

**BMO AIR MILES Mastercard**

**Card Number** 5191 2301 8464 5159  
**Customer Name** MICHAEL W DUPRE EXP



**YOUR REWARDS**

Reward Miles earned	41
Bonus Reward Miles earned	19
Reward Miles adjusted	0
<b>Total Reward Miles earned</b>	<b>60</b>

Rewards enquiry: airmiles.ca / 1-888-AIR MILES (247-6453)

<b>Statement Date</b>	<b>Feb. 15, 2020</b>
Previous Balance, Jan. 15, 2020	\$56.09
Purchases and other charges	+823.50
Cash Advances <sup>1</sup>	0.00
Total Interest Charges	0.00
Fees	0.00
Payments and Credits	-56.09
<b>New Balance, Feb. 15, 2020</b>	<b>\$823.50</b>
<b>Minimum Payment Due</b>	<b>\$10.00</b>
<b>Payment Due Date</b>	<b>Mar. 9, 2020</b>
Your Credit Limit	\$23,800.00
Your Available Credit	\$22,976.50
Amount Over Credit Limit	\$0.00

**PERIOD COVERED BY THIS STATEMENT**

Jan. 16, 2020 - Feb. 15, 2020

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
<b>Card Number: 5191 2301 8464 5159</b>				
Jan. 14	Jan. 16	SHELL OTTAWA ON	800122756470	50.89
Jan. 15	Jan. 16	CITY OF OTTAWA PARKING OTTAWA ON	800148400608	1.00
Jan. 15	Jan. 17	THE BEER STORE #4618 GLOUCESTER ON	920101515301	63.65
Jan. 20	Jan. 21	METRO #263 OTTAWA ON	820088340002	40.23
Jan. 20	Jan. 21	METRO #263 OTTAWA ON	820088340002	24.97
Jan. 22	Jan. 23	MR.LUBE OTTAWA ON	800184993855	52.52
Jan. 23	Jan. 24	METRO #263 OTTAWA ON	820088340009	25.23

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**There's so much you can do with Online Banking.**

Check your payments, remaining credit limit and reward balances, whenever you want. Plus, when you sign up for Online Banking, you can update your contact information whenever you need to.

Sign up now at [bmo.com/online-banking](http://bmo.com/online-banking)

	INTEREST CHARGES (\$)	ANNUAL INTEREST RATE (%)	DAILY INTEREST RATE (%)
Purchases	0.00	19.99000	0.05461
Cash Advances <sup>2</sup>	0.00	22.99000	0.06281

**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/ 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 AIR MILES Mastercard**
**Statement Date: Feb. 15, 2020**
**Card Number** 5191 2301 8464 5159  
**Customer Name** MICHAEL W DUPRE EXP

**PERIOD COVERED BY THIS STATEMENT**

Jan. 16, 2020 - Feb. 15, 2020

TRANS DATE	POSTING DATE	DESCRIPTION	REFERENCE NO.	AMOUNT (\$)
Jan. 26	Jan. 27	METRO #263 OTTAWA ON	820088340006	38.41
<b>Jan. 29</b>	<b>Jan. 30</b>	<b>PAYMENT RECEIVED - THANK YOU</b>	<b>94-285-08445</b>	<b>56.09 CR</b>
Jan. 30	Jan. 31	CPC SCP/D199884155 OTTAWA ON	800153249065	16.78
Jan. 30	Jan. 31	METRO #263 OTTAWA ON	820088340000	62.49
Jan. 30	Feb. 3	THE BEER STORE #4617 OTTAWA ON	920114976103	44.85
Feb. 2	Feb. 3	OCS/SOC 18889100627 TORONTO ON	800156573807	141.60
Feb. 3	Feb. 4	CPC SCP/PU-RAM 7836260 OTTAWA ON	800157157096	3.96
Feb. 3	Feb. 4	METRO #263 OTTAWA ON	820088340006	44.19
Feb. 4	Feb. 5	AMZN Mktp CA*IN8QA22W3 WWW.AMAZON.CAON	200134713538	13.99
Feb. 5	Feb. 6	AMZN Mktp CA*3L4NW7643 WWW.AMAZON.CAON	200321870397	101.69
Feb. 9	Feb. 10	METRO #263 OTTAWA ON	820088340008	56.67
Feb. 13	Feb. 14	METRO #263 OTTAWA ON	820088340004	40.38

**Estimated Time to Repay:** If you only make the minimum monthly payment, the estimated time to pay off your balance including interest is 7 years and 03 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.