




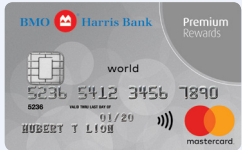




# BMO Harris Bank Mastercard® credit cards available for BMO Wealth Clients<sup>1</sup>

	BMO Harris credit cards with BMO Harris Rewards <sup>SM,2</sup> points			BMO Harris credit card with Cash Back
<b>Card</b>	<b>BMO Wealth Management Premium Rewards Mastercard<sup>®1</sup></b>  <i>Premium card exclusively for BMO Wealth clients</i>	<b>BMO Harris Bank Premium Rewards Mastercard<sup>®</sup></b>  <i>The travel card for frequent travelers</i>	<b>BMO Harris Bank Platinum Rewards Mastercard<sup>®</sup></b>  <i>Get rewards on things you buy everyday</i>	<b>BMO Harris Bank Cash Back Mastercard<sup>®</sup></b>  <i>Get cash back on every purchase you make</i>
<b>BMO Harris Rewards<sup>2</sup></b>	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
	3 points for every \$1 spent on airfare, dining and hotel purchases	3 points for every \$1 spent on airfare, dining and hotel purchases up to \$2,500 per calendar quarter	2 points for every \$1 spent on gas and grocery purchases up to \$2,500 per calendar quarter	2% cash back on gas and grocery purchases up to \$2,500 per calendar quarter
	1 point per \$1 spent on all other eligible purchases	1 point per \$1 spent on all other eligible purchases	1 point per \$1 spent on all other eligible purchases	1% on all other purchases
<b>Introductory Bonus<sup>3</sup></b>	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	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	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	US \$200 cash back bonus when you spend US \$2,000 in first 3 months of account opening
<b>Anniversary bonus<sup>4</sup></b>	20% <u>anniversary bonus</u> every year	15% <u>anniversary bonus</u> every year	10% <u>anniversary bonus</u> every year	N/A
<b>Annual Fee<sup>5</sup></b>	US \$175 <u>annual fee</u> waived for first year	US \$79 <u>annual fee</u> waived for first year	No <u>annual fee</u>	No <u>annual fee</u>
<b>Foreign Transaction Fee outside of the U.S.<sup>6</sup></b>	<u>None</u>	<u>None</u>	<u>3%</u>	<u>3%</u>
<b>Extended Warranty<sup>7</sup></b>	For 24 months	For 24 months	For 12 months	For 12 months
<b>Purchase Assurance<sup>7</sup></b>	On damaged or stolen items within 90 days of purchase	On damaged or stolen items within 90 days of purchase	N/A	N/A

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<b>Master RoadAssist<sup>®</sup> Roadside Service<sup>7</sup></b>	✓	✓	✓	✓
<b>MasterRental<sup>®7</sup> on rental vehicles</b>	✓	✓	✓	✓
<b>Complimentary Priority Pass<sup>™</sup> Select Membership<sup>8</sup></b>	Membership plus 4 complimentary lounge visits per year	Membership plus 2 complimentary lounge visits per year	N/A	N/A
<b>Lost or damaged luggage insurance<sup>7</sup></b>	✓	✓	N/A	N/A



<sup>1</sup>BMO Private Banking clients are eligible to apply for BMO Harris Bank Mastercard<sup>®</sup> 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<sup>®</sup>, BMO Harris Bank Platinum Rewards Mastercard<sup>®</sup>, BMO Harris Bank Platinum Mastercard<sup>®</sup>, and BMO Harris Bank Cash Back Mastercard<sup>®</sup>. 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<sup>®</sup>.

<sup>2</sup>Participation in BMO Harris Rewards subject to terms and conditions found in BMO Harris Rewards<sup>SM</sup> Program Rules, available at: <https://www.bmoharris.com/bmoharrisrewardsconsumer>. The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. While 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.

<sup>3</sup>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](http://bmoharris.com/cards) for the most up-to-date offers available.

<sup>4</sup>Anniversary Bonus is based on qualified net purchases made in the year prior to Anniversary Date. Please see the **Program Rules** for more information about the Anniversary Bonus. Bonus will post to your account approximately four weeks from your Anniversary Date.

<sup>5</sup>Ask your Wealth Professional for the Summary of Credit Terms or [review here](#). All BMO Harris credit card transactions are in U.S. dollars (USD).

<sup>6</sup>There are no **foreign transactions fees** when BMO Harris credit cards are used in the U.S. For purchases outside of the U.S., there are no foreign transactions fees for the BMO Wealth Management Premium Rewards Mastercard<sup>®</sup> and BMO Harris Bank Premium Mastercard<sup>®</sup> credit card.

<sup>7</sup>Insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company. For complete coverage terms and conditions call 1-800-MASTERCARD (1-800-627-8372) for assistance. For more information, refer to this Mastercard **Guide to Benefits** for the BMO Harris Cash Back Mastercard and the BMO Harris Bank Platinum Rewards Mastercard, this **Guide to Benefits** for the BMO Harris Bank Premium Rewards Mastercard, and this **Guide to Benefits** for the BMO Wealth Management Premium Rewards Mastercard.

<sup>8</sup>As a Priority Pass<sup>™</sup> Select member, you agree to abide by the Priority Pass conditions of Use, which can be found in the lounge directory included with your membership credentials or at [www.prioritypass.com/en/Select](http://www.prioritypass.com/en/Select). See Guide to Benefits for additional information.

BMO Private Wealth is a brand name for a business group consisting of Bank of Montreal and certain of its affiliates in providing private wealth management products and services. BMO Private Banking is part of BMO Private Wealth. Not all products and services are offered by all legal entities within BMO Private Wealth. Banking services are offered through Bank of Montreal. Investment management, wealth planning, tax planning, philanthropy planning services are offered through BMO Nesbitt Burns Inc. and BMO Private Investment Counsel Inc. Estate, trust, and custodial services are offered through BMO Trust Company. Insurance services and products are offered through BMO Estate Insurance Advisory Services Inc., a wholly-owned subsidiary of BMO Nesbitt Burns Inc. BMO Private Wealth legal entities do not offer tax advice.

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