

BMO World Elite Mastercard

Card Number 5524 8900 1710 2112
Customer Name MOHAMMAD IRFAN GHANI

BMO REWARDS

Points earned 1540
 Bonus points earned 120
 Points adjusted 0
Total points earned 1660

Rewards enquiry: bmorewards.com / 1-866-991-2835

Statement Date Jun. 21, 2020

Previous Balance, May 21, 2020 \$897.41
 Purchases and other charges +780.37
 Cash Advances¹ 0.00
 Total Interest Charges +23.06
 Fees +48.00
 Payments and Credits -955.44
New Balance, Jun. 21, 2020 \$793.40

Minimum Payment Due \$33.00

Payment Due Date Jul. 16, 2020

Your Credit Limit \$3,500.00
 Your Available Credit \$2,706.60
 Amount Over Credit Limit \$0.00

PERIOD COVERED BY THIS STATEMENT

May 22, 2020 - Jun. 21, 2020

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5524 8900 1710 2112				
May 26	May 27	PHARMACIE JEAN COUTU # MONTREAL QC	800179210042	2.23
May 26	May 28	► RESTAURANT SANA HALAL MONTREAL QC	920268824307	9.19
May 26	May 28	► TIM HORTONS #1436 MONTREAL QC	200623474379	5.05
May 27	May 29	H&R BLOCK CORNWALL ON	920251575808	212.43
May 26	May 29	Marche Al Mizan MONTREAL QC	006264064913	9.61
May 28	Jun. 1	CDN TIRE STORE #00026 CORNWALL ON	800119000176	58.60
May 28	Jun. 1	WAL-MART #3020 CORNWALL ON	004051801222	14.62

Continued on page 3

Manage your money, anytime, anywhere.

Turn your computer or smartphone into your own branch, 24/7. With BMO Digital Banking, securely view and manage your credit cards and accounts. You can pay bills, deposit cheques, send and transfer money and more - whenever and wherever it suits you. Visit bmodemos.com to learn how to use the many features available to you through BMO Digital Banking.

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	23.06	19.99000	0.05461
Cash Advances ²	0.00	22.99000	0.06281

Page 1 of 3

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.

Important information about your BMO Mastercard 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

Interest-free grace period: If you pay your balance in full by the payment due date, you will benefit from an interest-free grace period of at least 21 days. If you do not pay your new balance in full by the payment due date, this grace period will be increased to at least 25 days on your next monthly statement. On paying your balance in full by the next payment due date, this grace period will return to at least 21 days on your next monthly statement. No interest is charged on purchases and fees appearing on your statement for the 1st time if you pay your new balance in full by the payment due date. There is no interest free grace period on balance transfers, or cash advances, including cash-like transactions and gaming transactions.

Your minimum payment if you reside outside Quebec:

Your minimum payment will be \$10.00 plus any interest plus any fees plus the greater of the following: (i) any amount past due on your account statement; or (ii) any amount by which your new balance exceeds your credit. If your new balance 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) 5.00% of your outstanding balance plus any amount past due on your account statement; or (ii) any amount by which your new balance exceeds your credit limit; or (iii) \$10.00. If your new balance 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) 2.50% of your outstanding balance plus any amount past due on your account statement; or (ii) any amount by which your new balance exceeds your credit limit; or (iii) \$10.00. If your new balance is \$10.00 or less, you must pay the full amount. Starting on your August 2020 statement, the percentage will increase by 0.50% annually until it reaches 5.00% on your August 2024 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 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 2.50%. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus 2.50%. 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 2.50%. 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 2.50%. We make the conversion on the date the transaction or refund is posted to your account.

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 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

Lost/stolen cards

You must tell us immediately if you suspect or know your card is lost or stolen, or used without your authorization.

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

Enquiries

bmo.com/onlinebanking

Toll Free Calls Canada & US: 1-866-991-4769

Outside Canada & US (Call Collect): 1-514-877-0330

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

² Excludes: promotional balance transfers

®™ Trade-marks/ Registered trade-marks of Bank of Montreal.

™*/®* Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.

► This symbol indicates eligible travel, dining and entertainment purchases for bonus points. If you exceed the annual \$50,000 spend limit in those categories, the excess purchases are not eligible for the bonus points.

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 World Elite Mastercard

Card Number 5524 8900 1710 2112
Customer Name MOHAMMAD IRFAN GHANI

Statement Date: Jun. 21, 2020

PERIOD COVERED BY THIS STATEMENT

May 22, 2020 - Jun. 21, 2020

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
May 30	Jun. 1	TREASURE HUNT CORNWALL CORNWALL ON	800179968055	5.07
May 30	Jun. 1	ASIAN GROCERY STORE CORNWALL ON	200442160179	10.75
May 30	Jun. 1	FRESHCO #9665 CORNWALL ON	200471463758	36.86
May 31	Jun. 2	CDN TIRE STORE #00026 CORNWALL ON	800118350215	10.03 CR
Jun. 4	Jun. 5	FRESHCO #9665 CORNWALL ON	200737338278	21.54
Jun. 7	Jun. 9	► SHAH'S RKG CORNWALL ON	920227896904	20.98
Jun. 8	Jun. 9	FRESHCO #9665 CORNWALL ON	200676970549	21.67
Jun. 9	Jun. 10	CARL'S SMOKE AND GIFT CORNWALL ON	800181582850	21.74
Jun. 10	Jun. 11	FRESHCO #9665 CORNWALL ON	200177931006	7.98
Jun. 11	Jun. 11	AUTOMATIC PYMT RECEIVED		897.41 CR
Jun. 11	Jun. 12	FRESHCO #9665 CORNWALL ON	200426437499	2.69
Jun. 11	Jun. 15	► SHAH'S RKG CORNWALL ON	920303335003	13.91
Jun. 12	Jun. 15	► EDWARDS BISTRO CORNWALL ON	261648115330	15.72
Jun. 14	Jun. 15	FRESHCO #9665 CORNWALL ON	200129649488	17.34
Jun. 11	Jun. 15	PAYMENT REJECTED	167111111129	897.41
Jun. 15	Jun. 15	DISHONOURED PAYMENT FEE	167111111129	48.00
Jun. 15	Jun. 16	CPC / SCP 311170 CORNWALL ON	800191367304	15.42
Jun. 15	Jun. 16	FRESHCO #9665 CORNWALL ON	200384976575	7.00
Jun. 15	Jun. 16	JEAN COUTU #064 CORNWALL ON	822376950008	15.81
Jun. 17	Jun. 17	TRSF FROM/DE ACCT/CPT 0283-XXXX-943	S775269 OBPP	897.41 CR
Jun. 15	Jun. 17	DISHONOURED PYMT FEE ADJ	167111111129	48.00 CR
Jun. 16	Jun. 18	GIANT TIGER #35 CORNWALL ON	920146367101	3.34
Jun. 18	Jun. 19	BAXTROM YIG #408 CORNWALL ON	463627088633	5.24
Jun. 18	Jun. 19	► VIA RAIL/XYA254/07JUL MONTREAL QC	800167654029	55.37
Jun. 19	Jun. 19	INTEREST PURCHASES		23.06

Card Number: 5524 8900 1710 2195

May 21	May 25	BEAU SOIR MONTREAL QC	920229825406	4.15
May 21	May 25	Marche Al Mizan MONTREAL QC	006204746310	18.00
May 25	May 26	PHARMPRIX #0042 MONTREAL QC	800147614151	20.17
May 24	May 26	Marche Al Mizan MONTREAL QC	006234117414	39.96
May 29	Jun. 1	SUPERMARCHE P A DU FOR MONTREAL QC	824624570009	79.84
May 29	Jun. 1	SUPERMARCHE P A DU FOR MONTREAL QC	824624570009	8.09

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jul. 16, 2020.

Estimated Time to Repay: If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 6 years and 09 months. We assume that the current annual interest rate of purchases will apply throughout the repayment period. Please see your BMO credit card Cardholder Agreement for more information.