Terms & Conditions

By enrolling in the BMO Automatic Payment Program ("Program"), you authorize BMO Bank N.A. ("BMO", "we" or "us") to debit the bank account you designated ("Designated Account") each billing cycle to make payments to your BMO credit card or Diners Club® Card account.

Your billing statement will show your upcoming Auto Pay Amount, which will vary each month based on your statement balance. Your Auto Pay Amount will be debited on your billing statement Payment Due Date ("Debit Date") or the next business day, if your Payment Due Date falls on a non-business day.

We may reduce your Auto Pay Amount when any unscheduled payments have been made or credits are received after the closing date shown on your billing statement and prior to the scheduled Debit Date. You can schedule up to one automated payment per month, and the amount of the payment cannot exceed your New Balance.

You must ensure that there are sufficient funds in the Designated Account on the Debit Date to satisfy the Auto Pay Amount. We may cancel your program participation at any time for any reason including if any payment is returned, and you may be charged fees based on the terms and conditions of the Card Agreement. We will notify you when you cancel participation in the Program. Regardless of whether you receive notice from us in advance of your next Payment Due Date, you are responsible for payments under the terms of your Card Agreement.

To stop your next scheduled automatic payment, you must delete the payment in BMO Digital Banking or contact us before 11pm CT the day before the payment is due. To terminate your participation in the program, you must delete the automatic payment schedule in BMO Digital Banking or contact us at least 4 days before your Payment Due Date.

If you have not set up Auto Pay or have any questions, please call us at the number on the back of your card.