BMO Bank of Montreal

Premium Plan Credit Card Rebate

Terms and Conditions

You are eligible to receive a BMO Credit Card (defined below) annual fee rebate (the "Rebate") when you:

- Are the primary cardholder of an eligible BMO Credit Card; and
- Are the lead accountholder 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.
- Effective the day after your next BMO Credit Card anniversary date following May 1, 2025: spend $15,000 or more in "Qualifying Purchases" annually (within a 12-month period between annual fee-billing dates) using your eligible BMO Credit Card. A Qualifying Purchase is an eligible purchase that appears on your eligible BMO Credit Card statement, less refunds, and excludes cash advances and cash-like transactions as defined in the BMO Credit Card Cardholder Agreement available online at bmo.com/cha. This excludes BMO Private Wealth Banking clients.

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

BMO Credit Card
Full Annual Credit Card Fee Rebate
• BMO Ascend World Elite®* Mastercard®*
• BMO Blue Rewards World Elite Mastercard
• BMO CashBack* World Elite Mastercard
• BMO eclipse Visa Infinite± Card
• BMO VIPorter Mastercard
• BMO VIPorter World Mastercard
Partial Annual Credit Card Fee Rebate ($120 rebate)
• BMO VIPorter World Elite Mastercard

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 accountholder 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 accountholder 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 accountholder 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. 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.

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