

BMO CashBack Mastercard

Card Number 5191 2301 1056 7618
Customer Name CAITLIN ROSS

YOUR REWARDS

Rewards earned	\$1.64
Bonus rewards earned	\$0.00
Rewards adjusted	\$0.00
Rewards Redeemed	\$0.00
Total rewards earned	\$1.64

Rewards balance year to date \$9.21

Select your redemption preference at bmocashback.com

PERIOD COVERED BY THIS STATEMENT

Jun. 28, 2019 - Jul. 27, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
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Card Number: 5191 2301 1056 7618

Jul. 2	Jul. 3	PAYMENT RECEIVED - THANK YOU	94-603-21709	90.80 CR
Jul. 11	Jul. 12	AMZN Mktp CA*MH2YS15Y2 WWW.AMAZON.CAON	200806727964	73.30
Jul. 19	Jul. 22	CITYFONE TELECOMMUNICA BURNABY BC	800175407993	91.36
Jul. 25	Jul. 26	PAYMENT RECEIVED - THANK YOU	94-602-06477	164.66 CR

If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 0 years and 00 months. Please see the back of your statement or your BMO Mastercard Cardholder Agreement for further details.

Once you've earned your BMO CashBack® rewards, you can choose how to redeem them online at bmocashback.com. Options include:

- Redeeming your CashBack rewards in the form of a **statement credit**
- Receiving your CashBack rewards redemption through **direct deposit** to your chequing or savings account
- Receiving your CashBack rewards redemption as a deposit into your **InvestorLine** account

Redeem now!

	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 \$0.00
 Minimum Payment Due \$0.00
 Payment Due Date Aug. 19, 2019
 Amount you're paying

CAITLIN ROSS
 1805 RADWAY TERR
 OTTAWA ON K1C 5J1

000A

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

Important information about your BMO Mastercard account

Lost or stolen cards: You must tell us immediately if your card is lost or stolen or if you suspect it is lost or stolen. If your card is used without your authorization, you will not be liable if: you didn't knowingly contribute to the unauthorized use; you used reasonable care to keep your card safe from loss, theft or misuse; you kept your PIN confidential and separate from your card; and you notify us by phone within 24 hours if you learn of the loss, theft or misuse of your card or if you know or suspect that someone else knows your PIN. If you don't meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use. It is important that you safeguard your card as well as your PIN and any credit card cheques that you have.

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 Mastercard Cardholder Agreement available at bmo.com/pdf/infocha

How we apply payments to your account: When we receive a payment, we apply it to your account as outlined in the Cardholder 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.

Your minimum payment: You may pay your account balance in full at any time. By the payment due date shown on your account statement, you must pay at least the minimum payment. To calculate your minimum payment, we add \$10 to the amount of interest and fees shown on your account statement. In addition to that amount, we also add to your minimum payment the larger of any amount past due on your account statement or the amount by which your new balance exceeds your credit limit. If your new balance is \$10 or less, you may pay the full amount.

If your account is in collection or charged off status, we may make alternative payment arrangements with you.

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 **2.5%**. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus **2.5%**.

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 **2.5%**. 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 **2.5%**. We make the conversion on the date the transaction or refund is posted to your account.

Estimated Time to Repay: In calculating the number of years and months required to repay an account balance shown on an account statement if you pay only the minimum payment due each month on the payment due date, we assume that the current annual interest rate for purchases will apply throughout the repayment period. We also use such other assumptions as are required or permitted by applicable law.

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 www.bmo.com/onlinebanking or via BMO Mobile Banking.

Enquiries

www.bmo.com/onlinebanking
Toll Free Calls Canada & US: 1-800-263-2263
Outside Canada & US (Call Collect): 1-514-877-0330

Lost/stolen cards

Toll Free Calls Canada & US: 1-800-361-3361
Outside Canada & US (Call Collect): 1-514-877-0330

TTY (For the Deaf & Hard of Hearing): 1-866-859-2089

¹ Includes: credit card cheques, cash-like transactions, promotional and non-promotional balance transfers.

² Excluding 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: Jul. 27, 2019

Card Number 5191 2301 1056 7618
Customer Name CAITLIN ROSS

Important info about your BMO Cardholder Agreement

We're notifying you of changes being made to your BMO Cardholder Agreement (the "**agreement**") as well as changes to the loyalty programs available with certain BMO credit cards. With the exception of the change to the definition of "cash-like transactions" in the agreement, these changes will only affect Quebec residents. The changes will become effective on **August 1, 2019**.

The definition of "cash-like transactions" has been amended in Section 1 of the agreement as follows (the new language is underlined):

cash-like transactions mean transactions involving the purchase of items that are similar to and/or can be converted into cash. Cash-like transactions include but are not limited to: wire transfers, money orders, travellers cheques, casino gaming chips and gaming transactions (including betting, off track betting and race track wagers), securities, government owned lottery tickets, court costs (including alimony, child support), fines, bail, bond payments, and tax payments.

To view the changes in their entirety, please visit bmo.com/August2019