

BMO CashBack Mastercard

Card Number 5191 2301 1056 7618
Customer Name CAITLIN ROSS

YOUR REWARDS

Rewards Earned \$8.96
 Bonus rewards earned (see details below) \$13.00
 Rewards adjusted \$0.00
 Rewards Redeemed - \$132.28
 Total rewards earned \$21.96
 Rewards balance year to date \$21.96
 Redeem now at bmocashback.com

PERIOD COVERED BY THIS STATEMENT

Dec. 28, 2020 - Jan. 27, 2021

Statement Date	Jan. 27, 2021
Previous Balance, Dec. 27, 2020	\$2,656.92
Purchases and other charges	+1,793.88
Cash Advances ¹	0.00
Total Interest Charges	0.00
Fees	0.00
Payments and Credits	-3,283.15
New Balance, Jan. 27, 2021	\$1,167.65
Minimum Payment Due	\$10.00
Payment Due Date	Feb. 17, 2021
Your Credit Limit	\$7,500.00
Your Available Credit	\$6,332.35
Amount Over Credit Limit	\$0.00

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5191 2301 1056 7618				
Dec. 25	Dec. 28	CASHBACK ANN PAY/REMB.-REMISE EN ESPECES	04718572013	132.28 CR
Dec. 27	Dec. 28	RESTAURANT PHO MONT-RO MONTREAL QC	004001285377	93.13
Dec. 29	Dec. 31	BULK BARN #602 HAWKESBURY ON	920241988506	84.59
Dec. 29	Dec. 31	✓WMT SUPRCTR # 1159 HAWKESBURY ON	004039547989	135.20
Dec. 29	Jan. 1	✓FRESHCO #3869 HAWKESBURY ON	920307514500	78.01
Jan. 2	Jan. 4	AMZN Mktp CA*P16FU6X03 WWW.AMAZON.CAON	200008333428	21.24
Jan. 3	Jan. 4	AMZN Mktp CA*RA61K8S73 WWW.AMAZON.CAON	200270590357	154.23

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BMO Digital Banking lets you conveniently manage your credit card when and where it suits you. Has your personal credit card gone missing? No worries - you can lock it right away in online or mobile banking and simply unlock it once it's found. Visit bmo.com/lostcard for more information on this feature!

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	12.90000	0.03534
Cash Advances ²	0.00	12.90000	0.03534

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

Card Number 5191 2301 1056 7618
 New Balance \$1,167.65
 Minimum Payment Due \$10.00
 Payment Due Date Feb. 17, 2021
 Amount you're paying

CAITLIN ROSS
 3440 COUNTY ROAD 10
 VANKLEEK HILL ON K0B 1R0

000A

BMO BANK OF MONTREAL
 P.O. BOX 6044, STN CENTRE-VILLE
 MONTREAL QC 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 limit. 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) 3.00% 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. 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

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

Enquiries

bmo.com/onlinebanking

Toll Free Calls Canada & US: 1-800-263-2263

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.

✓ indicates grocery purchases that may qualify for 2.5% bonus cashback up to \$500 in total purchases per statement.

■ indicates recur bill payments that may qualify for 0.5% bonus cashback up to \$500 in total purchases per statement.

All purchases earn 0.5% standard cashback, including purchase amounts that exceed the \$500 spend limit in each category.

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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 CashBack Mastercard
Statement Date: Jan. 27, 2021
Card Number 5191 2301 1056 7618
Customer Name CAITLIN ROSS

PERIOD COVERED BY THIS STATEMENT

Dec. 28, 2020 - Jan. 27, 2021

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Jan. 4	Jan. 5	PAYMENT RECEIVED - THANK YOU	94-028-23558	3,150.87 CR
Jan. 6	Jan. 8	✓WMT SUPRCTR # 1159 HAWKESBURY ON	004037480011	129.15
Jan. 6	Jan. 11	✓FRESHCO #3869 HAWKESBURY ON	920261983107	75.23
Jan. 12	Jan. 13	AMZN Mktp CA*H301W2BL3 WWW.AMAZON.CAON	200619052837	59.27
Jan. 12	Jan. 13	DR ISABELLE KIRKEY OPT HAWKESBURY ON	170125246256	35.00
Jan. 19	Jan. 20	■CITYFONE TELECOMMUNICA BURNABY BC	800170335015	101.70
Jan. 20	Jan. 22	OTTAWA HOSPITAL - GENE OTTAWA ON	672415692724	7.00
Jan. 21	Jan. 25	✓WMT SUPRCTR # 1159 HAWKESBURY ON	004038464783	47.77
Jan. 21	Jan. 25	✓FRESHCO #3869 HAWKESBURY ON	920320963109	135.34

Card Number: 5191 2302 0913 0658

Dec. 23	Dec. 28	✓FRESHCO #3869 HAWKESBURY ON	920423137705	137.29
Dec. 29	Dec. 30	CREVIER # 9096 GRENVILLE QC	463667109758	30.01
Dec. 30	Jan. 1	MGS-BUSINESS NAME REG/ TORONTO ON	920172931003	8.00
Dec. 30	Jan. 1	MGS-BUSINESS NAME REG/ TORONTO ON	920172931102	60.00
Jan. 12	Jan. 15	✓FRESHCO #3869 HAWKESBURY ON	920253445802	90.79
Jan. 14	Jan. 18	✓WMT SUPRCTR # 1159 HAWKESBURY ON	004037453257	106.04
Jan. 14	Jan. 18	✓FRESHCO #3869 HAWKESBURY ON	920316268306	160.41
Jan. 21	Jan. 22	MR. GAS #62 HAWKESBURY ON	461698124815	44.48

Bonus reward(s) this statement	Amount earned
Grocery Bonus - 2.5%	\$12.50
Recurring Bill Bonus - 0.5%	\$0.50
Promotional Offers	\$0.00

Estimated Time to Repay: If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 10 years and 03 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.