

BMO CashBack Mastercard

Card Number 5191 2301 1056 7618
Customer Name CAITLIN ROSS

YOUR REWARDS

Rewards Earned	\$10.25
Bonus rewards earned (see details below)	\$10.03
Rewards adjusted	\$0.00
Rewards Redeemed	\$0.00
Total rewards earned	\$20.28
Rewards balance year to date	\$107.98

Redeem now at bmocashback.com

PERIOD COVERED BY THIS STATEMENT

Oct. 28, 2020 - Nov. 27, 2020

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Card Number: 5191 2301 1056 7618				
Oct. 27	Oct. 28	AMZN Mktp CA*2T8A71772 WWW.AMAZON.CAON	200556270378	34.74
Oct. 27	Oct. 28	PAYMENT RECEIVED - THANK YOU	00000 013372	179.02 CR
Oct. 29	Oct. 30	AMZN Mktp CA*284CH7351 WWW.AMAZON.CAON	200083595337	13.10
Oct. 29	Oct. 30	BOGUE PHOTO HAWKESBURY ON	800118173954	56.45
Oct. 29	Nov. 2	CDN TIRE STORE #00157 HAWKESBURY ON	800121604309	39.54 CR
Oct. 29	Nov. 2	✓WMT SUPRCTR # 1159 HAWKESBURY ON	004038610832	16.57
Oct. 29	Nov. 2	✓FRESHCO #3869 HAWKESBURY ON	920428395601	55.35

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Earn rewards on your Black Friday and holiday purchases
 Shopping for Black Friday and the holidays? Don't forget to use your BMO® credit card for your purchases and continue to earn more BMO CashBack® rewards! Terms and conditions apply.

	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 \$947.19
 Minimum Payment Due \$10.00
 Payment Due Date Dec. 18, 2020
 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: Nov. 27, 2020
Card Number 5191 2301 1056 7618
Customer Name CAITLIN ROSS

PERIOD COVERED BY THIS STATEMENT

Oct. 28, 2020 - Nov. 27, 2020

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Oct. 31	Nov. 2	TRSF FROM/DE ACCT/CPT 2761-XXXX-553	S668825 OBPP	104.29 CR
Nov. 5	Nov. 9	✓WMT SUPRCTR # 1159 HAWKESBURY ON	004042551577	72.80
Nov. 5	Nov. 9	✓FRESHCO #3869 HAWKESBURY ON	920399872001	37.57
Nov. 11	Nov. 12	✓ASSELIN'S YIG #1627 HAWKESBURY ON	463619730262	15.57
Nov. 11	Nov. 13	✓WMT SUPRCTR # 1159 HAWKESBURY ON	004044535614	41.12
Nov. 11	Nov. 13	Restaurant Rose HAWKESBURY ON	008184039211	40.97
Nov. 11	Nov. 16	✓FRESHCO #3869 HAWKESBURY ON	920323162002	50.62
Nov. 18	Nov. 20	DYNACARE #YX HAWKESBURY ON	920113213207	25.00
Nov. 19	Nov. 20	■CITYFONE TELECOMMUNICA BURNABY BC	800196700657	90.39
Nov. 18	Nov. 23	✓FRESHCO #3869 HAWKESBURY ON	920330759403	93.87
Nov. 22	Nov. 23	TRSF FROM/DE ACCT/CPT 2761-XXXX-553	S663664 OBPP	1,000.00 CR
Nov. 23	Nov. 24	MACCORMICK VETERINARY VANKLEEK HILLON	004003218528	63.92
Nov. 26	Nov. 27	TIM HORTONS #8459 OTTAWA ON	200533526349	3.20

Card Number: 5191 2302 0913 0658

Nov. 13	Nov. 16	MR. GAS #62 HAWKESBURY ON	461642049856	50.00
Nov. 13	Nov. 16	MR. GAS #62 HAWKESBURY ON	463655620292	26.00
Nov. 13	Nov. 16	MR. GAS #62 HAWKESBURY ON	463655620300	23.27
Nov. 13	Nov. 16	Performance Auto - HAW HAWKESBURY ON	008190373918	1,252.99
Nov. 18	Nov. 19	MAT PONT MASSON #07090 ALFRED ON	823839700007	12.27
Nov. 25	Nov. 26	MR. GAS #62 HAWKESBURY ON	461656138060	15.25

Bonus reward(s) this statement	Amount earned
Grocery Bonus - 2.5%	\$9.58
Recurring Bill Bonus - 0.5%	\$0.45
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 8 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.