

**BMO CashBack Mastercard**

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

**YOUR REWARDS**

Rewards earned	\$4.13
Bonus rewards earned	\$0.00
Rewards adjusted	\$0.00
Rewards Redeemed	\$0.00
Total rewards earned	\$4.13

**Rewards balance year to date** \$19.02

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

**PERIOD COVERED BY THIS STATEMENT**

Apr. 28, 2017 - May 27, 2017

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
<b>Card Number: 5191 2301 1056 7618</b>				
Apr. 29	May 1	AI5-UMI TERIYAKI & SUS OTTAWA ON	800186353404	11.57
Apr. 30	May 1	VALUE VILLAGE 2119 ORLEANS ON	000172028882	26.75
<b>Apr. 28</b>	<b>May 1</b>	<b>TRSF FROM/DE ACCT/CPT 2761-XXXX-553</b>	<b>S569294 OBPP</b>	<b>110.67 CR</b>
May 2	May 3	TIM HORTONS 3875 QPS MORRISBURG ON	000750905458	2.00
May 2	May 3	TIM HORTONS 4102 QTH PORT HOPE ON	000750901754	2.00
May 3	May 5	LOOMIS EXPRESS #760 OTTAWA ON	578548516578	42.12
May 5	May 8	PAYPAL *CANMILAIR 4029357733 ON	718708149651	19.78

Continued on page 3

**CONTACT US**

Please see the reverse of this page for information on how to contact us for questions regarding your account.

	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.



P.O. BOX 11064  
 STATION CENTRE-VILLE  
 MONTREAL QC H3C 5A2

Card Number 5191 2301 1056 7618  
 New Balance \$140.89  
 Minimum Payment Due \$10.00  
 Payment Due Date Jun. 19, 2017  
 Amount you're paying

CAITLIN ROSS  
 1805 RADWAY TERR  
 OTTAWA ON K1C 5J1

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](http://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](http://www.bmo.com/onlinebanking) or via BMO Mobile Banking.

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

<sup>2</sup> Excluding promotional balance transfers

®/™ Trade-marks/ Registered trade-marks of Bank of Montreal.  
™/® Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.

### Enquiries

[www.bmo.com/onlinebanking](http://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

---

## 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: May 27, 2017**

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

**PERIOD COVERED BY THIS STATEMENT**

Apr. 28, 2017 - May 27, 2017

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
<b>May 11</b>	<b>May 11</b>	<b>TRSF FROM/DE ACCT/CPT 2761-XXXX-553</b>	<b>S117739 OBPP</b>	<b>62.10 CR</b>
<b>May 11</b>	<b>May 12</b>	<b>PAYMENT RECEIVED - THANK YOU</b>	<b>00000 013372</b>	<b>50.00 CR</b>
May 17	May 18	PAYPAL *EFFORTINDUS 4029357733 ON	719081274247	123.59
May 19	May 22	CITYFONE TELECOMMUNICA BURNABY BC	800170767631	45.20
<b>May 23</b>	<b>May 23</b>	<b>TRSF FROM/DE ACCT/CPT 2761-XXXX-553</b>	<b>S256236 OBPP</b>	<b>160.91 CR</b>
May 24	May 25	PAYPAL *LUSH ONLINE 4029357733 BC	720300166710	140.89

If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 1 years and 03 months. Please see the back of your statement or your BMO Mastercard Cardholder Agreement for further details.