

**BMO CashBack Mastercard**

**Card Number** 5191 2301 1056 7618  
**Customer Name** CAITLIN ROSS

**YOUR REWARDS**

Rewards earned	\$3.78
Bonus rewards earned	\$0.00
Rewards adjusted	\$0.00
Rewards Redeemed	\$0.00
Total rewards earned	\$3.78

**Rewards balance year to date** \$37.01

Select your redemption preference at [bmocashback.com](http://bmocashback.com)

**PERIOD COVERED BY THIS STATEMENT**

Nov. 28, 2019 - Dec. 27, 2019

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

<b>Dec. 3</b>	<b>Dec. 4</b>	<b>PAYMENT RECEIVED - THANK YOU</b>	<b>94-989-07210</b>	<b>1,654.62 CR</b>
Dec. 4	Dec. 5	WWW.ALIEXPRESS.COM LONDON GBR	020018450997	23.73
Dec. 14	Dec. 16	MICHAELS OF CANADA OTTAWA ON	463637121901	16.14
Dec. 14	Dec. 16	VALUE VILLAGE # 2081 OTTAWA ON	920487439109	24.84
Dec. 19	Dec. 20	MR. GAS #62 HAWKESBURY ON	461620839119	49.04
Dec. 19	Dec. 20	CITYFONE TELECOMMUNICA BURNABY BC	800221739154	90.40
Dec. 19	Dec. 20	FRESHCO #3869 HAWKS BERRY ON	200785909832	57.03

Continued on page 3

**Report your missing card online.**

The sooner you report a lost or stolen credit card, the better. Now you can easily let us know via Online Banking. We'll deactivate it immediately and send you a new card in the mail. Learn more at [bmo.com/lostcard](http://bmo.com/lostcard)

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	12.90000	0.03534
Cash Advances <sup>2</sup>	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.



## 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](http://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](http://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](http://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](http://bmo.com/cha)

**Enquiries**

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

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

<sup>2</sup> 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](http://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, 2019**

**Card Number** 5191 2301 1056 7618  
**Customer Name** CAITLIN ROSS

**PERIOD COVERED BY THIS STATEMENT**

Nov. 28, 2019 - Dec. 27, 2019

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Dec. 19	Dec. 23	BULK BARN #602 HAWKESBURY ON	920430389908	41.69
Dec. 19	Dec. 23	WMT SUPRCTR # 1159 HAWKESBURY ON	004051794976	19.03
Dec. 20	Dec. 23	TIM HORTONS #2574 DUNVEGAN ON	200102529056	6.15
Dec. 24	Dec. 27	PAYPAL *STEAM GAMES 35314369001 GBR	951982712950	25.00
Dec. 24	Dec. 27	PAYPAL *STEAM GAMES 35314369001 GBR	951087402385	25.00

**Estimated Time to Repay:** If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 3 years and 04 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.