

BMO CashBack Mastercard

Card Number 5191 2301 1056 7618
Customer Name CAITLIN ROSS

YOUR REWARDS

Rewards earned	\$5.14
Bonus rewards earned	\$0.00
Rewards adjusted	\$0.00
Rewards Redeemed	- \$37.01
Total rewards earned	\$5.14

Rewards balance year to date \$5.14

Select your redemption preference at bmocashback.com

PERIOD COVERED BY THIS STATEMENT

Dec. 28, 2019 - Jan. 27, 2020

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
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Dec. 28	Dec. 30	CASHBACK ANN PAY/REMB.-REMISE EN ESPECES	03930816889	37.01 CR
Dec. 27	Dec. 30	PAYMENT RECEIVED - THANK YOU	94-988-14999	328.05 CR
Dec. 30	Dec. 31	THOMSON REUTERS - UFIL MONT-ROYAL QC	800201253066	21.46
Jan. 4	Jan. 6	ALGONQUIN COLLEGE BOOK 613-727-4723 ON	200456561121	285.24
Jan. 19	Jan. 20	CITYFONE TELECOMMUNICA BURNABY BC	800173099131	90.40
Jan. 22	Jan. 24	Herbs Travel Plaza VANKLEEK HILLON	005197086119	35.62
Jan. 23	Jan. 27	BULK BARN #602 HAWKESBURY ON	920303256001	23.94

Continued on page 3

Staying on top of your charges means you can identify fraud quickly, protect your account and watch for incorrect transactions. With Online Banking or the BMO Mobile Banking App, it's quick and easy to dispute transactions:

1. Simply log in to your Online Banking account or the BMO Mobile Banking App
2. Select your Mastercard account
3. Click on a transaction to see your dispute options.

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.17	12.90000	0.03524
Cash Advances ²	0.00	12.90000	0.03524

Page 1 of 3

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.



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) 2.50% 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

You must tell us immediately if you suspect or know your card is lost or stolen, or used without your authorization.
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

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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, 2020

Card Number 5191 2301 1056 7618
Customer Name CAITLIN ROSS

PERIOD COVERED BY THIS STATEMENT

Dec. 28, 2019 - Jan. 27, 2020

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Jan. 23	Jan. 27	WMT SUPRCTR # 1159 HAWKESBURY ON	004042505639	57.81
Jan. 27	Jan. 27	INTEREST PURCHASES		0.17

Estimated Time to Repay: If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 4 years and 08 months. We assume that the current annual interest rate of purchases will apply throughout the repayment period. Please see your BMO Mastercard Cardholder Agreement for more information.