Summary of Credit Terms for BMO Escape Credit Card

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**18.49%** to **27.49%** based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**18.49%** to **27.49%** based on your credit worthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**30.74%** This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay your Statement Balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than $1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**

Fees	
Annual Fee	**$150**
PaySmart Fee (Monthly Plan Fee)	Monthly fee of up to **1%** of the amount of each eligible transaction you select to pay in monthly installments. The exact fee will be a percentage of your transaction amount and will be disclosed when the payment plan is set up.
Transaction Fees • Balance Transfer • Cash Advance • Foreign Transaction	• Either **$10** or **5%** of the amount of each balance transfer, whichever is greater. • Either **$10** or **5%** of the amount of each cash advance, whichever is greater. • **None**
Penalty Fees • Late Payment • Returned Payment	• Up to **$41** • Up to **$41**

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)."

See your Credit Card Cardholder Agreement for more details.

Penalty Fees: A single violation of each type will not exceed $30. However, if another violation of the same type occurs within six billing cycles, we will charge up to the maximum fee in the table above. The Late Payment and Returned Payment fees will not exceed the related Minimum Payment Due.

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

NOTICE TO MARRIED WISCONSIN RESIDENTS: No provision of a marital property agreement, unilateral statement or court decree adversely affects our rights unless we get a copy of the agreement, statement or decree before we grant you credit. You agree that any credit granted will be used in the interest of your marriage or family. State law may require us to give notice of this credit card account to your spouse.

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.

NEW YORK RESIDENTS: New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-800-342-3736 or http://www.dfs.ny.gov.

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.

BMO