



Welcome.



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Maximize the Miles

Your dreams are now closer than ever. With our highest AIR MILES reward rate, you'll accumulate Miles faster. Your BMO AIR MILES World Elite Mastercard now helps you earn more Miles on more of your purchases. Whether you're stocking up on groceries, prepping for a party or fuelling up on gas, you can now rack up more Miles, every day.

Thank you for choosing the BMO AIR MILES World Elite Mastercard.

Getting started

1. Activate your new card(s) now.

Follow the instructions found on your sticker on your card(s).

2. Airport Lounge Access.

Complimentary membership in Mastercard Travel Pass provided by DragonPass. As a member enjoy lounge access for a fee of just US\$32 per person, per visit. Registration is required. Visit mastercardtravelpass.dragonpass.com or use the Mastercard Travel Pass mobile application to register.³

3. Visit Online Banking at bmo.com or through the BMO® Mobile Banking app.

Access your credit card account information anytime.

4. Additional cards.

Add additional cardholders to your account and get even more Miles.



Visit airmiles.ca to redeem for travel, merchandise and more.

Your card at a glance

You'll get 1 Mile for every \$12 spent⁴ on your BMO AIR MILES World Elite Mastercard – that's our highest AIR MILES reward rate. Plus, we'll help you fast forward your rewards with 3x the Miles when you use your card at participating AIR MILES Partners and 2x the Miles for every \$12 spent at eligible grocery stores, wholesale clubs and membership-based retailers, and alcohol retailers.^{14, 15, 16}

Your card also comes with our exclusive 25% discount on one worldwide AIR MILES flight redemption during the calendar year.⁵ Trip Cancellation benefits and Out-of-Province/Out-of-Country Emergency Medical benefits,⁸ and VIP airport lounge access.³

Earning potential

- Get 1 Mile for every \$12 you spend on your BMO AIR MILES World Elite Mastercard – our highest AIR MILES reward rate in the market.⁴
- 2x the Miles for every \$12 spent on your card at eligible grocery stores, wholesale clubs and membership-based retailers, and alcohol retailers.^{15, 16}
- 3x the Miles when you use your card at participating AIR MILES Partners.¹⁴
- Automatic qualification for Onyx status.¹⁷

Travel

- Receive our exclusive 25% discount on one worldwide AIR MILES flight redemption during the calendar year.⁵
- Wherever your dream vacation takes you, let your Miles get you there faster. Enjoy a wide selection of flights to choose from and no blackout periods.
- Save up to 20% on National Car Rental^{®††} and Alamo Rent A Car^{®††} and up to 5% on Enterprise Rent-A-Car^{®††} at locations worldwide using the Car Rental Booking tool partners.rentalcar.com/bmo.⁶

AIR MILES Reward Program

- Choose how you want to be rewarded! Use your Dream Miles for travel, merchandise, entertainment, and more or get rewarded instantly by using Cash Miles towards your purchase in-store or online for eVouchers with participating Partners.¹



For more information on your
BMO AIR MILES World Elite Mastercard,
visit bmo.com/creditcards

Take things up a notch

Your BMO AIR MILES World Elite Mastercard provides you with comprehensive insurance coverage (if you are 65 or under), which may protect you in the event of a medical emergency or other unforeseen event during your trip.

Mastercard Travel Pass provided by DragonPass³

Make the airport the first highlight of your trip with **Mastercard Travel Pass provided by DragonPass**. This program delivers airport lounge access to 1,300+ airport lounges worldwide and exclusive dining, spa and retail offers. Lounge visits cost just US\$32 per person, per visit, for yourself and any accompanying guests.

Emergency Travel and Medical Protection

Travel with unlimited-trips-per-year coverage. **Enjoy out-of-Province/ out-of-Country emergency medical protection** for journeys up to 15 days (up to \$5 million in eligible medical expenses) if you are under the age of 65, and more.⁷

*For more details including limitations and exclusions, please review the **BMO AIR MILES World Elite Certificate of Insurance** in your **BMO AIR MILES World Elite Information Guide**.*

Extended Warranty

Save the cost of buying optional extended warranty insurance on your next purchase by paying with your BMO credit card. This coverage increases the original manufacturer's warranty period, subject to limitations and exclusions, up to a maximum of one year.⁸

Purchase Protection

Get added protection. Most items purchased with your card are automatically insured, subject to limitations and exclusions, against theft or damage for up to 90 days from date of purchase.⁸

*For full details on **Extended Warranty** and **Purchase Protection**, including limitations and exclusions, please refer to the **Information Guide** you received with your card.*



For full details about these features, visit bmo.com/creditcards or call us at **1-866-991-4769**.



Additional option⁹

Optional BMO Credit Card Balance Protection Enhanced

Help protect yourself and your family in the event of the unexpected. Protect the balance on your BMO Mastercard from life events such as death, total disability, and job loss. The premium for BMO Credit Card Balance Protection is \$1.00 for each \$100 of your total statement balance (plus applicable provincial taxes).¹⁰

☎ Add this option to your card by visiting bmoprotection.assurant.com or by calling 1-844-840-8142.

Everyday services to fit your life

It's more than just a piece of plastic. Your BMO AIR MILES World Elite Mastercard includes a comprehensive suite of up-to-date card security and payment technologies, and account support services. Designed for everyday convenience, credit protection and more. These features make your new card the perfect payment option for you.

Security and protection

Worldwide support

If you have an emergency virtually anywhere in the world, you can contact the Mastercard Assistance Centre 24 hours a day:

- 1-800-247-4623 (within Canada and the U.S.)
- 1-314-275-6690 (outside North America, call collect)

Mastercard Identity Check™*

Mastercard Identity Check offers an additional layer of security on your BMO Mastercard for all your online purchases. This enhanced level of security will verify your online purchases through a seamless process to ensure that your card is always protected. Identity Check works with your existing BMO Mastercard and requires no download or registration. Learn more at bmo.com/cardsecurity

Added value services

Live now, Pay Smarter

A BMO PaySmart™ installment plan can make life affordable now by turning your credit card purchases into smaller monthly payments. Visit bmo.com/paysmart to learn more.

Mastercard® contactless. Tap & go™*

Your BMO credit card lets you make purchases at contactless terminals without having to swipe your card. Simply “tap” your card with contactless on the terminal and away you “go”. For more information, visit mastercard.ca/tapandgo

BMO alerts

Sign up for BMO alerts – an easy way to stay on top of your account details on the go. Receive helpful information by email or text message, such as reminders of your payment due date, credit limit, and more. Go to bmo.com/onlinebanking to register your account.

eStatements and eStatement alerts

Securely view eStatements for your credit card account anytime through BMO Online Banking. Sign up to receive alerts by email or text message to let you know when your eStatements are available to view. eStatement alerts will help you keep on top of your credit card payments.

Apple Pay

Add your BMO credit or debit card to Apple Pay and enjoy the security and convenience of paying right from your iPhone, Apple Watch or iPad. Pay in store¹¹ or make payments within apps quickly and easily with Apple Pay.¹² Visit apple.com/ca/apple-pay for a list of eligible devices.

Google Pay™

BMO brings a secure and convenient way to pay using your phone and your BMO credit or debit card. Add your BMO credit or debit card to Google Pay and start shopping in stores and in apps. Visit Google Play to download the Google Pay app today.

Convenient bill payment

Use the following options to make payments on your BMO AIR MILES World Elite Mastercard:

- **Directly from your BMO bank account:**
 - BMO Online & Mobile Banking: Visit bmo.com to register.
 - BMO Telephone Banking: call 1-800-363-9992 to register.
- **Mail**
- **Pre-authorized payments:** Automatic monthly payments from your BMO account or an account at any financial payment institution in Canada. Call 1-866-991-4769 for more information.
- **In person** at any BMO Bank of Montreal branch.

Zero Liability Protection¹³ for lost or stolen cards

With Zero Liability Protection, if someone uses your card without your authorization, you are not liable if:

- you did not contribute to the unauthorized use
- you used reasonable care to safeguard your card and Personal Identification Number (PIN), and
- you notified us immediately after you learned of the loss, theft or misuse of your card or cheques, or after you learned or suspected that someone else knows your PIN.

If you don't meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use.

Safeguarding the use of your PIN, card and account

You must keep your account secure. You must take reasonable care to safeguard your card, PIN, account information and cheques against loss, theft or misuse.

To safeguard your PIN:

- you must not voluntarily disclose your PIN
- you must keep your PIN confidential and separate from your card
- you must not write your PIN on your card
- you must not choose a PIN selected from your name, date of birth, telephone numbers, address or social insurance number.

If you do not properly safeguard your PIN you may be liable for unauthorized transactions on your account.

When inputting your PIN into an ATM or point-of-sale terminal, telephone or computer in public areas, please take reasonable precautions, such as ensuring that no one is watching you by using your body or hand as a shield in order to conceal your PIN from the view of others.

We encourage you to be cautious of websites, online services, callers or other parties that pretend to be Bank of Montreal (or a subsidiary) that ask for this information or purport to bring together, summarize, aggregate or consolidate your financial data and other information that is currently available to you online.

You must notify us by telephone immediately if you learn of the loss, theft or misuse of your card or cheques, or if you know or suspect that someone else knows your PIN.



Our Commitment to You

BMO Financial Group appreciates and values the opportunity to assist you in meeting your financial objectives today, and in the future. We're committed to a strong customer focus: to service, to excellence, and to being responsive to help you reach your goals. This demands that we listen to you, constantly seek ways to enhance your experience with us, and help us earn the right to be your financial services provider.

Terms & conditions

The information in this booklet is correct as of August 29, 2025 and is subject to change.

¹ All Rewards offered are subject to the Terms and Conditions of the AIR MILES Reward Program, are subject to change and may be withdrawn without notice. To use your Miles for Travel and/or Merchandise Rewards, you must have accumulated sufficient AIR MILES Reward Miles in your Dream Balance. Some restrictions may apply. Quantities may be limited. Collectors must pay applicable surcharges, fees, and taxes on flight, hotel, and car rental Rewards. Travel Rewards may be subject to a minimum advance booking and availability from participating Suppliers. No cancellations, exchange or refunds for tickets, certificates or merchandise once booked or ordered. For complete details, see current Program Terms and Conditions available at airmiles.ca or the AIR MILES Customer Care Centre at 1-888-AIR MILES (in Toronto, 416-226-5171).

² Use Cash Miles in your Cash Account in-store in increments of 95 Cash Miles for \$10 towards your purchases at participating AIR MILES Partner locations to a maximum of \$100 per day and online at airmiles.ca/cash in increments of 95 Cash Miles for every \$10 value from participating AIR MILES eVoucher Partners to a maximum of \$750 per day. eVouchers can be used at participating eVoucher Partners' locations in Canada only. See specific eVoucher reward page for details and any restrictions. Visit airmiles.ca/cash to learn more. You must have accumulated sufficient Miles in your Cash Account in order to use Miles towards in-store purchases and eVouchers. All Rewards offered are subject to the Terms and Conditions of the AIR MILES Reward Program, are subject to change and may be withdrawn without notice. For complete details, visit airmiles.ca.

³ Mastercard Travel Pass benefit includes membership to participating lounges within the Mastercard Travel Pass provided by DragonPass program – approximate membership value of US\$68. Enjoy lounge access for a fee of just US\$32 per person, per visit. Mastercard Travel Pass provided by DragonPass is a worldwide program run by DragonPass International Ltd. This benefit will be available to all cardholders of a BMO AIR MILES World Mastercard, BMO Cashback World Mastercard, BMO AIR MILES World Elite Mastercard or BMO Cashback World Elite Mastercard (all "eligible cardholders"). Eligible cardholders are required to comply with the Conditions of Use available online at mastercardtravelpass.dragonpass.com or on the Mastercard Travel Pass mobile application, as well as any additional terms and conditions applicable to the lounge or offer being used by the eligible cardholder. The Conditions of Use are subject to change from time to time without notice to Issuer or the eligible cardholders. Eligible cardholders wishing to access a participating lounge must present their Mastercard Travel Pass mobile app or membership document showing the QR code and DragonPass membership number (this may be obtained by the eligible cardholder by registering an account at mastercardtravelpass.dragonpass.com or downloading the Mastercard Travel Pass application from the app store) to the lounge receptionist and reference "Mastercard Travel Pass provided by DragonPass." Some offers may be subject to a per-person, per-visit charge. Where applicable and dependent upon the offer, access charges, including those for an accompanying guest, may be charged to your credit card. Value and benefits of the Mastercard Travel Pass complimentary membership are subject to change without notice.

⁴ Standard earn rate of is cumulative over the statement period. Award of Miles is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of the AIR MILES Reward Program and the BMO Business Mastercard Cardholder Agreement.

⁵ Exclusive 25% Flight Booking Discount: If you have the BMO AIR MILES World Elite Mastercard, once per calendar year when you redeem Reward Miles for any flight booking, you will receive a 25% discount on the number of AIR MILES Reward Miles that are usually required (to a maximum of 750 Reward Miles) when you book through airmiles.ca or by calling 1-888-247-6453. The flight booking discount applies to the full flight booking and will be distributed equally on each ticket included in the booking, to a maximum of 750 Miles total. For example, if your booking included three 1,500 Miles flights totalling 4,500 Miles, then each flight would receive a 250 Miles discount, and you'd be required to redeem 3,750 Miles for the booking. Any portion of the maximum 750 allocated discounted Miles unused in the one eligible flight booking transaction will be forfeited. You can choose when to apply the discount – for example, on your first flight booking in the calendar year; or save it to apply on another flight booking later in the year – but it can only be used once per calendar year with no carry-overs allowed to the following year. For greater clarification, the 25% flight booking discount resets every calendar year and cannot be accumulated over the years. This benefit can only be reset for the collector to use in the same calendar year if the original booking where the benefit was used is cancelled under all of the following conditions: (i) the booking was cancelled in full (not for partial cancellations; i.e., one ticket), (ii) the cancellation happens within the same year of booking, and (iii) the airline issues a full refund for the booking. This benefit does not apply to Cash + Miles rewards. There are no blackout periods for flight redemptions. This benefit does not apply to the cash portion of the flight redemption (such as airport improvement fees and booking fees) or to the flight component of package vacations and cruises. This benefit cannot be combined with any other offer. Flight rewards offered are subject to the terms and conditions of the AIR MILES Reward Program, are subject to change, and may be withdrawn without notice. To use your Miles for flight rewards, you must have accumulated sufficient Dream Miles in your collector account. Some restrictions apply. Collectors must pay applicable surcharges, fees and taxes on flight rewards. Flight rewards may be subject to a minimum advance booking and availability from participating airlines. Changes, cancellations and refunds to flight tickets will follow the fare rules of the booking airline and may be subject to additional fees. For complete details, see current Program Terms and Conditions available at airmiles.ca.

⁶ Discount applies only to the base rate charge (time and mileage) and does not apply to applicable taxes, fees, surcharges, refueling, drop-off, delivery, youthful driver, additional driver, pick up, or one-way charges or any optional product or service (such as optional damage waiver of \$50 or less per day), which are the responsibility of the Renter. Offer valid for car class reserved. Offer valid at participating airport and neighborhood locations in the valid countries/regions. Reservations at participating National Car Rental, Alamo Rent A Car and Enterprise Rent-A-Car partners must be made at least 24 hours in advance of scheduled pick-up time. Additional mandatory charges may be imposed, including, but not limited to, a customer facility charge, airport concession fee, tourism commission assessment, vehicle license recovery fee, or other government-imposed taxes or fees. For more information, including an estimate of your total rental cost, visit our Internet website at partners.rentalcars.com/bmo.

BMO reserves the right to terminate the offer or change the terms at any time. This offer cannot be combined with any other discount and cannot be applied to a previous or existing reservation or rental. Offer is subject to vehicle availability at the time of booking. Renter and additional driver(s) must meet standard age, driver and credit requirements. Please check your auto insurance policy and/or credit card agreement for rental vehicle coverage. Other restrictions, including holiday and blackout dates, may apply. Pick-up and drop-off service is subject to geographic and other restrictions. Non-transferable. Void where prohibited.

⁷ Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO AIR MILES World Elite Mastercard Certificate of Insurance that is sent to new cardholders. Insurance coverages are provided by CUMIS General Insurance Company, a member of The Co-operators group of companies and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. For questions contact Allianz Global Assistance Canada at 1-877-704-0341 or visit allianz-assistance.ca.

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
Canada
1-800-263-9120
cumis.com

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CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
Canada
1-800-263-9120
cumis.com

⁹ If you remove an optional feature from your account before the annual anniversary date, you may not receive a full refund. You may cancel this optional coverage at any time.

¹⁰ The monthly premium rate is \$1.00 per \$100.00 of your total statement balance for the billing cycle, plus applicable taxes. Subject to Terms and Conditions, including limitations and exclusions contained in the BMO Credit Card Balance Protection Enhanced Certificate of Insurance. Please refer to the certificate for further details. BMO Credit Card Balance Protection Enhanced is underwritten by American Bankers Insurance Company of Florida (ABIC) and American Bankers Life Assurance Company of Florida (ABLAC) under group master policy numbers 1020BPPE and 1020BPPEL. ABIC and ABLAC, their subsidiaries, and affiliates carry on business in Canada under the name of AssurantSM. SM Assurant is a registered trademark of Assurant, Inc. For questions related to the insurer, you may contact AssurantSM at 1-800-268-5962 or visit assurant.ca.

¹¹ Transaction limits may apply. For security reasons, periodically you may be prompted to insert your card and/or enter your PIN when using Apple Pay.

¹² Message and data rates may apply. Contact your wireless carrier for details.

¹³ Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.

¹⁴ 3x the Miles: BMO AIR MILES World Elite Mastercard cardholders will get 3 AIR MILES Reward Miles for every \$12 in purchases at participating AIR MILES partners. Participating AIR MILES partners may be added or removed at any time without notice, visit airmiles.ca/3xmiles for partner details. 3x multiplier is based on the standard earn rate for the BMO AIR MILES World Elite Mastercard of 1 Mile per \$12 spent. Miles will be calculated on the total eligible cumulative purchases made at all participating AIR MILES partners and credited to your account within 90 days after the end of the applicable statement period. The number of Miles awarded will be rounded down to the nearest whole number. Fractions of Miles will not be awarded. Eligible purchases are purchases charged to your credit card account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees and credit or debit adjustments). The "3x the Miles" benefit available on eligible purchases and may be withdrawn or changed at any time without notice.

¹⁵ Starting April 23, 2024, BMO AIR MILES World Elite Mastercard cardholders will earn 2 AIR MILES Reward Miles for every \$12 in purchases made at eligible Wholesale Clubs in Canada classified by Mastercard's "Merchant Category Code" as "Wholesale Clubs" (MCC 5300) and every \$12 in purchases made at eligible Alcohol and Liquor merchants in Canada classified by Mastercard's "Merchant Category Code" as "Package Stores, Beer, Wine, and Liquor" (MCC 5921). Wholesale Clubs and Alcohol and Liquor purchases at participating AIR MILES Partners will not be eligible for this offer; however, they will continue to earn the "3x the Miles" benefit. For a list of current participating partners, please visit airmiles.ca/3xmiles. Multiplier Miles will be earned on eligible Wholesale Club purchases at merchant locations in Canada up to a combined maximum of \$500 in net purchases posted to your account per statement cycle period. Multiplier Miles will be earned on eligible Alcohol and Liquor purchases at merchant locations in Canada up to a combined maximum of \$500 in net purchases posted to your account per statement cycle period. Once the maximum is reached, purchases will no longer be eligible for this offer. BMO ("Bank of Montreal") cannot guarantee that any merchant, operating in whole or in part as Wholesale Clubs, is classified by MCC 5300 or as a Alcohol and Liquor store, is classified by MCC 5921 and in no event will BMO be liable or responsible for any claims with respect to a purchase at Wholesale Clubs or Alcohol and Liquor stores made at a merchant that is not classified by MCC 5300 or 5921 respectively. Miles will be calculated on the total eligible cumulative purchases made at eligible merchants and credited to your AIR MILES Collector account within 90 days after the end of the applicable statement period. The number of Miles earned will be rounded down to the nearest whole number. Fractions of Miles will not be awarded. Eligible purchases are purchases charged to your credit card account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees and credit or debit adjustments) and is subject to the AIR MILES Terms and Conditions and the BMO Mastercard Cardholder Agreement. The offer is available on eligible purchases and may be withdrawn or changed at any time without notice. Offer is cumulative over the statement period.

¹⁶ BMO AIR MILES World Elite Mastercard cardholders will earn 2 AIR MILES Reward Miles for every \$12 in purchases made at eligible Grocery merchants in Canada classified by Mastercard's "Merchant Category Code" as "Grocery Stores and Supermarkets" (MCC 5411). Grocery purchases at participating AIR MILES Partners will not be eligible for this offer; however, they will continue to earn the "3x the Miles" benefit. For a list of current participating partners, please visit airmiles.ca/3xmiles. Multiplier Miles will be earned on eligible grocery purchases at merchant locations in Canada up to a combined maximum of \$500 in net purchases posted to your account per statement cycle period. Once the maximum is reached, purchases will no longer be eligible for this offer. BMO ("Bank of Montreal") cannot guarantee that any merchant, operating in whole or in part as a grocery store, is classified by MCC 5411 and in no event will BMO be liable or responsible for any claims with respect to a grocery store purchase made at a merchant that is not classified by MCC 5411. Miles will be calculated on the total eligible cumulative purchases made at eligible merchants and credited to your account within 90 days after the end of the applicable statement period. The number of Miles earned will be rounded down to the nearest whole number. Fractions of Miles will not be awarded. Eligible purchases are purchases charged to your credit card account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees and credit or debit adjustments) and is subject to the AIR MILES Terms and Conditions and the BMO Mastercard Cardholder Agreement. The offer is available on eligible purchases and may be withdrawn or changed at any time without notice. Offer is cumulative over the statement period.

¹⁷ Cardholders of the BMO AIR MILES World Elite Mastercard, BMO AIR MILES Business Mastercard and BMO AIR MILES Small Business World Elite Mastercard ("Eligible Cardholders") enjoy automatic AIR MILES Onyx collector status and have access to the corresponding benefits as long as they remain Eligible Cardholders ("Partner Designation"). Should their Eligible Cardholder status terminate, then requalification for Onyx collector status is based on their collection of 5,000 eligible Reward Miles in a calendar year. Eligible Miles are collected in connection with qualifying purchases made at participating AIR MILES partners; see the partner listing section on airmiles.ca. Certain Miles do not count towards the minimum 5,000 eligible Mile requirement ("Exclusions"). Exclusions include, but are not limited to, refunded Miles, transferred Miles, any Miles collected through an employee incentive program, and Miles collected in connection with any specifically excluded offer. Partner Designation is determined by AIR MILES in its sole discretion. AIR MILES Onyx collector status qualification requirements and benefits are subject to change at any time and without notice. See airmiles.ca/onyx for the most up-to-date information.



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