

YOUR BENEFITS GUIDE:

BMO CashBack® MasterCard®*

BMO Premium CashBack MasterCard

Rewards



Features



Security



BMO  Bank of Montreal

Collect 'bonus' money every day, everywhere, with your new BMO CashBack® MasterCard®* or your new BMO Premium CashBack MasterCard. Your card includes a number of built-in features for your convenience and protection, as well as security measures to ensure you, and your card, are protected.

Your new CashBack MasterCard also gives you bonus rewards at Shell®#, National Car Rental®†† and Alamo Rent A Car®***. You'll find the details inside this guide, along with information about other features included with your new card, plus some options for your added protection at home and away.

Visit us at

bmo.com/mastercard

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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REWARDS



Turn every purchase you make into CashBack rewards by using your BMO CashBack MasterCard or your BMO Premium CashBack MasterCard at nearly 30 million locations worldwide. That's more buying power every time you use your card.

Rewards & Benefits

	BMO CashBack MasterCard
CashBack rewards	<ul style="list-style-type: none">• 0.5% CashBack on all of your card purchases¹. That's \$1 back for every \$200 you charge throughout the year
Shell rewards	<ul style="list-style-type: none">• 1.5% CashBack on all of your card purchases at Shell locations in Canada²
National Car Rental Alamo Rent A Car	<ul style="list-style-type: none">• 1.5% CashBack³ and up to 25% discount on rentals⁴ at locations worldwide
Travel benefits	n/a



BMO CashBack MasterCard



BMO Premium CashBack MasterCard

	BMO Premium CashBack MasterCard
	<ul style="list-style-type: none">• 1% CashBack on all of your card purchases¹. That's \$1 back for every \$100 you charge throughout the year
	<ul style="list-style-type: none">• 3% CashBack on all of your card purchases at Shell locations in Canada²
	<ul style="list-style-type: none">• 3% CashBack³ and up to 25% discount on rentals⁴ at locations worldwide
	<ul style="list-style-type: none">• Free membership in the BMO Roadside Assistance Program (Basic Coverage) with benefits such as towing, battery boost and lock out service⁵



INCLUDED FEATURES

Your BMO MasterCard comes loaded with features including security, protection, convenience, worldwide acceptance, help on the road, and much more.

PROTECTION

Built-in chip technology

Your BMO MasterCard is now more secure than ever – thanks to chip technology. Your new chip card contains an embedded microchip, which is encrypted and extremely difficult to counterfeit. With chip, your PIN becomes a key security element for completing purchases at merchants with chip card technology. You will need to enter your PIN in the same way that you do for debit transactions today. For more information, visit bmo.com/chip.



MasterCard PayPass™

Tap & Go™* convenience makes small purchase payments quick and easy allowing you to “Tap” your card & “Go”. Now you can pay without having to swipe your card wherever you see the MasterCard PayPass symbol.



Extended Warranty Insurance and Purchase Protection⁶

For most of your BMO MasterCard 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 Insurance and Purchase Protection coverage, please refer to the insurance certificate enclosed in this mailing.

CONVENIENCE

Worldwide acceptance

Your BMO MasterCard 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 at **1-800-247-4623** within Canada or the U.S.A. or call collect at **314-275-6690** if you are outside Canada or the U.S.A. They will put you in touch with a representative who speaks your language and can help you:

- report a lost or stolen card
- get an emergency replacement card or an emergency cash advance⁷
- locate an ABM (Automated Banking Machine) network that accepts MasterCard

Bill payment options

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

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

If you have a BMO chequing or savings account you can transfer funds to your BMO MasterCard 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 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 ABM of other financial institutions.

ADDED VALUE

BMO Roadside Assistance

If you have the BMO Premium CashBack MasterCard you will receive a free membership in the BMO Roadside Assistance Program (Basic Coverage). For full details on the included coverages please see the enclosed certificate, or call **1-866-731-4999**.

BMO pay-as-you-go RoadAssist

If you have the BMO CashBack MasterCard, BMO pay-as-you-go RoadAssist is a Dominion Automobile Association (DAA) roadside service available 24/7 on almost any road in Canada and the U.S. All charges are conveniently billed to your BMO MasterCard. To learn more about this service, visit bmo.com/roadassist or call **1-866-731-4998**.

PowerSwitch

PowerSwitch is a free service that is ideal for handling pre-authorized payments that you make on a recurring basis. It helps you consolidate all of your payments onto your BMO MasterCard, and also assists you with updating your billing information when your card number or expiry date changes. Call us at **1-800-263-2263** for more information.

Traveling with peace of mind

Before you go on a trip, call us at **1-800-263-2263** and let us know when you'll be out of the country and where you'll be traveling. We may be able to help alleviate potential problems with card transactions.



Want to know more?

Call the BMO MasterCard Customer Contact Centre at 1-800-263-2263. TTY (for the deaf and hard of hearing): 1-866-859-2089.



OPTIONAL FEATURES⁸

BMO MasterCard gives you the option to add many features to your card. These features have been designed to meet more of your lifestyle needs. For more information or to add any of the following features to your card, call us at 1-800-263-2263.

LOW INTEREST RATE OPTION⁹

You can choose to lower your annual interest rate to 12.9% for a fee of \$35 per year.

BMO MASTERCARD BALANCE INSURANCE¹⁰

BMO MasterCard Balance Insurance helps protect you and your family in case of unexpected events by protecting the balance on your credit card. The premium for BMO MasterCard Balance insurance is 94 cents for each \$100.

TRAVEL AND MEDICAL PROTECTION¹¹

Choose the travel insurance package and other travel benefits that meet your needs. Insurance coverage is available for an unlimited number of trips per year.

■ **BMO Total Travel & Medical Protection**

Under age 65: \$99 a year

– save \$50 off the combined price

Age 65-69: \$299

Age 70-74: \$399

Enjoy complete peace of mind with both BMO Travel Protection with Trip Cancellation and BMO 31-day Medical Protection in one package.

■ **BMO Travel Protection with Trip Cancellation**

\$60 a year

Get all the benefits of BMO Travel Protection listed below, plus trip cancellation insurance, baggage and personal effects insurance and more.

■ **BMO Travel Protection**

\$29 a year

Includes collision damage waiver insurance, unexpected return home insurance and more.

■ **BMO Medical Protection**

(under age 65 only)

Get comprehensive out-of-Canada medical coverage that protects you and your family throughout the year. Covers up to \$1 million in eligible expenses.

- 31-day Medical Protection: \$89 a year
- 17-day Medical Protection: \$49 a year



SECURITY

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

PIN

With the introduction of chip technology, your Personal Identification Number (PIN) is a key security element required to complete all of your credit card transactions, including purchases and cash advances at ABMs. Keep your PIN confidential and separate from your card at all times. You can change your PIN at any time at any BMO ABM.

SECURECODE™*

MasterCard SecureCode is a simple and secure way to pay at thousands of online stores. SecureCode enhances your BMO MasterCard account by protecting you against unauthorized use of your card when completing purchases online at participating online retailers. MasterCard SecureCode puts you in charge when shopping online. Only you can approve online transactions using your personal SecureCode password.

IDENTITY THEFT ASSISTANCE

IDefence[®] is a program that provides information on identity theft prevention and assistance. Should you become a victim of identity theft, IDefence will help you find the fastest and most efficient way to correct your financial information and restore your personal reputation. Visit IDefence.com or call 1-866-323-7187.

LOST OR 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 days⁷.

ZERO DOLLAR LIABILITY

You will not be liable for most cases of unauthorized purchases made in person, over the phone or online¹². Please refer to your BMO cardholder agreement for more information.



COMPLAINT RESOLUTION

We hope you'll never have a complaint about your BMO MasterCard or its features, 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 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

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 MasterCard 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 (Francais)

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

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

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

BMO MASTERCARD PRICING POLICY

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

Annual billing

Fees for BMO MasterCard fee-based credit cards, low interest rate options and optional features (for example, BMO 31-day Medical Protection or BMO Travel Protection), 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 feature to your account, and then annually on the first billing following your credit card's anniversary date.

Adding a Low Interest Rate or Optional Feature

If you add a fee-based low interest rate or optional feature to your BMO MasterCard (for example, BMO 31-day Medical Protection or BMO Travel Protection), the annual fee for the low interest rate or feature 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 feature was added to your account, or within 30 days of the date of the statement that displayed the fee for the renewal of the feature, 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 feature is considered prepaid for the balance of the year, and you will not receive a refund.

Removing an Optional Feature

If you remove an optional feature (for example, BMO 31-Day Medical Protection or BMO Travel Protection) within 10 days of the date the feature was added to your account, or within 30 days of the date of the statement that displayed the fee for the renewal of the feature, you will receive a full refund. After 10 days of the addition of an optional feature (or after 30 days in the case of a renewal), the feature is considered prepaid for the balance of the year, and you will not receive a refund.

Upgrading an Optional Feature

If you upgrade to a version of an optional feature with a higher fee, (for example, from BMO 17-Day Medical Protection to BMO 31-Day Medical Protection), we will refund the unused portion of the annual fee for the existing optional feature and bill your account for the pro-rated annual fee for the new optional feature.

Downgrading an Optional Feature

If you downgrade to a version of an optional feature with a lower fee, (for example, from BMO 31-Day Medical Protection to BMO 17-Day Medical Protection), you will receive a full refund if you downgrade within 30 days of billing of the existing feature. We will then bill your account for the pro-rated annual fee of the new feature based on your credit card's next anniversary date. After 30 days, the existing feature is considered prepaid for the balance of the year, and you will not receive a refund.

Want to know more?

Call the BMO MasterCard Client Contact Centre at 1-800-263-2263.

The information in this booklet is correct as of January 14, 2011 and is subject to change.

- 1 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 Cardholder Agreement.
- 2 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 monthly maximum of \$2,500. The number of CashBack rewards will be rounded down to the nearest whole number. Fractions of CashBack rewards will not be awarded.
- 3 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.
- 4 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.
- 5 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.
- 6 Purchase Protection and Extended Warranty Insurance benefits provided by Allianz Global Risks US Insurance Company.
- 7 Subject to credit availability and verification of identity. Cash advance fees will apply.
- 8 If you remove an interest rate or optional feature from your account before the annual anniversary date, you may not receive a full refund.
- 9 The Low Interest Rate Option may be subject to additional credit granting criteria. Not all applicants may qualify.
- 10 Important details including limitations and exclusions of the BMO MasterCard Balance Insurance are contained in the certificate that will follow under separate cover after your enrolment. BMO MasterCard Balance Insurance benefits provided by BMO Life Insurance Company.
- 11 Insurance benefits provided by Allianz Global Risks US Insurance Company and Chubb Insurance Company of Canada.
- 12 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.

® Registered trade-marks of Bank of Montreal.

™/® Trade-marks/Registered trade-marks of MasterCard International Incorporated.

† National, the "flag" and Emerald Club are trademarks of Vanguard Trademark Holdings USA, LLC.

® Alamo is a trademark of Vanguard Trademark Holdings USA, LLC.

§ IDefence is a registered trademark of Davis + Henderson, Limited Partnership.

‡ Registered trademark of Shell Canada Limited. Used under license by Shell Canada Products. Used with permission by Bank of Montreal.

BMO MASTERCARD CONTACT INFORMATION

- | | |
|--|---|
| <ul style="list-style-type: none">■ <i>Questions</i>
1-800-263-2263■ <i>Lost or Stolen Cards/
Emergency Card Services</i>
1-800-361-3361
514-877-0330 (collect)■ <i>TTY (hard of hearing)</i>
1-866-859-2089 | <ul style="list-style-type: none"><i>Write to us</i>
MasterCard Customer
Service Support
P.O. Box 11064
STN Centre-Ville
Montreal, QC H3C 5A2■ <i>Check your account online</i>
bmo.com/mastercard |
|--|---|

Exclusive rewards from National Car Rental^{®††} and Alamo Rent A Car^{®**}




Earn CashBack rewards and up to 25% discount on all rentals

- BMO Premium CashBack MasterCard cardholders:
Earn 3% CashBack on all rentals
- BMO CashBack MasterCard cardholders:
Earn 1.5% CashBack on all rentals

**Please quote the applicable Contract ID code when making a reservation:
National Car Rental - 3717122; Alamo Rent A Car - 7014883.**

1.800.CAR.RENT[®] nationalcar.ca alamo.ca 1.800.462.5266

TERMS AND CONDITIONS: Contract code 3717122 at National Car Rental and 7014883 at Alamo Rent A Car must be included with 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 and Alamo Rent A Car locations. Subject to change without notice. 24-hour advance reservations required.

 *Tear out the cards above and keep them handy in case you need to reach us.*

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