



# BMO Corporate Card

## Getting Started

### What is BMO Flex Rewards?

BMO Flex Rewards is the rewards program from BMO that offers a flexible rewards program that allows you to redeem your way. BMO Flex Rewards offers you the opportunity to earn points redeemable for travel, gift cards and a wide range of merchandise simply by using your BMO Corporate Card.

### How does the program work?

Earning BMO Flex Rewards points is easy. For every eligible purchase to your BMO Corporate Card, you automatically earn points. Eligible purchases for points include, but are not limited to, airline, restaurant, hotel, car rental, service station, mail and online orders, and retail purchases. Annual fees, payments and cash advances are ineligible for point's accrual.

See BMO Flex Rewards Program Rules at: <https://www.bmo.com/bmoflexrewards/terms>

### How can I contact the BMO Flex Reward Redemption Center?

If you have any questions, comments, or concerns, please contact us at our BMO Flex Rewards Redemption Center at 1-800-610-8987, seven days a week between 8:00 a.m. - 8:00 p.m. CST. The Reward Redemption Center is closed on all U.S. federal holidays.

## Earning Points

### Do BMO Flex Rewards points expire?

No, your BMO Flex Rewards points will not expire as long as your account is open and in good standing. Good standing means that your account is not canceled, past due or otherwise in default under the terms of an Agreement you have with us. Please refer to Rewards Program Rules at <https://www.bmo.com/bmoflexrewards/terms> for more details.

### Is there a limit to the number of BMO Flex Rewards points I can earn or redeem?

There is no limit to the amount of BMO Flex Rewards points you can earn or redeem.

### Where can I earn BMO Flex Rewards points?

You can earn BMO Flex Rewards points at any location where Mastercard is accepted. Please refer to Rewards Program Rules at <https://www.bmo.com/bmoflexrewards/terms> for more details.

### **How do I know how much BMO Flex Rewards points I have accumulated?**

You can view your current BMO Flex Rewards point balance by accessing the BMO Flex Rewards website upon logging in at <https://bmoflexrewards.com>.

### **Can I purchase BMO Flex Rewards points above those that I earn for purchases?**

If you do not have enough BMO Flex Rewards points for a travel reward that you wish to redeem for, you have the option to use your BMO Flex Rewards Corporate Card for the cash balance of the redemption.

### **What happens to my BMO Flex Rewards points if I lose my card?**

Once you request and receive your new card, all BMO Flex Rewards points will be transferred to the new card within 1 to 2 billing cycles.

## **Redeeming Points**

### **How do I redeem BMO Flex Rewards points?**

You have several options for redeeming points:

- Redeem points online through the BMO Flex Rewards online site at <https://bmoflexrewards.com>.
- Call the BMO Flex Rewards Redemption Center.

### **What happens if my item is on back order?**

If an item is on back order, one of our BMO Flex Rewards Redemption Center agents will contact you with your item's status and estimated day of arrival or check your online account under Redemption Activity for status updates.

### **How long does it take for me to receive my merchandise and gift card redemption?**

It will take approximately 2 weeks for your reward to be delivered with maximum delivery time of up to 6 weeks.

### **Are there any extra fees/charges when redeeming for rewards?**

Depending on your reward type, there may be additional handling fees. You will be notified of the fee prior to confirming your redemption.

### **What happens if my item is on back order?**

If an item is on back order, one of our BMO Flex Rewards Redemption Center agents will contact you with your item's status and estimated day of arrival or check your online account under Redemption Activity for status updates.

### **What if an item arrives damaged or defective?**

All merchandise shown in the BMO Flex Rewards Catalogue carries a 100% satisfaction guarantee against workmanship defect or shipping damage that is good for 30 days from the date of redemption. If your item arrived damaged or defective, just call the BMO Flex Rewards Redemption Center and we will either replace the item or return your points to your account.

### **What if my gift certificate is lost or stolen?**

Lost, stolen, and damaged cards can be replaced. As soon as one of our BMO Flex Rewards Redemption Center representatives receives the inquiry, BMO Flex Rewards will start an investigation with the retailer. Depending on the outcome of this investigation, BMO may send a replacement certificate.

## **Travel**

### **How far in advance should I book my travel plans?**

All travel arrangements should be booked as soon as possible. Advance booking gives us a better chance to ensure we can accommodate your hotel, flight, and car rental requests.

### **Are there blackout dates for travel?**

There are no blackout dates, although your travel options may vary depending on availability.

### **Can I change or cancel my flight?**

Changes or cancellations may require additional costs such as airline penalty fees, increased fares, and service fees. Please be aware that most airlines do not allow changes or corrections to passenger names. Our ability to honor itinerary change requests is ultimately governed by airline rules and restrictions.

### **Can I purchase a ticket for someone else?**

Absolutely! You can book up to nine passengers for your vacation.

### **Can I customize my travel plans?**

Yes, you can sort your travel plans based on price or by schedule as well as book for multiple cities.

### **Can I use BMO Flex Rewards points for first or business class travel?**

Yes, there are no restrictions when booking with BMO Flex Rewards.

### **Who do I call if I have a problem with my travel plans?**

If there are any issues that arise after a confirmation has been received, please contact our BMO Flex Rewards Redemption Center and they will help you with your changes. Be advised there might be fees associated to travel changes.

### **How will I know my booking is confirmed?**

Once you have redeemed your reward points, you will receive an email confirmation with your itinerary via email within 24 hours of your booking. If you do not have an email address, your itinerary will be mailed to the address registered on the rewards account.

## **Account Issues**

### **What if I'm missing BMO Flex Rewards points from my account?**

If you have any issues at all with your point balance, please feel free to contact us at our BMO Flex Rewards Redemption Center and one of our agents will assist you further.

### **What happens to my BMO Flex Rewards points if I miss a payment?**

We reserve the right to suspend your participation in the Rewards Program if your Account is not in good standing. Good standing means that your account is not canceled, past due or otherwise in default under the terms of an Agreement you have with us.

See BMO Flex Rewards Program Rules at <https://www.bmo.com/bmoflexrewards/terms> for more details.

### **If I close my account, what will happen to my BMO Flex Rewards points?**

If your BMO Corporate Card account is closed for any reason, the Account will no longer be able to accrue points and all accrued points for that Account will be available to redeem for 90 days as long as Account is closed in good standing. See BMO Flex Rewards Program Rules at <https://www.bmo.com/bmoflexrewards/terms>.

### **Why is my statement point value earned different from the point value available to redeem?**

Points are earned daily, and vested and accessible for redemption at your monthly Corporate Card billing cycle.

