

# BMO<sup>®</sup> MasterCard<sup>®\*</sup> Pricing Policy

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

<b>Annual Billing</b>	Fees for BMO MasterCard fee-based credit cards, low interest rate options and optional features (for example, BMO Travel Protection), are always billed to your account within the first two monthly statements after you obtain your card 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.
<b>Adding a Low Interest Rate or Optional Feature</b>	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.
<b>Bonus Reward</b>	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.
<b>Removing a Low Interest Rate</b>	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.
<b>Removing an Optional Feature</b>	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.
<b>Upgrading an Optional Feature</b>	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.
<b>Downgrading an Optional Feature</b>	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.
<b>Want to know more?</b>	Call the Customer Contact Centre at <b>1-800-263-2263</b> . TTY (for the deaf and hearing impaired): 1-866-859-2089.