	MILKO COCONUT DESSERT RICHMOND BC	43.01
Aug. 10	Aug. 14	LOTUS THE PLACE FOR PHO LRICHMOND BC	62.19
Aug. 11	Aug. 14	SQ *JOEY SHIPYARDS North VancouvBC	98.51
Aug. 12	Aug. 14	PAYBRIGHT 877-2762780 ON	75.79
Aug. 11	Aug. 14	THE HOME DEPOT #7042 VANCOUVER BC	80.63
Aug. 12	Aug. 14	THE HOME DEPOT #7259 VANCOUVER BC	57.58
Aug. 12	Aug. 14	THE HOME DEPOT #7259 VANCOUVER BC	13.41
Aug. 12	Aug. 14	MCDONALD'S #4501 RICHMOND BC	4.71
Aug. 13	Aug. 14	STARBUCKS AT T&T #026 RICHMOND BC	9.13
Aug. 15	Aug. 15	FANTUAN DELIVERY BURNABY BC	9.99
Aug. 14	Aug. 16	MCDONALD'S #10430 RICHMOND BC	25.11
Aug. 15	Aug. 16	T&T SUPERMARKET #023 O RICHMOND BC	41.73
Aug. 15	Aug. 16	T&T SUPERMARKET #023 O RICHMOND BC	23.84
Aug. 16	Aug. 17	PETRO CANADA91191 RICHMOND BC	146.70
Aug. 16	Aug. 17	T&T SUPERMARKET #023 O RICHMOND BC	31.70
Aug. 17	Aug. 18	DOORDASH DASHPASS DOWNTOWN TOROON	10.49
Aug. 17	Aug. 18	Albion Online Berlin	7.71
Aug. 17	Aug. 18	DONGSHUJIAOMA RESTAURANT RICHMOND BC	41.43
Aug. 17	Aug. 18	CNY 19@0.19 ALIPAY BEIJING	3.61
Aug. 17	Aug. 21	THE HOME DEPOT #7043 RICHMOND BC	50.00
Aug. 17	Aug. 21	THE HOME DEPOT #7043 RICHMOND BC	20.26

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## Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Aug. 18	Aug. 21	FANTUAN DELIVERY BURNABY BC	43.34
Aug. 17	Aug. 21	MCDONALD'S #19052 RICHMOND BC	26.58
Aug. 18	Aug. 21	TICKETMASTER CANADA TORONTO ON	380.00
Aug. 18	Aug. 21	UBER* EATS TORONTO ON	13.43
Aug. 19	Aug. 21	APPLE.COM/BILL 866-712-7753 ON	12.31
Aug. 19	Aug. 21	RONA HOME CENTER 0804 RICHMOND BC	63.78
Aug. 18	Aug. 21	COCO FRESH TEA & JUICE RICHMOND BC	29.61
Aug. 19	Aug. 21	BOILING POINT RICHMOND RICHMOND BC	167.44
Aug. 20	Aug. 21	HAI DI LAO CANADA RESTAU RICHMOND BC	72.96
Aug. 19	Aug. 21	REAL CDN SUPERSTORE #1 RICHMOND BC	78.05
Aug. 20	Aug. 21	SQ *NID3STUDIO HOBBY LTD.RICHMOND BC	44.80
Aug. 21	Aug. 22	COMPASS ACCOUNT BURNABY BC	0.10
Aug. 20	Aug. 22	COMPASS ACCOUNT BURNABY BC	6.20
Aug. 21	Aug. 22	LS TOKYO BEAUTY RICHMOND BC	52.61
Aug. 21	Aug. 22	T&T SUPERMARKET #023 O RICHMOND BC	12.21
Aug. 22	Aug. 23	FANTUAN DELIVERY BURNABY BC	72.94
Aug. 22	Aug. 23	PETRO CANADA91191 RICHMOND BC	30.21
Aug. 22	Aug. 23	T&T SUPERMARKET #026 RICHMOND BC	51.25
Aug. 21	Aug. 23	GRAND VALUE ASIAN SUPE RICHMOND BC	9.78
<b>Aug. 23</b>	<b>Aug. 23</b>	<b>TRSF FROM/DE ACCT/CPT 2067-XXXX-611</b>	<b>1,000.00 CR</b>
Aug. 23	Aug. 24	GANGNAM STYLE RICHMOND BC	41.06
Aug. 24	Aug. 24	SP POC SPORTS HTTPSPOCDEV.MUT	78.75
Aug. 24	Aug. 25	FANTUAN DELIVERY BURNABY BC	44.94
Aug. 24	Aug. 25	Albion Online Berlin	7.75
Aug. 25	Aug. 28	IMPARK CANVERRUSPBP 877-909-6199 BC	5.85
Aug. 25	Aug. 28	FANTUAN DELIVERY BURNABY BC	29.61
Aug. 26	Aug. 28	USD 9.99@1.398398398 PANDA SERVICE HTTPSWWW.PANDCA	13.97
Aug. 26	Aug. 28	FANTUAN DELIVERY BURNABY BC	44.94
Aug. 26	Aug. 28	HAI DI LAO CANADA RESTAU RICHMOND BC	117.68
Aug. 27	Aug. 28	UHAUL RICHMOND RICHMOND BC	13.39
Aug. 27	Aug. 28	UHAUL RICHMOND RICHMOND BC	57.88
Aug. 27	Aug. 28	POTATO CORNER ABERDEEN RICHMOND BC	17.83
Aug. 28	Aug. 28	LinkedIn 8633441386 LINKEDIN.COM	53.32
<b>Aug. 27</b>	<b>Aug. 28</b>	<b>TRSF FROM/DE ACCT/CPT 2067-XXXX-611</b>	<b>300.00 CR</b>
Aug. 28	Aug. 29	TAOBAO.COM LONDON	9.04
Aug. 28	Aug. 29	NETFLIX.COM 844-5052993 BC	23.51
Aug. 28	Aug. 29	T&T SUPERMARKET #026 RICHMOND BC	99.14

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Haomiao Tian

Card number: XXXX XXXX XXXX 3586

## Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Aug. 30	Aug. 30	USD 10@1.398 MIDJOURNEY INC. HTTPSWWW.MIDJCA	13.98
Aug. 29	Aug. 31	FREE BIRD BEER, WINE & SPRICHMOND BC	162.58
Aug. 30	Aug. 31	APPLE.COM/BILL TORONTO ON	14.55
Aug. 31	Sep. 1	FANTUAN DELIVERY BURNABY BC	22.40
Aug. 31	Sep. 1	Albion Online Berlin	7.74
Aug. 31	Sep. 1	UBER* EATS TORONTO ON	46.22
<b>Sep. 1</b>	<b>Sep. 1</b>	<b>TRSF FROM/DE ACCT/CPT 2067-XXXX-611</b>	<b>1,000.00 CR</b>
Sep. 1	Sep. 4	V+CLUB RICHMOND BC	416.38
Sep. 2	Sep. 4	APPLE.COM/BILL 866-712-7753 ON	22.39
Sep. 2	Sep. 4	UBER CANADA/UBERPASS TORONTO ON	10.49
Sep. 3	Sep. 4	Amazon.ca Prime Member amazon.ca/priBC	11.19
Sep. 4	Sep. 4	PAYSMART FEE BBQ	1.32
Sep. 4	Sep. 4	INTEREST PURCHASES	70.26
Subtotal for HAOMIAO TIAN			4,312.41
<b>Total for card number XXXX XXXX XXXX 3586</b>			<b>\$4,023.83</b>

## BMO PaySmart™ installment plans

Your plan's Monthly Payment is included in the minimum payment on your statements each month.

PLAN NAME	ORIGINAL AMOUNT (\$)	TERMS	START DATE	END DATE	MONTHLY PAYMENT (\$)	MONTHLY FEE (\$)	PLAN BALANCE (\$)
BBQ	264.99	12 months, 0.5% monthly fee, 0.00% APR	Jan. 3, 2023	Jan. 4, 2024	23.40	1.32	89.67

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