BMO Harris Bank Mastercard® credit cards available for BMO Wealth Clients

<table>
<thead>
<tr>
<th>Card</th>
<th>BMO Harris credit cards with BMO Harris RewardsSM points</th>
<th>BMO Harris credit card with Cash Back</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>BMO Wealth Management Premium Rewards Mastercard®</strong></td>
<td><strong>BMO Harris Bank Cash Back Mastercard®</strong></td>
</tr>
<tr>
<td></td>
<td>Premium card exclusively for BMO Wealth clients</td>
<td>Get cash back on every purchase you make</td>
</tr>
<tr>
<td></td>
<td><strong>BMO Harris Bank Premium Rewards Mastercard®</strong></td>
<td><strong>BMO Harris Bank Platinum Rewards Mastercard®</strong></td>
</tr>
<tr>
<td></td>
<td>The travel card for frequent travelers</td>
<td><strong>BMO Harris Bank Cash Back Mastercard®</strong></td>
</tr>
<tr>
<td></td>
<td><strong>BMO Harris Bank Platinum Rewards Mastercard®</strong></td>
<td><strong>BMO Harris Bank Cash Back Mastercard®</strong></td>
</tr>
</tbody>
</table>

**BMO Harris RewardsSM**: BMO Harris Rewards points can be redeemed for travel, merchandise or gift cards. No expiration date on points as long as account is open. Cash Back earnings can be redeemed for a statement credit.

<table>
<thead>
<tr>
<th>Card</th>
<th>Introductory Bonus</th>
<th>Anniversary bonus</th>
<th>Annual Fee</th>
<th>Foreign Transaction Fee outside of the U.S.</th>
<th>Extended Warranty</th>
<th>Purchase Assurance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>55,000 bonus points when you spend US $5,000 in the first 3 months of account opening redeemable for up to US $675 in travel awards</td>
<td>20% anniversary bonus every year</td>
<td>US $175 annual fee waived for first year</td>
<td>None</td>
<td>For 24 months</td>
<td>On damaged or stolen items within 90 days of purchase</td>
</tr>
<tr>
<td></td>
<td>35,000 bonus points when you spend US $5,000 in the first 3 months of account opening redeemable for up to US $435 in travel awards</td>
<td>15% anniversary bonus every year</td>
<td>US $79 annual fee waived for first year</td>
<td>None</td>
<td>For 24 months</td>
<td>On damaged or stolen items within 90 days of purchase</td>
</tr>
<tr>
<td></td>
<td>25,000 bonus points when you spend US $2,000 in the first 3 months of account opening redeemable for up to US $300 in travel awards</td>
<td>10% anniversary bonus every year</td>
<td>No annual fee</td>
<td>None</td>
<td>For 24 months</td>
<td>On damaged or stolen items within 90 days of purchase</td>
</tr>
<tr>
<td></td>
<td>US $200 cash back bonus when you spend US $2,000 in first 3 months of account opening</td>
<td>N/A</td>
<td>No annual fee</td>
<td>N/A</td>
<td>For 12 months</td>
<td>N/A</td>
</tr>
</tbody>
</table>

**Foreign Transaction Fee outside of the U.S.**: None

**Extended Warranty**: For 24 months

**Purchase Assurance**: On damaged or stolen items within 90 days of purchase

Continued
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Card</td>
<td>Premium card exclusively for BMO Wealth clients</td>
<td>The travel card for frequent travelers</td>
<td>Get rewards on things you buy everyday</td>
<td>Get cash back on every purchase you make</td>
</tr>
</tbody>
</table>

**Master RoadAssist® Roadside Service**

- ✓
- ✓
- ✓
- ✓

**MasterRental® on rental vehicles**

- ✓
- ✓
- ✓
- ✓

**Complimentary Priority Pass™ Select Membership**

| Membership with 4 complimentary lounge visits per year | Membership with 2 complimentary lounge visits per year | N/A | N/A |

**Lost or damaged luggage insurance**

- ✓
- ✓
- N/A
- N/A

---

1. BMO Private Banking clients are eligible to apply for BMO Harris Bank Mastercard® credit cards. BMO Nesbitt Burns clients with at least CDN $250,000 but less than CDN $1 million in investable assets with BMO are eligible to apply for the following cards: BMO Harris Bank Premium Rewards Mastercard®, BMO Harris Bank Platinum Rewards Mastercard®, and BMO Harris Bank Cash Back Mastercard®. BMO Nesbitt Burns clients with CDN $1 million or more in investable assets with BMO are also eligible to apply for the BMO Wealth Management Premium Rewards Mastercard®.

2. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

3. The introductory rewards bonus is based on total net qualified purchases made in the first three months of account opening and rewards will be awarded to qualifying accounts 3 - 4 weeks after the conclusion of the three month period. Information regarding rates and offers is accurate as of the printing of this material and is subject to change. Please visit bmoharris.com/cards for the most up-to-date offers available.

4. The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

5. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

6. The introductory rewards bonus is based on total net qualified purchases made in the first three months of account opening and rewards will be awarded to qualifying accounts 3 - 4 weeks after the conclusion of the three month period. Information regarding rates and offers is accurate as of the printing of this material and is subject to change. Please visit bmoharris.com/cards for the most up-to-date offers available.

7. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

8. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

9. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

10. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

11. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

12. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

13. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

14. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

15. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

16. Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards® Program Rules, available at: [https://www.bmoharris.com/bmoharrisrewardsconsumer](https://www.bmoharris.com/bmoharrisrewardsconsumer). The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. Points and cash back don’t expire, any accrued points or cash back will be forfeited upon Account closure. All cash back is redeemable in the form of a statement credit.

---

**BMO Private Wealth**

- BMO Wealth Management
- BMO Harris Bank
- BMO Private Banking
- BMO Harris Bank
- BMO Nesbitt Burns
- BMO Trust Company
- BMO Bank of Montreal
- BMO Private Wealth

---

**BMO Harris credit cards with BMO Harris Rewards® points**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Card</td>
<td>Premium card exclusively for BMO Wealth clients</td>
<td>The travel card for frequent travelers</td>
<td>Get rewards on things you buy everyday</td>
<td>Get cash back on every purchase you make</td>
</tr>
</tbody>
</table>

**Master RoadAssist® Roadside Service**

- ✓
- ✓
- ✓
- ✓

**MasterRental® on rental vehicles**

- ✓
- ✓
- ✓
- ✓

**Complimentary Priority Pass™ Select Membership**

| Membership with 4 complimentary lounge visits per year | Membership with 2 complimentary lounge visits per year | N/A | N/A |

**Lost or damaged luggage insurance**

- ✓
- ✓
- N/A
- N/A