

Summary of your account

| | |
|---------------------------------|------------|
| Previous balance, Feb. 13, 2023 | \$2,096.22 |
| Payments and credits | -2,096.22 |
| Purchases and other charges | +1,294.06 |
| Cash advances ¹ | 0.00 |
| Total interest charges | 0.00 |
| Fees | 0.00 |

Total balance **\$1,294.06**

Minimum payment due **\$10.00**

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

Payment due date: Apr. 3, 2023

Balance due **\$1,294.06**

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

Your credit limit \$10,000.00

Your available credit **\$8,705.94**

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 11 years and 05 months.

Ms Sungjae Byun

| | |
|------------------|-------------------------------|
| Card number | XXXX XXXX XXXX 1882 |
| Statement date | Mar. 13, 2023 |
| Statement period | Feb. 14, 2023 - Mar. 13, 2023 |

YOUR REWARDS



| | |
|----------------------------------|------------|
| Reward Miles earned | 107 |
| Bonus Reward Miles earned | 14 |
| Reward Miles adjusted | 0 |
| Total Reward Miles earned | 121 |

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

Notice regarding changes to your statement

New terms called **balance due** and **total balance** have been introduced to reflect the new BMO PaySmart credit card installment plan feature. **Balance due** is the amount you must pay this month to avoid purchase interest charges and maintain installment plans. Learn more at bmo.com/paysmart

Your interest charges

| | INTEREST CHARGES (\$) | ANNUAL INTEREST RATE (%) | DAILY INTEREST RATE (%) |
|-------------------------------|-----------------------|--------------------------|-------------------------|
| Purchases | 0.00 | 20.99000 | 0.05750 |
| Cash Advances ² | 0.00 | 23.99000 | 0.06572 |
| Total interest charges | \$0.00 | | |

Contact us

bmo.com/onlinebanking
Toll Free Calls Canada & US: 1-866-991-4769
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

MS SUNGJAE BYUN
666 ONTARIO ST UNIT 210
TORONTO ON M4X 1N1

000A

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

Card number XXXX XXXX XXXX 1882

Balance due **\$1,294.06**

Minimum payment due **\$10.00**

Payment due date **Apr. 3, 2023**

Amount you're paying

\$

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 balance due 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 balance due 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 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) 5.00% of your balance due 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) 3.50% of your balance due 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 2023 statement. Starting on your August 2023 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 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

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.

©†/™† Trademarks of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and Bank of Montreal.

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
- 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

Ms Sungjae Byun

Card number: XXXX XXXX XXXX 1882

Transactions since your last statement

| TRANS DATE | POSTING DATE | DESCRIPTION | AMOUNT (\$) |
|--|----------------|--|--------------------|
| Card number: XXXX XXXX XXXX 1882 MS SUNGJAE BYUN | | | |
| Feb. 13 | Feb. 14 | COMMUNAUTO OTTAWA ON | 144.99 |
| Jan. 28 | Feb. 16 | FOOD BASICS 930 TORONTO ON | 11.28 |
| Feb. 13 | Feb. 16 | FRESHCO #3315 TORONTO ON | 20.45 |
| Feb. 15 | Feb. 16 | DOLLARAMA # 874 TORONTO ON | 9.49 |
| Feb. 15 | Feb. 17 | SHOPPERS DRUG MART 853 TORONTO ON | 13.70 |
| Feb. 15 | Feb. 17 | ESSO CIRCLE K TORONTO ON | 20.40 |
| Feb. 17 | Feb. 20 | THE BEER STORE #2413 TORONTO ON | 8.45 |
| Feb. 17 | Feb. 20 | ESSO CIRCLE K TORONTO ON | 39.67 |
| Feb. 21 | Feb. 22 | ROYAL HM HWRE #1274-8 TORONTO ON | 39.53 |
| Feb. 21 | Feb. 22 | FOOD BASICS 930 TORONTO ON | 14.36 |
| Feb. 21 | Feb. 23 | THE BEER STORE #2413 TORONTO ON | 9.25 |
| Feb. 22 | Feb. 23 | SHOPPERS DRUG MART #13 TORONTO ON | 50.82 |
| Feb. 23 | Feb. 23 | AMZN Mktp CA*HD5JN0Z70 WWW.AMAZON.CAON | 42.92 |
| Feb. 23 | Feb. 23 | AMZN Mktp CA*HD6U01NM0 WWW.AMAZON.CAON | 14.67 |
| Feb. 23 | Feb. 24 | AMZN Mktp CA*HP78I1HE1 WWW.AMAZON.CAON | 24.98 |
| Feb. 23 | Feb. 24 | COSTCO WHOLESALE W1316 EAST YORK ON | 118.95 |
| Feb. 23 | Feb. 27 | GALLERIA SUPERMARKET THORNHILL ON | 83.67 |
| Feb. 23 | Feb. 27 | HWANGGANE & OSAKA SUSH THORNHILL ON | 15.81 |
| Feb. 24 | Feb. 27 | COMMUNAUTO OTTAWA ON | 37.32 |
| Feb. 25 | Feb. 27 | FOOD BASICS 930 TORONTO ON | 21.91 |
| Feb. 25 | Feb. 27 | LCBO/RAO #0012 TORONTO ON | 46.65 |
| Feb. 27 | Feb. 27 | TRSF FROM/DE ACCT/CPT 3626-XXXX-203 | 2,096.22 CR |
| Feb. 28 | Mar. 1 | Amazon.ca*H57N03FL0 AMAZON.CA ON | 38.77 |
| Feb. 28 | Mar. 1 | SHOPPERS DRUG MART #13 TORONTO ON | 20.33 |
| Mar. 1 | Mar. 2 | AMZN Mktp CA*HD1PY2B81 WWW.AMAZON.CAON | 16.94 |
| Mar. 1 | Mar. 2 | Amazon.ca Prime Member amazon.ca/priBC | 11.29 |
| Feb. 28 | Mar. 3 | FRESHCO #3315 TORONTO ON | 5.89 |
| Mar. 2 | Mar. 3 | OXIO.CA QUEBEC QC | 56.50 |
| Mar. 4 | Mar. 6 | NOONAN'S PUB TORONTO ON | 11.37 |
| Mar. 4 | Mar. 6 | NOONAN'S PUB TORONTO ON | 11.70 |
| Mar. 6 | Mar. 6 | FREEDOM MOBILE 877-946-3184 ON | 80.70 |
| Mar. 4 | Mar. 6 | TAPAS AT EMBRUJO TORONTO ON | 69.36 |
| Mar. 4 | Mar. 7 | EDMUND BURKE TORONTO ON | 10.34 |
| Mar. 7 | Mar. 8 | AMZN Mktp CA*H52214B81 WWW.AMAZON.CAON | 37.26 |
| Subtotal for MS SUNGJAE BYUN | | | 1,294.06 |

(continued on next page)

Transactions since your last statement (continued)

| TRANS DATE | POSTING DATE | DESCRIPTION | AMOUNT (\$) |
|--|-----------------|---|-------------------|
| Mar. 10 | Mar. 10 | AMZN Mktp CA*HG4WY7ZC1 WWW.AMAZON.CAON | 6.87 |
| Mar. 9 | Mar. 13 | THE BEER STORE #2413 TORONTO ON | 18.75 |
| Mar. 10 | Mar. 13 | WINE RACK 396 TORONTO ON | 18.45 |
| Mar. 10 | Mar. 13 | FRESHCO #3315 TORONTO ON | 13.60 |
| Mar. 11 | Mar. 13 | TAPAS AT EMBRUJO TORONTO ON | 76.67 |
| Subtotal for MS SUNGJAE BYUN | | | 1,294.06 |
| Total for card number XXXX XXXX XXXX 1882 | | | \$1,294.06 |

Pre-authorized debit (Auto-Pay) is in effect. The payment will be withdrawn from your designated bank account on Apr. 3, 2023