

Summary of your account

Previous total balance, Nov. 19, 2024	\$1,999.60
Payments and credits	-3,998.00
Purchases and other charges	+4,455.11
New installments	0.00
Cash advances ¹	0.00
Total interest charges	0.00
Fees	+120.00
Total balance	\$2,576.71

Minimum payment due **\$130.00**

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

Payment due date: Jan. 9, 2025

Total installments not yet due 0.00

Balance due **\$2,576.71**

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

Your credit limit \$16,000.00

Your available credit **\$13,423.29**

Amount over credit limit \$0.00

Estimated time to repay – If you only make minimum monthly payment, the estimated time to pay off your balance including interest is 21 years and 07 months.

Matthew Cann

Card number	XXXX XXXX XXXX 4262
Statement date	Dec. 19, 2024
Statement period	Nov. 20, 2024 - Dec. 19, 2024

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.

Security Tip

Learn what you can do to stay safe this holiday season by visiting bmo.com/security. Get the best gift of all; peace of mind.

Your interest charges

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	20.99000	0.05734
Cash Advances ²	0.00	23.99000	0.06554

Refer to the Installment Plan section for installment plan related interest charges.

Contact us

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

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

MATTHEW CANN
950 MCPHERSON SQ NE UNIT 918
CALGARY AB T2E 8C7

000A

Card number XXXX XXXX XXXX 4262
Balance due **\$2,576.71**
Minimum payment due **\$130.00**
Payment due date **Jan. 9, 2025**

Amount you're paying



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

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

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 4.50% 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 2025 statement. Starting on your August 2025 statement, the percentage will increase to 5.00%.

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 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

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

² 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 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. Cash cannot be accepted and will be returned to sender, at their own risk. This may result in lost payment, interest and other charges
- 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 and other charges
- We do not accept written requests
- Please call us if your request cannot be done via BMO Online/Mobile Banking

Matthew Cann

Card number: XXXX XXXX XXXX 4262

Transactions since your last statement

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Card number: XXXX XXXX XXXX 4262 MATTHEW CANN			
Nov. 18	Nov. 20	MCDONALD'S #9287 CALGARY AB	6.38
Nov. 18	Nov. 20	TIM HORTONS #1879 CALGARY AB	3.66
Nov. 18	Nov. 20	SHOPPERS DRUG MART #03 CALGARY AB	36.74
Nov. 20	Nov. 21	RCSS #1545 CALGARY AB	31.54
Nov. 20	Nov. 21	HCM*KINJO DISTRICT K4 ST CALGARY AB	18.26
Nov. 20	Nov. 21	PAYMENT RECEIVED - THANK YOU	2,000.00 CR
Nov. 22	Nov. 22	Amazon.ca*IL5747083 AMAZON.CA ON	19.88
Nov. 20	Nov. 22	SHOPPERS DRUG MART #03 CALGARY AB	36.74
Nov. 22	Nov. 25	UPS*5618870826 888-520-9090 NB	36.03
Nov. 22	Nov. 25	Amazon.ca*4J5U44TO3 AMAZON.CA ON	51.89
Nov. 21	Nov. 25	TIM HORTONS #1879 CALGARY AB	4.70
Nov. 22	Nov. 25	TIM HORTONS #1879 CALGARY AB	7.34
Nov. 22	Nov. 25	RCSS #1545 CALGARY AB	61.91
Nov. 23	Nov. 25	LS TREEHOUSE TOYS LEDUC AB	26.25
Nov. 23	Nov. 25	SOFTMOC 89 CALGARY AB	252.62
Nov. 23	Nov. 25	PURDYS CHOCOLATIER CALGARY AB	59.85
Nov. 22	Nov. 25	SHOPPERS DRUG MART #03 CALGARY AB	27.27
Nov. 23	Nov. 25	7-ELEVEN STORE #37795 CALGARY AB	4.39
Nov. 24	Nov. 25	CALAN BEEF NOODLE CALGARY AB	39.22
Nov. 23	Nov. 26	ESSO 7-ELEVEN 37795 CALGARY AB	20.00
Nov. 25	Nov. 26	TIM HORTONS #1879 CALGARY AB	3.86
Nov. 25	Nov. 26	SS CALGARY 6TH AVENUE CALGARY AB	49.93
Nov. 25	Nov. 27	DAIRY QUEEN #27416 CALGARY AB	6.81
Nov. 25	Nov. 27	SHOPPERS DRUG MART #03 CALGARY AB	33.58
Nov. 27	Nov. 28	MonicaVinader WellsNextSea	107.50
Nov. 26	Nov. 28	SHOPPERS DRUG MART #03 CALGARY AB	37.55
Nov. 28	Nov. 28	SQ *VILLAGE ICE CREAM Calgary AB	8.40
Nov. 28	Nov. 28	PAYMENT RECEIVED - THANK YOU	798.00 CR
Nov. 28	Nov. 29	LOccitane ON ON	31.92
Nov. 27	Nov. 29	MCDONALD'S #9287 CALGARY AB	3.56
Nov. 28	Nov. 29	USD 11.99@1.442869057 FANTASYPROS FANTASYPROS.CNV	17.30
Nov. 28	Nov. 29	JUN KATSU CALGARY AB	49.51
Nov. 29	Dec. 2	UBER CANADA/UBERTRIP TORONTO ON	14.03
Nov. 30	Dec. 2	TIM HORTONS #2103 CALGARY AB	1.77
Nov. 28	Dec. 2	SAFEWAY #8816 CALGARY AB	15.97
Dec. 1	Dec. 2	AMZN Mktp CA*Z37UP9Q71 WWW.AMAZON.CAON	224.35
Nov. 30	Dec. 2	SQ *RED BARN MERCANTILE -De Winton AB	8.40
Nov. 29	Dec. 2	MERIDIAN HUSKY ESSO 4303 CALGARY AB	56.63
Nov. 30	Dec. 2	GREAT EVENTS CATERING CALGARY AB	28.32
Dec. 1	Dec. 3	RICARDO'S CALGARY AB	60.71

(continued on next page)

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Dec. 2	Dec. 3	STAPLESPRINT.CA/A58DE9 RICHMOND HILLON	19.65
Dec. 2	Dec. 3	RCSS #1545 CALGARY AB	98.15
Dec. 4	Dec. 4	AMZN Mktp CA*ZL2SE7772 WWW.AMAZON.CAON	7.23
Dec. 2	Dec. 4	SHOPPERS DRUG MART #03 CALGARY AB	53.84
Dec. 4	Dec. 5	TIM HORTONS #1879 CALGARY AB	2.40
Dec. 4	Dec. 5	STAPLESPRINT.CA/3B2896 RICHMOND HILLON	37.08
Dec. 5	Dec. 5	AMZN Mktp CA*ZL5B59M21 WWW.AMAZON.CAON	17.84
Dec. 4	Dec. 6	GOOD EARTH COFFEEHOUSE CALGARY AB	1.54
Dec. 5	Dec. 6	CAD SODA SNACK VENDING TORONTO ON	2.50
Dec. 5	Dec. 6	TIM HORTONS #1879 CALGARY AB	5.02
Dec. 6	Dec. 9	AMZN Mktp CA*ZR1RX6X92 WWW.AMAZON.CAON	30.43
Dec. 6	Dec. 9	UBER CANADA/UBERTRIP TORONTO ON	11.52
Dec. 6	Dec. 9	MCDONALD'S #9287 CALGARY AB	7.22
Dec. 7	Dec. 9	UBER CANADA/UBERTRIP TORONTO ON	15.44
Dec. 6	Dec. 9	SHOPPERS DRUG MART #03 CALGARY AB	12.17
Dec. 6	Dec. 9	SHOPPERS DRUG MART #03 CALGARY AB	53.84
Dec. 7	Dec. 9	MCDONALD'S #9037 CALGARY AB	26.59
Dec. 8	Dec. 9	SS CALGARY 6TH AVENUE CALGARY AB	56.76
Dec. 10	Dec. 11	RUNNING ROOM CANADA 800-419-2906 AB	15.75
Dec. 10	Dec. 11	WWW COSTCO CA 888-426-7826 ON	22.59
Dec. 10	Dec. 11	SHELL C81148 CALGARY AB	15.74
Dec. 9	Dec. 11	MCDONALD'S #40777 ROCKY VIEW COAB	4.61
Dec. 10	Dec. 11	WWW COSTCO CA 888-426-7826 ON	47.98
Dec. 10	Dec. 11	WWW COSTCO CA 888-426-7826 ON	52.15
Dec. 11	Dec. 12	AMZN Mktp CA*ZX31B07H2 WWW.AMAZON.CAON	13.64
Dec. 11	Dec. 12	STAPLES STORE #253 CALGARY AB	6.28
Dec. 11	Dec. 12	TOP GEAR CAR WASH CALGARY AB	9.00
Dec. 10	Dec. 12	SHOPPERS DRUG MART #03 CALGARY AB	34.64
Dec. 12	Dec. 12	SQ *VILLAGE ICE CREAM Calgary AB	8.40
Dec. 11	Dec. 12	PAYMENT RECEIVED - THANK YOU	1,200.00 CR
Dec. 11	Dec. 13	22107 MACS CONV. STORES CALGARY AB	14.69
Dec. 13	Dec. 16	DDCALANBEEFNODLE DOWNTOWN TOROON	39.07
Dec. 12	Dec. 16	MCDONALD'S #9287 CALGARY AB	4.19
Dec. 12	Dec. 16	RCSS #1545 CALGARY AB	111.92
Dec. 14	Dec. 16	DUGALD CONVENIENCE STO DUGALD MB	17.91
Dec. 13	Dec. 16	TIM HORTON'S #0845A CALGARY AB	4.39
Dec. 13	Dec. 16	SBARROS 6691 CALGARY AB	11.84

(continued on next page)

Matthew Cann

Card number: XXXX XXXX XXXX 4262

Transactions since your last statement (continued)

TRANS DATE	POSTING DATE	DESCRIPTION	AMOUNT (\$)
Dec. 13	Dec. 16	SQ *POLAR LAB DIAMONDS 8774174551 AB	1,765.31
Dec. 14	Dec. 16	TIM HORTONS #2132 WINNIPEG MB	6.00
Dec. 13	Dec. 16	SMITTY'S RESTAURANT & LOUWINNIPEG MB	31.08
Dec. 13	Dec. 16	THE TOAD IN THE HOLE WINNIPEG MB	31.63
Dec. 15	Dec. 16	2054-WIN THE EXCHANGE WINNIPEG MB	4.47
Dec. 15	Dec. 17	YWG TIM HORTON'S DOMESTICWINNIPEG MB	6.29
Dec. 15	Dec. 17	CALGARY AIRPORT PAY ON FCALGARY AB	5.25
Dec. 16	Dec. 18	SHOPPERS DRUG MART #03 CALGARY AB	50.22
Dec. 16	Dec. 19	ESSO 7-ELEVEN 37795 CALGARY AB	50.86
Dec. 17	Dec. 19	CANADIAN TIRE #496 CALGARY AB	52.48
Dec. 17	Dec. 19	RCSS #1545 CALGARY AB	52.74
Dec. 19	Dec. 19	ANNUAL CARD FEE	120.00
Subtotal for MATTHEW CANN			4,575.11
Total for card number XXXX XXXX XXXX 4262			\$2,576.71

®/™ Trade-marks/ Registered trade-marks of Bank of Montreal.
* Trademark of Visa International Services Association and used under license.

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Jan. 9, 2025