

# BMO® MasterCard® for Business

## BENEFITS GUIDE



Thank you for choosing BMO MasterCard for Business, your new business purchasing and expense management tool. It will help to make your accounting easier because it keeps business purchases separate from personal expenses. It offers you access to a revolving credit limit, it allows you to control the credit limits you give your employees, and it lets you monitor their individual business spending. Plus, if you've chosen one of our AIR MILES<sup>®†</sup> or CashBack cards, your business purchases will start turning into great rewards!

You'll find the details inside this guide, along with information about a number of included and optional benefits that add value, protection and convenience to your card.

*Visit us at*

[bmo.com/mastercardbusiness](https://bmo.com/mastercardbusiness)

*Questions*

[1-800-263-2263](tel:1-800-263-2263)

*Lost or Stolen Cards/Emergency Card Services*

[1-800-361-3361](tel:1-800-361-3361)

[514-877-0330 \(collect\)](tel:514-877-0330)

*TTY (for the deaf and hard of hearing)*

[1-866-859-2089](tel:1-866-859-2089)

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# Your New Card

*Whether you have chosen a card that offers rewards, features a preferred rate or lets you better manage your U.S. dollar purchases, your BMO MasterCard for Business gives you – and your business – access to the global marketplace at nearly 30 million locations.*

## BMO Gold AIR MILES MasterCard for Business



### AIR MILES reward miles

- 1 AIR MILES reward mile for every \$15 in business card purchases<sup>1</sup>
- Triple AIR MILES reward miles with the Rewards Plus program. Visit [triplerewardsplus.ca](http://triplerewardsplus.ca) for more information<sup>2</sup>
- 'Double dip' to earn more reward miles using your AIR MILES Collector card at Sponsor locations across Canada

### Travel benefits

- An **exclusive 25% discount** on the number of reward miles required for all AIR MILES flights worldwide<sup>3</sup>. Visit [airmiles.ca](http://airmiles.ca) for more details.
- BMO Travel Protection for Business – Includes car rental protection (covers damage, theft, loss of use and towing charges) and trip protection (covers you for accidental death up to \$500,000), plus valuable travel and legal assistance benefits<sup>4,5</sup>

### Shell<sup>®##</sup>

- Earn 1.25 AIR MILES reward miles for every \$15 in business card purchases at Shell locations across Canada<sup>6</sup>

### National Car Rental<sup>®††</sup>, Alamo Rent A Car<sup>®\*\*\*</sup> rewards

- Double AIR MILES reward miles for every \$15 in purchases at National Car Rental and Alamo Rent A Car locations worldwide<sup>7</sup>
- Up to 25% discount on rentals at locations worldwide<sup>8</sup>



## AIR MILES Reward Miles

With a BMO Gold AIR MILES MasterCard for Business or a BMO AIR MILES MasterCard for Business, your rewards will add up sooner, month after month. Collect rewards faster by having the reward miles from your employees' cards credited to your own Collector account. Or reward your employees by allowing them to collect their own AIR MILES reward miles. Either way, in no time at all, you'll be able to redeem for flights, vacation packages, merchandise and much more.

### BMO AIR MILES MasterCard for Business



- 1 AIR MILES reward mile for every \$20 in business card purchases<sup>1</sup>
- Triple AIR MILES reward miles with the Rewards Plus program. Visit [triplerewardsplus.ca](http://triplerewardsplus.ca) for more information<sup>2</sup>
- 'Double dip' to earn more reward miles using your AIR MILES Collector card at Sponsor locations across Canada

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Not applicable

- 
- Earn 1.25 AIR MILES reward miles for every \$20 in business card purchases at Shell locations across Canada<sup>6</sup>

- 
- 1.5x AIR MILES reward miles for every \$20 in purchases at National Car Rental and Alamo Rent A Car locations worldwide<sup>7</sup>
  - Up to 25% discount on rentals at locations worldwide<sup>8</sup>
-

## CashBack Rewards

With a BMO Premium CashBack MasterCard for Business or BMO CashBack MasterCard for Business, every purchase you and your employees make will turn into CashBack rewards. The rewards earned by each cardholder are credited annually to that cardholder's account.



### BMO Premium CashBack MasterCard for Business

|   |   |
|---|---|
| <b>CashBack rewards</b>                                     | <ul style="list-style-type: none"><li>• 1% CashBack on all of your business card purchases<sup>9</sup></li></ul>  |
| <b>Travel benefits</b>                                      | <ul style="list-style-type: none"><li>• Free membership in the BMO Roadside Assistance Program (Basic Coverage) with benefits such as towing, battery boost and lock out service<sup>10</sup></li></ul>                 |
| <b>Shell, National Car Rental, Alamo Rent A Car rewards</b> | <ul style="list-style-type: none"><li>• 3% CashBack rewards for purchases made at Shell locations across Canada<sup>11</sup> and at National Car Rental and Alamo Rent A Car locations worldwide<sup>12</sup></li></ul> |
| <b>National Car Rental, Alamo Rent A Car</b>                | <ul style="list-style-type: none"><li>• Up to 25% discount on rentals at locations worldwide<sup>8</sup></li></ul>  |



## Preferred Rate Card

The BMO Preferred Rate MasterCard for Business lets you enjoy the savings of a lower interest rate – for no annual fee! It costs your business less if you choose to carry a balance to free up cash flow for more urgent needs.



## BMO CashBack MasterCard for Business



- 0.5% CashBack on all of your business card purchases<sup>9</sup>

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Not applicable

- 
- 1.5% CashBack rewards for purchases made at Shell locations across Canada<sup>11</sup> and at National Car Rental and Alamo Rent A Car locations worldwide<sup>12</sup>
- 
- Up to 25% discount on rentals at locations worldwide<sup>8</sup>

## U.S. Dollar Card



The BMO U.S. Dollar MasterCard for Business offers you an excellent U.S. Dollar purchasing, payment and expense management tool that's ideal if:

- you or your employees travel frequently to the U.S.;
- you purchase products or services from the U.S.;
- your customers pay you in U.S. Dollars and you wish to also have a U.S. Dollar payment method;
- you wish to manage exposure due to fluctuating exchange rates.

## Included Benefits

*Every BMO MasterCard for Business comes loaded with benefits that add value, security, protection, convenience, help on the road, and much more. Please note that some of these benefits are automatic but others, while free, require that you call to register before you can take advantage of their various benefits.*

### ADDED VALUE

You have opportunities to save money and manage your business more effectively with two free benefits: MasterCard Easy Savings™\* and BMO Premium BizAssist®§.

#### MasterCard Easy Savings

You can reduce the cost of your everyday business purchases with rebate savings from a growing number of national merchants when you use your BMO MasterCard for Business. It is automatic and you can start saving on:

- travel & entertainment
- printing
- shipping

There is no cost to you for participation in this program and it is easy to use. Check out the savings offered by the participating merchants across Canada and the U.S. and start saving on qualified purchases. Your rebates will be posted automatically to your BMO MasterCard for Business statement each month just below the related purchase. Plus you can track up to 13 months of your rebate history online, anytime. Visit [mastercard.ca/easysavings](http://mastercard.ca/easysavings) and register yourself and your key employees today<sup>13</sup>.

#### BMO Premium BizAssist

Your BMO MasterCard for Business also includes a free premium membership to BizAssist (valued at \$149 annually), an online community and marketplace dedicated to helping small businesses grow through connections to value added services – and to each other.

- 24/7 virtual business support, providing phone and online access to small business specialists and legal resources



- an online library of downloadable business templates like business plans, letters, forms and other essential tools
- opportunities to network with other small business owners including online forums, email exchanges and a national events calendar
- exclusive discounts through a network of BizAssist partners

Visit **bizassist.com** today to register and enter code **MCBIZ** to start connecting.

### **BMO pay-as-you-go RoadAssist**

BMO pay-as-you-go RoadAssist is a Dominion Automobile Association (DAA) roadside service automatically available to you 24/7 on almost any road in Canada and the U.S. There are no up-front costs, and all charges are conveniently billed to your BMO MasterCard for Business. To learn more about this service, visit **bmo.com/roadassist** or call **1-866-731-4998**.

## **PROTECTION**

### **BMO MasterCard Liability Waiver Program**

If you have at least two (2) employee cards, you and your business are automatically protected against employee card abuse up to a maximum of \$50,000 per cardholder.

More details, including limits and restrictions of the BMO MasterCard Liability Waiver Program can be found in the Program Description that accompanied your card package.

### **Extended Warranty and Purchase Protection<sup>14</sup>**

For most of your BMO MasterCard for Business purchases, we'll double the original manufacturer's warranty period up to a maximum of one additional year, and most items will also be insured against theft or damage for 90 days from the date of purchase. For full details of Extended Warranty and Purchase Protection coverage, please refer to the insurance policy that accompanied your card package.

## CONVENIENCE

### Online account management

Timely management of your BMO MasterCard for Business accounts is at your fingertips 24/7 virtually anywhere when you register for BMO Online Banking. By simply entering your card number and password, you can:

- manage your owner and employee card accounts:
  - request a change to your corporate and individual credit limit and cash advance limit
  - add or close employee cards
- view all owner and employee accounts for:
  - new and historical statements (3 months)
  - balance, unbilled transactions and available credit
  - card limits
- download statements to any of the following business software such as:
  - MS Money
  - Quicken
  - Quickbooks
  - Simple Accounting

Visit **bmo.com** and click on 'Online Banking' to register now!

### Worldwide acceptance

Your BMO MasterCard for Business is accepted at nearly 30 million locations worldwide. If you ever have an emergency, virtually anywhere in the world, you can contact the MasterCard Assistance Centre 24 hours a day, 7 days a week.

- Within Canada or the U.S.A.: **1-800-247-4623**
- Outside Canada or the U.S.A.: **314-275-6690**  
(call collect)

### Bill payment options

Your BMO MasterCard for Business gives you a number of convenient payment options.

- **BMO Online & Telephone Banking:** Call **1-800-363-9992** or visit **bmo.com** to register.
- **BMO ATM:** You can make a payment to your BMO MasterCard for Business account at any BMO ATM.

If you have a BMO chequing or savings account, you can transfer funds to your BMO MasterCard for



Business account using the three options above and your payment will be posted immediately.

The following payment options are also available to all customers. Remember to allow at least 2-5 business days for us to receive your payment, as we apply the payment to your account the day we receive it and not the day the payment was made.

- **Pre-authorized debit:** Set up an automatic monthly BMO MasterCard for Business payment from your BMO Bank of Montreal account or an account at any financial institution in Canada. Call us at **1-800-263-2263** for more information.
- **Mail:** Print your account number on the back of your cheque or money order and mail it to:  
Payment Centre  
P.O. Box 6044, Station Centre-Ville  
Montreal, Quebec H3C 3X2
- **In person:** Pay in person at any BMO Bank of Montreal branch or at any financial institution in Canada displaying the MasterCard logo.
- **Other financial institutions:** You may be able to pay using the telephone, online banking service or ATM of other financial institutions.

### **BMO U.S. Dollar MasterCard for Business payments**

In order to pay your BMO U.S. Dollar MasterCard for Business, funds must be received by us in U.S. dollars.

This payment can be made in person at any BMO Bank of Montreal branch, or you may send a cheque via mail. You can also pay by a Pre-Authorized Debit (PAD) Plan. To set up a pre-authorized payment schedule, call **1-800-263-2263** for further information.

### **BMO MasterCard for Business cheques**

For your convenience you will receive BMO MasterCard cheques with your PIN package. Use the cheques to pay for purchases or to transfer balances held on higher interest rate credit cards or loans. You can call the BMO MasterCard Contact Centre to reorder more cheques. Please note that BMO MasterCard cheques are not available for U.S. Dollar or employee cards.

## Optional Benefits

*BMO MasterCard for Business gives you the option to add benefits to your card at an additional cost. For more information or to add any of the following benefits to your card, call us at 1-800-263-2263.*

### Low interest rate option<sup>15</sup>

If you have an AIR MILES or CashBack MasterCard for Business, you can choose to lower your annual interest rate to 12.9% for a fee of \$50 per year. With a Preferred Rate MasterCard for Business cardholders have the option of choosing a lower 12.9% rate for \$25 per year. This option is not available for the U.S. Dollar MasterCard for Business.

### Roadside Assistance

BMO Roadside Assistance offers benefits such as service calls and towing, plus battery boosts, flat tire change and lock out service. Whether you choose Basic or Enhanced Coverage, employee cardholders are covered free.

## Small Business Banking Products

*While a BMO MasterCard for Business is the ideal tool for small business expense management, your business financing might also benefit from other BMO Bank of Montreal products.*

### Small Business Line of Credit

One simple no-fee application gives you ongoing easy access to funds with timely tracking through comprehensive monthly statements.

### Business accounts & plans

Our accessible, cost-effective Business Current Account offers a variety of deposit options, plus unlimited transfers and value-priced cheques. With our Premium Savings account, you earn interest every day and get unlimited transfers, with no minimum balance requirement.



For more information on these products and others, call **1-877-262-5907** or visit **[bmo.com/business](http://bmo.com/business)**

## Small Business Account Management

### Optional employee cards

At your discretion, you may choose to delegate purchasing authority to any of your employees by requesting optional BMO MasterCard for Business employee cards.

Employee cards are effective productivity enhancement tools that allow greater delegation of purchasing responsibility, faster ordering and delivery of goods and services, as well as timely accounting of each employee's spending. Plus, when you have two or more employee cards, your BMO MasterCard for Business account can be protected against employee card abuse through the BMO MasterCard Liability Waiver Program (see page 7).

### Employee card credit and cash advance limits

In addition to individual employee card credit limits, BMO MasterCard for Business gives you the flexibility to establish a cash advance transaction limit for each employee cardholder. This lets you customize proper limits for each cardholder depending on their needs and authority.

You control those limits and may adjust them at any time, as long as the sum total of all card limits, including any owner card(s), does not exceed your approved account limits. And at any time, you may block employee cash advances completely by specifying a cash advance limit of \$0.

### Card distribution and security

- All BMO MasterCard for Business cards you order are sent directly to your organization's address. We suggest that you choose a central place to securely store the cards when you receive them from us, prior to distributing to your employee cardholders.



- Card distribution procedures are entirely at your discretion. We recommend that you require each employee to sign for his or her card upon receipt.

### Card cancellation

- In the event of a departing employee, notify us in writing immediately so that the card may be cancelled.
- Provide a notice of cancellation to the departing employee instructing him or her to immediately discontinue use of the BMO MasterCard for Business card and to return the card to you.

## Security

*It's important that you feel your personal business information is secure. It's important to us too. Our security features protect your small business credit cards from unauthorized use. They're free and come automatically with your new card.*

### PIN

Your Personal Identification Number (PIN) is a key security element required to complete any ATM transactions using your credit card, such as cash advances. Keep your PIN confidential and separate from your card at all times. You can change your PIN at any time at any BMO ATM.

### Lost/stolen card replacement & Emergency funds

When traveling in North America, if your card is lost or stolen, you should immediately call Emergency Card Services toll free at **1-800-361-3361**. Outside North America, call collect at **514-877-0330**. You can get a replacement card or up to \$1,000 in emergency funds usually within two business days<sup>16</sup>

### Zero dollar liability

You will not be liable for most cases of unauthorized purchases made in person, over the phone or online<sup>17</sup>. Please refer to your BMO MasterCard for Business Account Agreement for more information.

# Pricing Policy

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

## **Annual billing**

Fees for BMO MasterCard for Business fee-based credit cards, low interest rate options and optional benefits (for example, BMO Roadside Assistance), are always billed to your account within the first 2 monthly statements after opening your account or when you add a low interest rate or optional benefit to your account, and then annually on the first billing following your credit card's anniversary date.

## **Adding a Low Interest Rate or Optional Benefits**

If you add a fee-based low interest rate or optional benefit to your BMO MasterCard for Business (for example, BMO Roadside Assistance), the annual fee for the low interest rate or benefit 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.

## **Bonus Reward**

A bonus reward 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.

## **Removing a Low Interest Rate**

If you remove the low interest rate option within 30 days of the date the benefit was added to your account, or within 30 days of the date of the statement that displayed the fee for the renewal of the benefit, you will receive a full refund. After 30 days of the addition of a low interest rate (or after 30 days in the case of a renewal), the benefit is considered prepaid for the balance of the year, and you will not receive a refund.

## **Removing an Optional Benefit**

If you remove an optional benefit (for example, BMO Roadside Assistance) within 10 days of the date the benefit was added to your account, or within 30 days of the date of the statement that displayed the fee for the renewal of the benefit, you will receive a full refund. After 10 days of the addition of an optional benefit (or after 30 days in the case of a renewal), the benefit is considered prepaid for the balance of the year, and you will not receive a refund.

## **Upgrading an Optional Benefit**

If you upgrade to a version of an optional benefit with a higher fee, (for example, from BMO Roadside Assistance Basic Coverage to BMO Roadside Assistance Enhanced Coverage), we will refund the unused portion of the annual fee for the existing optional benefit and bill your account for the pro-rated annual fee for the new optional benefit.

## **Downgrading an Optional Benefit**

If you downgrade to a version of an optional benefit with a lower fee, (for example, from BMO Roadside Assistance Enhanced Coverage to BMO Roadside Assistance Basic Coverage), you will receive a full refund if you downgrade within 30 days of billing of the existing benefit. We will then bill your account for the pro-rated annual fee of the new benefit based on your credit card's next anniversary date. After 30 days, the existing benefit is considered prepaid for the balance of the year, and you will not receive a refund.

## **Want to know more?**

Call the BMO MasterCard for Business Customer Contact Centre at 1-800-263-2263.

# Complaint Resolution

*We hope you'll never have a complaint about your BMO MasterCard for Business, but if you do, we encourage you to contact us so that we can work together to find a solution. Here are the four steps you can follow:*

## HOW TO CONTACT US

***BMO MasterCard for Business Customer Contact Centre***  
1-800-263-2263

8:00 am – 11:00 pm (local time), 7 days a week  
(TTY) TeleTypewriter for the deaf or hard of hearing:  
1-866-859-2089

***Lost or Stolen Cards/Emergency Card Services***  
***24/7 Help Line:***

1-800-361-3361 (Toll free Canada & U.S.)  
514-877-0330 (International call collect)

***By mail:*** BMO MasterCard for Business  
P.O. Box 300, Station M, Toronto, ON M6S 4X2

***By fax:*** 1-866-517-7428

## COMPLAINT RESOLUTION

Four steps toward resolution:

### STEP 1:

Talk to BMO MasterCard for Business contact centre staff. If your complaint is not resolved, please involve the supervisor.

Call: 1-800-263-2263

TTY: 1-866-859-2089

or write to:

***Senior Manager, Customer Contact Centre***

BMO Bank of Montreal - Customer Contact Centre

P.O. Box 3400, RPO Streetsville, Mississauga, ON L5M 0S9

Fax: 1-877-887-9991 (English)

Fax: 1-877-227-6428 (Français)

### STEP 2:

If your complaint is unresolved after following Step 1, you may contact:

***Vice President, Customer Contact Centre***

BMO Bank of Montreal - Customer Contact Centre

P.O. Box 3400, RPO Streetsville, Mississauga, ON L5M 0S9

Call: 1-800-372-5111

Fax: 1-866-868-1827



### STEP 3:

If your complaint is still unresolved after following Step 1 and 2, you may escalate to BMO Financial Group's Ombudsman for further review of your complaint.

#### ***BMO Financial Group Ombudsman***

**BMO Financial Group**

**55 Bloor Street West, 8th Floor**

**Toronto, Ontario M4W 3N5**

Call: 1-800-371-2541

Fax: 1-800-766-8029

Email: [bmo.ombudsman@bmo.com](mailto:bmo.ombudsman@bmo.com)

### STEP 4:

If your complaint has been reviewed by BMO's Ombudsman and you are not satisfied with the recommendation on your complaint, you have 180 days after receiving this recommendation to contact the Ombudsman for Banking Services and Investments (OBSI).

#### ***Ombudsman for Banking Services and Investments***

**401 Bay Street, Suite 1505, P.O. Box 5,**

**Toronto, ON M5H 2Y4**

Call: 1-888-451-4519

Fax: 1-888-422-2865

Email: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

[www.obsi.ca](http://www.obsi.ca)

## **FINANCIAL CONSUMER AGENCY OF CANADA**

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. For example, financial institutions are required to provide consumers with information about complaint handling procedures, fees and interest rates. If you have a complaint about a potential violation of a consumer protection law, you may contact the FCAC in writing at:

#### ***Financial Consumer Agency of Canada***

**6th Floor, Enterprise Building**

**427 Laurier Avenue West, Ottawa, Ontario K1R 1B9**

Call: 1-866-461-FCAC (3222) (English)

1-866-461-ACFC (2232) (Français)

Fax: 1-866-814-2224

[www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

## The information in this booklet is correct as of February 1, 2012 and is subject to change.

- 1 Award of AIR MILES reward miles is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of your BMO MasterCard for Business Account Agreement.
- 2 Earn triple AIR MILES reward miles when you make a qualifying purchase at participating Rewards Plus merchants using your BMO AIR MILES MasterCard for Business. Bonus AIR MILES reward miles might not be earned on your full purchase amount, as some merchants may have an upper dollar spend limit on the amount eligible to earn triple AIR MILES reward miles. Refer to each merchant to find out if a limit applies.
- 3 You will receive a 25% discount from the number of AIR MILES reward miles you would ordinarily require to redeem for flights. This benefit applies to all flights available upon the redemption of AIR MILES reward miles. This benefit does not apply to the cash portion of the flight redemption (such as fuel surcharges, airport improvement fees and booking fees) or to the flight component of Package Vacations and Cruises. This offer cannot be combined with any other offer.
- 4 Common Carrier Accidental Death and Dismemberment Insurance is provided by Chubb Insurance Company of Canada.
- 5 Important details, including additional limitations and exclusions of BMO Travel Protection for Business, are contained in the BMO Travel Protection for Business Insurance policy. BMO MasterCard for Business Insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch) and Chubb Insurance Company of Canada.
- 6 Offer is cumulative over the statement period. Reward miles will be earned on purchases made at Shell locations in Canada (including, Beaver, Turbo and Payless) to a maximum of \$2,500 for owner accounts and a maximum of \$500 for employee accounts, in any monthly billing period. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded.
- 7 Offer is awarded per transaction. Reward miles will be earned on car rentals at National Car Rental and Alamo Rent A Car locations worldwide. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded.
- 8 Contract code 3717122 at National Car Rental and contract code 7014883 at Alamo Rent A Car must be included with the reservation in order to receive discounts. Discount applies to basic rate, which does not include governmentally-authorized or imposed surcharges, license recoupment/air tax recovery fees or optional items. Offer is subject to standard rental conditions. Blackout dates may apply. Not valid with any other discount or promotional rate. Subject to availability and good only at participating National Car Rental & Alamo Rent A Car locations. Subject to change without notice. 24-hour advance reservations required.
- 9 Award of CashBack rewards is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of your BMO MasterCard for Business Account Agreement.
- 10 Membership terms and the features of the plan are described in the certificate that you will receive. In order to confirm that you are covered by the Program, DAA requires BMO to provide your name for the sole purpose of confirming that you are covered by the Program.
- 11 Offer is cumulative over the statement period. You will earn bonus CashBack rewards for purchases made at Shell locations in Canada (including Beaver, Turbo and Payless) to a maximum of \$2,500 for owner accounts and a maximum of \$500 for employee accounts in any monthly billing period. The number of CashBack rewards will be rounded down to the nearest whole number. Fractions of CashBack rewards will not be awarded.
- 12 Offer is awarded per transaction. CashBack rewards will be earned on car rentals at National Car Rental and Alamo Rent A Car locations worldwide. The number of CashBack rewards will be rounded down to the nearest whole number. Fractions of CashBack rewards will not be awarded.
- 13 Participation is subject to the terms and conditions of the MasterCard EasySavings program; please refer to [mastercard.ca/easysavings](http://mastercard.ca/easysavings) for full details.
- 14 Purchase Protection and Extended Warranty Insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch).
- 15 The Low Interest Rate Option may be subject to additional credit granting criteria. Not all applicants may qualify.
- 16 Subject to credit availability and verification of identity. Cash advance fees will apply.
- 17 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.

## BMO MASTERCARD FOR BUSINESS CONTACT INFORMATION

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| <ul style="list-style-type: none"><li>■ <i>Questions</i><br/>1-800-263-2263</li><li>■ <i>Lost or Stolen Cards/<br/>Emergency Card Services</i><br/>1-800-361-3361<br/>514-877-0330 (collect)</li><li>■ <i>TTY (hard of hearing)</i><br/>1-866-859-2089</li></ul> | <ul style="list-style-type: none"><li><i>Write to us</i><br/>BMO MasterCard for Business<br/>Customer Service Support<br/>P.O. Box 300<br/>Station M<br/>Toronto, ON M6S 4X2</li><li>■ <i>Check your account online</i><br/><a href="http://bmo.com/mastercardbusiness">bmo.com/mastercardbusiness</a></li></ul> |
|--|--|

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