

# Important information about BMO Prepaid Travel MasterCard cards

The following provides important information about BMO Prepaid Travel MasterCard®\*\* cards. The charges, fees and pricing listed are valid as of August 8, 2011 and are subject to change.

Interest rate	BMO Prepaid Travel MasterCard is a purchase card, not a credit card, therefore is not an interest bearing product; it doesn't charge or pay out interest. Please refer to item 3, "Using Your Card" in your BMO Prepaid Travel MasterCard Cardholder Agreement.
Minimum payment	Your minimum payment is any debit balance outstanding on your account statement. You must pay the full amount of the new balance (if it is a debit balance) as debit balances on BMO Prepaid Travel MasterCard are not allowed. The BMO Prepaid Travel MasterCard must have a credit balance on it before you can use it. Please refer to item 3, "Using Your Card" in your BMO Prepaid Travel MasterCard Cardholder Agreement.
Foreign currency conversion	<b>Canadian dollar:</b> The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by MasterCard International ("MCI") plus <b>2.5%</b> . The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus <b>2.5%</b> . We make the conversion on the date the transaction or refund is posted to your account.
Card fee	<div><div><b>Valid for 3 years</b></div><div><b>Additional card fee per card (valid for 3 years)</b></div><div><b>\$9.95</b></div><div><b>\$9.95</b></div></div> <p>To be charged within the first two monthly statements following the opening of your new account. BMO Prepaid Travel MasterCard has a three year term and is not automatically renewed. However, a notification reminder will be sent 60 days prior to account expiry if your account is active and in good standing.</p>
Other fees	<p>The following fees are charged on the day the transaction or activity takes place:</p> <div><div><b>Charge for Dishonoured Payment from or to your account</b></div><div><b>\$40.00</b></div></div> <div><div><b>Replacement Copy of Statement or Sales Slip</b></div><div><b>\$5.00</b></div></div> <div><div><b>Card Balance Refund Processing Fees:</b></div><div><div><b>• By cheque</b></div><div><b>\$10.00</b></div></div><div><div><b>• By Electronic Balance Transfer (EBT) or Direct Deposit</b></div><div><b>\$3.00</b></div></div></div> <div><div><b>Cash advance fees – Automated Banking Machine (ABM) network</b></div><div><div><b>• BMO Bank of Montreal ABM</b></div><div><b>\$1.50</b></div></div><div><div><b>• INTERAC®\$\$ network in Canada</b></div><div><b>\$2.75</b></div></div><div><div><b>• Cirrus®* network in U.S.</b></div><div><b>\$3.50</b></div></div><div><div><b>• Cirrus®* network outside Canada and U.S.</b></div><div><b>\$4.50</b></div></div></div> <div><div><b>Cash advance fees – Over-the-counter</b></div><div><div><b>• BMO Bank of Montreal branch</b></div><div><b>\$3.00</b></div></div><div><div><b>• MasterCard Financial Institution in Canada</b></div><div><b>\$4.00</b></div></div><div><div><b>• MasterCard Financial Institution in U.S.</b></div><div><b>\$5.00</b></div></div><div><div><b>• MasterCard Financial Institution outside Canada and U.S.</b></div><div><b>\$6.00</b></div></div></div> <div><div><b>Cash-like and gaming transactions:</b></div><div><b>\$2.75</b></div></div> <p>Wire transfers, money orders, travellers cheques, foreign currency, bets and betting, off-track betting, race track wagers, casino gambling chips and lottery tickets</p> <div><div><b>Inactive fee:</b></div><div><div><b>• After card expiry date</b></div><div><b>\$5.00</b></div></div><div><div><b>Until Card balance has been reduced to \$0.00</b></div><div><b>per month</b></div></div><div><div><b>• After 12 months inactivity prior to card expiry date</b></div><div><b>\$2.50</b></div></div><div><div></div><div><b>per month</b></div></div></div>

## Your account statements

A paper statement will only be provided when there is a debit balance on the account, or at the request of the cardholder. Transaction information is available by calling the Customer Contact Centre or online at [bmo.com/mastercard](http://bmo.com/mastercard). For additional information please refer to item 12, “Transaction Information” in your BMO Prepaid Travel MasterCard Cardholder Agreement.

## Lost or stolen cards

If your card is used without your authorization, you will not be liable if: you did not knowingly contribute to the unauthorized use; you used reasonable care to keep your card safe from loss, theft or misuse; you kept your PIN confidential and separate from your card; you notify us by telephone within 24 hours if you learn

of the loss, theft or misuse of your card, or if you know or suspect that someone else knows your PIN; there has not been more than one unauthorized use of your card in the last 12 months, and your account is in good standing. If you don’t meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use.

## Contact us

For additional information concerning your BMO Prepaid Travel MasterCard account, please call the Customer Contact Centre at 1 800 263-2263. TTY (for deaf and hearing impaired): 1 866 859-2089.



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