#### Your branch address:

2099 BOUL MARCEL LAURIN SAINT-LAURENT, QUEBEC H4R1K4

# **Everyday Banking**



MR XI YANG LI 3140 RUE SAVARD SAINT-LAURENT QC H4K 1T8 Your Branch LES GALERIES SAINT-LAURENT Transit number: 2183

For questions about your statement call (514) 877-1973

Direct Banking 1-800-363-9992 www.bmo.com

**Your Plan** Plus Plan

# **Your Everyday Banking statement**

For the period ending March 23, 2023

# Summary of your account

	0pening	Total amounts	Total amounts +	Closing _ balance (\$) on _	
Account	balance (\$)	deducted (\$)	added (\$)	Mar 23, 2023	
Primary Chequing Account # 2183 3941-318	21,901.93	264.19	849.95	22,487.69	

March is Fraud Prevention Month. Are you up to date on the latest scams? Check out our Security Alerts page for a listing of the latest scams and ways to stay protected. bmo.com/security

# Here's what happened in your account



### Primary Chequing Account # 2183 3941-318

Owner: MR XI YANG LI

Feb 24	Opening balance			21,901.93
Feb 24	NTERAC e-Transfer Received		65.00	21,966.93
Feb 27	Direct Deposit, PRET ETUD.BMO MSP/DIV		400.00	22,366.93
Feb 27	Debit Card Purchase, ONLINE PURCHASE 26FEB2023, AMZN MKTP CA HD6L64CX ON	16.04		22,350.89
Feb 28	Plus Plan Fee	11.95		22,338.94
Feb 28	Plus Plan Fee		11.95	22,350.89
Mar 01	Debit Card Purchase, STM BONAVENTURE	56.50		22,294.39
Mar 01	Debit Card Purchase, STM LOGE BONAVE	0.65		22,293.74
Mar 01	Debit Card Purchase, STM LOGE BONAVE	6.00		22,287.74
Mar 02	Debit Card Purchase, ONLINE PURCHASE 1MAR2023, UBER EATS ON	41.10		22,246.64

continued



## Here's what happened in your account (continued)

Date	Description	Amounts deducted from your account (\$)	Amounts added to your account (\$)	Balance (\$)
	Primary Chequing Account # 2183 3941-318			(continued)
Mar 06	Debit Card Purchase, RECURRING PYMNT 5MAR2023, AMAZON.CA PRIME MEMBE BC	11.49		22,235.15
Mar 08	INTERAC e-Transfer Sent	8.35		22,226.80
Mar 10	Debit Card Purchase, ONLINE PURCHASE 10MAR2023, AMZN MKTP CA HG9OY9HA ON	19.53		22,207.27
Mar 13	Debit Card Purchase, RECURRING PYMNT 12MAR2023, UBER CANADA/UBEREATS ON	6.92		22,200.35
Mar 13	Debit Card Purchase, ONLINE PURCHASE 12MAR2023, UBER EATS ON	42.18		22,158.17
Mar 15	Direct Deposit, PRET ETUD.BMO MSP/DIV		373.00	22,531.17
Mar 16	Debit Card Purchase, ONLINE PURCHASE 15MAR2023, CHATGPT SUBSCRIPTION CA, 23.00X1.416086956	32.57		22,498.60
Mar 17	Debit Card Purchase, ONLINE PURCHASE 16MAR2023, PAYPAL MICROSOFT ON	2.30		22,496.30
Mar 20	Debit Card Purchase, ONLINE PURCHASE 17MAR2023, PAYPAL INSTANTINK ON	8.61		22,487.69
Mar 23	Closing totals	264.19	849.95	

Please report any errors, omissions or irregularities in writing within 30 days of the statement date after which this statement shall be deemed accurate except for any amount credited to your account in error.

#### Trade-marks

Tim/® Trade-marks / registered trade-marks of Bank of Montreal
®† Trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne Inc. and Bank of Montreal.
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Registration numbers

GST - R100390095 QST - 1000042494

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### Important information regarding changes to spousal joint accounts opened in Quebec

Effective December 8, 2022, regulatory changes were introduced in Quebec impacting joint deposit accounts opened in Quebec and held between spouses or former spouses including married, civil union and de facto spouses. Customers can now make a joint declaration to assign a percentage share in the account balance for the purpose of distribution upon the death of one of the accountholders, failing which a default share of 50 per cent each will apply. For more information, visit bmo.com/quebecspousaljointaccounts.

## **Your Everyday Banking statement**

MR XI YANG LI For the period ending March 23, 2023

# **Everyday Banking**



### 2023 Trustee Notification and Collection of Beneficiary Information by April 30, 2023

Bank of Montreal, Bank of Montreal Mortgage Corporation, and BMO Trust Company (collectively "BMO") are proud members of Canada Deposit Insurance Corporation (CDIC) and as such are required to annually remind trustee depositors to provide us with updated beneficiary information ensuring strong CDIC deposit insurance protection. For more information, please see

https://www.cdic.ca/financial-community/for-trustees/for-professional-trustees/timeline/

If you are a Trustee who holds deposits for others, you have certain obligations you must meet to help ensure that those deposits continue to be protected by CDIC for up to \$100,000 per beneficiary.

#### You must:

- Confirm that the deposit is held in trust;
- Provide the full name of each trustee of the deposit, and the address of at least one trustee;
- Provide the full name and address of each beneficiary of the deposit account that you hold in trust for them; and
- If there is more than one beneficiary to the deposit account, provide the interest of each beneficiary in the funds held in the trust account, as a percentage of the trust

The required information as above, must be provided to us by April 30, 2023.

#### You may do so by visiting the closest BMO branch location or calling your branch or Relationship Manager.

If you do not provide us with the required information and keep it up-to-date, the deposits that you hold in trust for others may not receive CDIC deposit insurance protection up to \$100,000 per beneficiary. CDIC relies on the latest information on our records to protect your deposits.

For more information on the responsibilities of trustee depositors, please visit: https://www.cdic.ca/financial-community/for-trustees/

Please note that certain Trustees who hold or place deposits in their professional capacity may qualify as a Professional Trustee for the purposes of CDIC's deposit insurance protection.

For more information on how to determine if you are a Professional Trustee, and if the Professional Trustee framework is right for you, please visit:

https://www.cdic.ca/financial-community/for-trustees/for-professional-trustees,or bmo.com/cdic

