

BMO CashBack Mastercard

Card Number 5191 2301 1056 7618
Customer Name CAITLIN ROSS

YOUR REWARDS

Rewards Earned	\$13.28
Bonus rewards earned (see details below)	\$11.02
Rewards adjusted	\$0.00
Rewards Redeemed	\$0.00
Total rewards earned	\$24.30
Rewards balance year to date	\$132.28

Redeem now at bmocashback.com

PERIOD COVERED BY THIS STATEMENT

Nov. 28, 2020 - Dec. 27, 2020

Statement Date	Dec. 27, 2020
Previous Balance, Nov. 27, 2020	\$947.19
Purchases and other charges	+2,656.92
Cash Advances ¹	0.00
Total Interest Charges	0.00
Fees	0.00
Payments and Credits	-947.19
New Balance, Dec. 27, 2020	\$2,656.92
Minimum Payment Due	\$10.00
Payment Due Date	Jan. 18, 2021
Your Credit Limit	\$7,500.00
Your Available Credit	\$4,843.08
Amount Over Credit Limit	\$0.00

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5191 2301 1056 7618				
Nov. 30	Dec. 2	✓WMT SUPRCTR # 1159 HAWKESBURY ON	004047614629	57.26
Dec. 1	Dec. 2	PAYMENT RECEIVED - THANK YOU	94-617-08891	947.19 CR
Nov. 30	Dec. 3	✓FRESHCO #3869 HAWKESBURY ON	920312734206	54.42
Dec. 8	Dec. 9	AMZN Mktp CA*C418R2VC3 WWW.AMAZON.CAON	200089136393	43.41
Dec. 9	Dec. 11	BULK BARN #602 HAWKESBURY ON	920280141103	105.91
Dec. 10	Dec. 11	THE WORKS OTTAWA ON	461632837382	37.68
Dec. 9	Dec. 11	✓WMT SUPRCTR # 1159 HAWKESBURY ON	004041578407	31.06

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Stay safe this holiday season when shopping online. Keep an eye out for suspicious online deals, check your bank statements regularly and only shop on websites that start with <https://>. For more security tips, visit bmo.com/security.

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	12.90000	0.03524
Cash Advances ²	0.00	12.90000	0.03524

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 \$2,656.92
 Minimum Payment Due \$10.00
 Payment Due Date Jan. 18, 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: Dec. 27, 2020
Card Number 5191 2301 1056 7618
Customer Name CAITLIN ROSS

PERIOD COVERED BY THIS STATEMENT

Nov. 28, 2020 - Dec. 27, 2020

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Dec. 13	Dec. 14	ALGONQUIN COLLEGE 613-727-4723 ON	200438687379	1,426.80
Dec. 14	Dec. 15	THOMSON REUTERS - UFIL MONT-ROYAL QC	800201724065	21.46
Dec. 15	Dec. 15	ALGONQUIN COLLEGE BOOK 613-727-4723 ON	200011311798	179.08
Dec. 16	Dec. 17	✓IGA GRENVILLE 8223 GRENVILLE QC	821386060002	39.78
Dec. 16	Dec. 18	BULK BARN #602 HAWKESBURY ON	920310829008	36.85
Dec. 16	Dec. 18	✓WMT SUPRCTR # 1159 HAWKESBURY ON	004045628612	45.84
Dec. 16	Dec. 21	✓FRESHCO #3869 HAWKESBURY ON	920374146405	65.06
Dec. 19	Dec. 21	■CITYFONE TELECOMMUNICA BURNABY BC	800199573377	112.62

Card Number: 5191 2302 0913 0658

Dec. 7	Dec. 8	CREVIER # 9096 GRENVILLE QC	463690627500	42.99
Dec. 9	Dec. 10	CREVIER # 9096 GRENVILLE QC	463625443096	18.30
Dec. 10	Dec. 11	CREVIER # 9096 GRENVILLE QC	463643519975	25.92
Dec. 10	Dec. 11	AIR- SERV A PS711184 GRENVILLE QC	200843281760	1.50
Dec. 16	Dec. 17	CREVIER # 9096 GRENVILLE QC	462646331470	30.34
Dec. 23	Dec. 24	✓ASSELIN'S YIG #1627 HAWKESBURY ON	463690421673	31.96
Dec. 23	Dec. 24	MR. GAS #62 HAWKESBURY ON	461671783129	18.71
Dec. 23	Dec. 24	HAWKESBURY LUMBER SUPP HAWKESBURY ON	800118990013	30.49
Dec. 23	Dec. 25	BULK BARN #602 HAWKESBURY ON	920430898407	106.15
Dec. 23	Dec. 25	✓WMT SUPRCTR # 1159 HAWKESBURY ON	004053873293	93.33

Bonus reward(s) this statement	Amount earned
Grocery Bonus - 2.5%	\$10.46
Recurring Bill Bonus - 0.5%	\$0.56
Promotional Offers	\$0.00

As per your request, we have increased your credit limit to accommodate future purchasing needs. Your new credit limit is shown on this statement.

Estimated Time to Repay: If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 23 years and 04 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.