

Premium Plan Credit Card Rebate

Terms and Conditions

You are eligible to receive a full BMO Credit Card (defined below) annual fee rebate (the "Rebate") up to \$150.00 per year, when you are:

- the primary cardholder of an eligible BMO Credit Card; and
- the lead account holder of a Primary Chequing Account, Interest Chequing Account (for existing customers) or Premium Rate Savings Account (each a "BMO Account") with the Premium Plan (the "Plan"). The BMO account must be the lead account for the Bank Plan. The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees.

The following BMO Credit Card products are eligible for the Rebate (each a "BMO Credit Card"):

BMO Credit Card
\$150 Rebate on the Annual Fee <ul style="list-style-type: none"> • BMO Ascend™ World Elite®* Mastercard®*
\$120 Rebate on the Annual Fee <ul style="list-style-type: none"> • BMO AIR MILES®† World Elite Mastercard • BMO CashBack® World Elite Mastercard or • BMO eclipse Visa Infinite± Card

You will receive this rebate each year with a Premium Plan provided you continue to meet the Terms and Conditions.

You are limited to one Rebate per Plan, per person and this cannot be combined with any other offer. The Rebate does not apply to any fees for additional cards issued on the BMO Credit Card account. If more than one lead account holder of the BMO Account has an eligible BMO Credit Card, only one Rebate will apply per Plan. Customers who share a Plan or open a joint BMO Account(s) will only qualify to receive one Rebate, and only the customer with the lead BMO Account may receive the rebate. If there is more than one eligible credit card account held by the lead account holder of the

BMO Account, the following criteria will be used to determine which BMO Credit Card is eligible for the Rebate:

- The BMO Credit Card with the highest annual fee will be eligible.
- If there is more than one BMO Credit Card with the same annual fee then the BMO Credit Card with the oldest open date will qualify for the rebate.
- In the unlikely event that more than one BMO Credit Card has the same open date, the BMO Credit Card with the lowest internal account number will qualify for the rebate.

The Rebate will appear on your BMO Credit Card statement within the first two statements after the annual fee is billed to the BMO Credit Card. The rebate will only be applied when you are a lead account holder of a BMO Account with the Premium Plan at the time the BMO Credit Card annual fee is charged. If you have an existing BMO Credit Card and open a BMO Account with the Premium Plan or; if you have an existing BMO Account and switch to the Plan, the Rebate will be prorated and applied from the month the Plan fee is charged to the BMO Account. The Rebate will appear within the first two BMO Credit Card statements after the Plan is added to the BMO Account.

If you change your Plan or close your BMO Account and no longer qualify for the Rebate, we will apply the prorated annual fee from the month you no longer qualify for the Rebate. The prorated annual fee will appear on your BMO Credit Card statement within the first two statements after you no longer qualify for the Rebate.

We may change the types of eligible BMO Credit Cards and/or qualifying Plan from time-to-time without advance notice. Your BMO Credit Card account and your BMO Account must be in good standing at the time the Rebate is applied. BMO Credit Cards issued through BMO Private Banking or BMO Nesbitt Burns are not eligible. If you no longer qualify for the Rebate, we will apply the prorated annual fee from the month you no longer qualify.

We may change or withdraw this Rebate at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Rebate for any customer we suspect of manipulating or abusing the Rebate, or its fairness, integrity or operation.



† AIR MILES is a registered trademark of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and Bank of Montreal.
 * Mastercard, World Elite, and the circles design are registered trademarks of Mastercard International Incorporated. Used under license.
 ‡ Trademark of Visa International Service Association and used under license.
 ™® Trademark/Registered trademark of Bank of Montreal.