

Important information about BMO Prepaid Travel MasterCard cards

The following provides important information about BMO Prepaid Travel MasterCard** cards. The charges, fees and pricing listed are valid as of February 1, 2012 and are subject to change.

Interest rate	BMO Prepaid Travel MasterCard is a purchase card, not a credit card, therefore is not an interest bearing product; it doesn't charge or pay out interest. Please refer to item 3, "Using Your Card" in your BMO Prepaid Travel MasterCard Cardholder Agreement.				
Minimum payment	Your minimum payment is any debit balance outstanding on your account statement. You must pay the full amount of the new balance (if it is a debit balance) as debit balances on BMO Prepaid Travel MasterCard are not allowed. The BMO Prepaid Travel MasterCard must have a credit balance on it before you can use it. Please refer to item 3, "Using Your Card" in your BMO Prepaid Travel MasterCard Cardholder Agreement.				
Foreign currency conversion	Canadian dollar: 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.				
Card fee	<table data-bbox="441 892 1515 976"> <tr> <td>Annual Fee</td> <td>\$6.95*</td> </tr> <tr> <td>Additional card — annual fee per card</td> <td>\$6.95*</td> </tr> </table> <p>To be charged within the first two monthly statements following the opening of your new account or renewal of your existing account, and annually on your account anniversary date. BMO Prepaid Travel MasterCard has a three-year term and is not automatically renewed. However, a notification reminder will be sent 60 days prior to account expiry if your account is active and in good standing.</p> <p><i>*If you (i) opened an account prior to February 1, 2012 or (ii) renewed an account with an expiry date of January 31, 2012 or earlier, your card fee (and additional card fee, if applicable) of \$9.95 still applies until your current 3-year term ends.</i></p>	Annual Fee	\$6.95*	Additional card — annual fee per card	\$6.95*
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Other fees	<p>The following fees are charged on the day the transaction or activity takes place:</p> <table data-bbox="441 1312 1515 1396"> <tr> <td>Charge for dishonoured payment from or to your account</td> <td>\$40.00</td> </tr> <tr> <td>Replacement copy of statement or sales slip</td> <td>\$5.00</td> </tr> </table> <p>Card balance refund processing fees:</p> <ul data-bbox="441 1438 1515 1522" style="list-style-type: none"> • By cheque \$10.00 • By electronic balance transfer (EBT) or direct deposit \$3.00 <p>Cash advance fees — Automated teller machine (ATM) network:</p> <ul data-bbox="441 1554 1515 1690" style="list-style-type: none"> • BMO Bank of Montreal ATM \$1.50 • Interac[®] Network in Canada \$2.75 • Cirrus[®] Network in U.S. \$3.50 • Cirrus[®] Network outside Canada and U.S. \$4.50 <p>Cash advance fees — Over-the-counter</p> <ul data-bbox="441 1732 1515 1879" style="list-style-type: none"> • BMO Bank of Montreal branch \$3.00 • MasterCard Financial Institution in Canada \$4.00 • MasterCard Financial Institution in U.S. \$5.00 • MasterCard Financial Institution outside Canada and U.S. \$6.00 <p style="text-align: right;"><i>Continued next page</i></p>	Charge for dishonoured payment from or to your account	\$40.00	Replacement copy of statement or sales slip	\$5.00
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Other fees continued	Cash-like and gaming transactions: \$2.75 Wire transfers, money orders, travellers cheques, foreign currency, bets and betting, off-track betting, race track wagers, casino gambling chips and lottery tickets Inactive fee: • After card expiry date \$5.00 Until card balance has been reduced to \$0.00 per month
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Your account statements

A paper statement will only be provided when there is a debit balance on the account, or at the request of the cardholder. Transaction information is available by calling the Customer Contact Centre or online at bmo.com/mastercard. For additional information please refer to item 12, “Transaction Information” in your BMO Prepaid Travel MasterCard Cardholder Agreement.

Lost or stolen cards

If your card is used without your authorization, you will not be liable if: you did not 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; you notify us by telephone 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; there has not been more than one unauthorized use of your card in the last 12 months, and your account is in good standing. If you don’t meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use.

Contact us

For additional information concerning your BMO Prepaid Travel MasterCard account, please call the Customer Contact Centre at 1 800 263-2263. TTY (for deaf and hearing impaired): 1 866 859-2089.

