

## Summary of Credit Terms

Interest Rates and Interest Charges	BMO Business Platinum Credit Card	BMO Business Platinum Rewards Credit Card
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for 12 months from account opening date. After that, your APR will be <b>16.49%</b> to <b>25.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>0%</b> introductory APR for nine months from account opening date. After that, your APR will be <b>19.74%</b> to <b>28.74%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>16.49% to 25.49%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>19.74% to 28.74%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>31.74%</b> This APR will vary with the market based on Prime Rate.	<b>31.74%</b> This APR will vary with the market based on Prime Rate.

Fees	BMO Business Platinum Credit Card	BMO Business Platinum Rewards Credit Card
<b>Annual Fee</b>	<b>None</b>	
<b>Late Payment Fee</b>	<b>\$39</b>	
<b>Returned Payment Fee</b>	<b>\$39</b>	
<b>Cash Advance Fee</b>	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.	
<b>Balance Transfer Fee</b>	Either <b>\$10</b> or <b>4%</b> of the amount of each balance transfer, whichever is greater.	
<b>Foreign Transaction Fee</b>	<b>2%</b> of the transaction amount in U.S. dollars.	
<b>Over Limit Fee</b>	<b>\$39</b>	

**Loss of Introductory APR:** We may end your introductory APR and apply the standard APR if you make a late payment.

**Promotional/Introductory Rates and Your Grace Period:** If you take advantage of an offer with an introductory or promotional APR, we will charge you interest on new Purchases, unless your new Purchases have a 0% APR, or you pay your Account balance, including any Balance Transfers and Cash Advances, in full each month by your payment due date.

**CALIFORNIA RESIDENTS:** If you are a California resident, to learn more about the personal information we collect, how it is used and stored, and what rights you may have under the California Consumer Privacy Act, you can review our policy at <https://www.bmo.com/ccpanotice>.

**OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**CORPORATE TRANSPARENCY ACT:** Borrower certifies that as of the date of this Agreement, it is in compliance with the reporting requirements of the Corporate Transparency Act, 31 U.S.C § 5336, and its implementing regulations, if such requirements apply to them.

