

# BMO<sup>®</sup> World Elite MasterCard<sup>®\*</sup> Pricing Policy

Credit card fees, interest rates, and other prices are subject to change.

<b>Annual Billing</b>	Fees for BMO World Elite MasterCard credit cards, and optional features (for example, BMO World Elite 31 day Medical Protection), are always billed to your account within the first two monthly statements after opening your account or adding an optional feature to your account, and then annually on the first billing following your credit card's anniversary date.
<b>Bonus Points</b>	Bonus points may be offered on your credit card, which will be applied to your account when you make your first purchase with your credit card. If you cancel your credit card within 30 days and your annual fee is refunded, the bonus will be cancelled.
<b>Adding an Optional Feature</b>	If you add an optional feature to your BMO World Elite MasterCard (for example, BMO World Elite 31 day Medical Protection), the annual fee for the feature will be pro-rated to your credit card's next anniversary date. This means that your account may initially be billed for part of the annual fee. This pro-rated amount will be billed on your next statement. At the anniversary date, the full annual fee will be billed for the coming year.
<b>Removing an Optional Feature</b>	If you remove an optional feature (for example, BMO World Elite 31 Day Medical Protection) within 10 days of the date the feature was added to your account, or within 30 days of the date of the statement that displayed the fee for the renewal of the feature, you will receive a full refund. After 10 days of the addition of an optional feature (or after 30 days in the case of a renewal), the feature is considered prepaid for the balance of the year, and you will not receive a refund.
<b>Want to know more?</b>	Call the Customer Contact Centre at <b>1-800-263-2263</b> . TTY (for the deaf and hearing impaired): 1-866-859-2089.