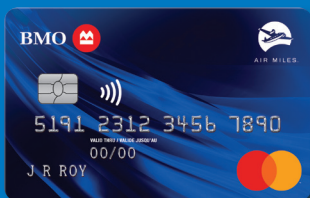




Fast forward
your AIR MILES®†
Reward Miles.





Welcome




Congratulations! You've selected the BMO® AIR MILES®† Mastercard®* that shows you how and where to collect more AIR MILES Reward Miles on all your everyday purchases – with no annual fee. Plus, we'll help you fast forward your rewards with 3x the Miles when you use your card at participating AIR MILES Partners.² You'll be one step closer to your dream vacation or that well-deserved reward you've been thinking about.

Your BMO credit card also includes a number of built-in features for your convenience and protection, as well as security measures to ensure that you and your card are protected.

You'll find the details inside this guide, along with additional information about your card, and some optional features for your added protection at home or away.

Remember to activate your card!

Refer to the sticker on the front of your card for activation instructions.

-  Visit us at [bmo.com/creditcards](https://www.bmo.com/creditcards)
-  Questions 1-800-263-2263
-  For clients who are deaf or hard of hearing, BMO supports calls (24/7) from third party relay service providers trained to relay communications through message relays (MRS) or video relays (VRS).

Your card at a glance

Your BMO AIR MILES Mastercard offers a great way to turn everyday purchases into a wide range of AIR MILES Rewards – from travel and merchandise to exciting entertainment packages*.



Card benefits

Get Miles with every purchase

1 Reward Mile for every \$25 in card purchases¹

3x the Miles for every \$25 spent at participating AIR MILES Partners² where you shop the most: at the grocery store, gas station, pharmacy and more! For a full list of participating AIR MILES Partners please visit airmiles.ca/3xMiles

National Car Rental^{®††} or Alamo Rent A Car^{®††}

Up to 25% discount on rentals³ at locations worldwide

Extended Warranty⁴, Purchase Protection⁴ and Zero Liability⁵.

Visit airmiles.ca to keep track of your Miles balances and for featured offers. Check back at airmiles.ca/3xMiles for a full list of participating AIR MILES Partners to double your Miles.



Earn Miles Twice

Use your BMO Mastercard and your AIR MILES Collector Card at AIR MILES Partners and get Miles from both⁶.

Additional options

You can add any of the following options to your BMO credit card. For full details, visit bmo.com/creditcardoptions or call 1-800-263-2263 to discuss which option is best for you.

BMO Roadside Assistance

Take road trips anywhere in Canada or mainland U.S. With this roadside service provided by Dominion Automobile Association, you're one phone call away from towing, jump-starts, lockout assistance or whatever emergency service you may need.⁷

Optional BMO Credit Card Balance Protection Enhanced

Help protect yourself 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).⁸ Add this option to your card by visiting bmoprotection.assurant.com or by calling 1-844-840-8142.

Additional cards

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



Included benefits

Your BMO credit card comes loaded with features:

Extended Warranty

Save the cost of buying optional extended warranty insurance on your next purchase by paying with your BMO credit card. This coverage doubles the original manufacturer's warranty period, subject to limitations and exclusions, up to a maximum of one year.⁴

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.⁴

For full details on Extended Warranty and Purchase Protection, including limitations and exclusions, please refer to the Certificate of Insurance you received with your card.

Mastercard®* contactless. Tap & go™

Your BMO Mastercard 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](https://www.mastercard.ca/tapandgo).



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)

Attached to the back of this guide is a wallet-sized card that includes all contact information.

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



Convenient bill payment

Payment Options

- Use the following options to transfer funds from your BMO bank account:
- **Directly from your BMO bank account:**
BMO Online & Mobile Banking:
visit [bmo.com](https://www.bmo.com) to register
- **BMO Telephone Banking:**
call 1-800-363-9992 to register
- **Pre-authorized payments:**
Automatic monthly payments from your BMO account or an account at any financial payment institution in Canada. Call 1-800-263-2263 or visit BMO Online Banking to enroll for more information.
- **Mail**
- **In person:**
At any BMO Bank of Montreal branch.



Added value

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.

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 your eStatements for your credit card account anytime through BMO Online Banking. Sign up to receive alerts by email or text message so you know when your eStatements are ready for viewing. 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 store⁹ or make payments within apps quickly and easily with Apple Pay¹⁰. 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.

BMO PowerSwitch®

BMO PowerSwitch is a free service that helps you transfer your Pre-Authorized payments from a different financial institution and set up new Pre-Authorized Payments from your new BMO credit card. It also notifies your Pre-Authorized Billers of your switch so you don't have to.¹¹

Zero Liability Protection⁵ 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.





The information in this booklet is correct as of April 1, 2023, and is subject to change.

- * 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. Some restrictions may apply. Quantities may be limited. See airmiles.ca for details.
- 1 Offer is cumulative over the statement period. Award of AIR MILES Reward Miles is made for purchases charged to your account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) and is subject to the AIR MILES Reward Program Terms and Conditions and the BMO Mastercard Cardholder Agreement. The number of Miles will be rounded down to the nearest whole number. Fractions of Miles will not be awarded.
 - 2 **3x the Miles:** Offer is cumulative over the statement period. You will earn 3 AIR MILES Reward Miles for every \$25 in purchases at participating AIR MILES Partners (a list of participating AIR MILES Partners can be found at airmiles.ca/3xMiles). Miles will be calculated on the total eligible cumulative purchases made at all participating AIR MILES Partners. 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). For example, if your total eligible purchases made at participating AIR MILES Partners totaled \$248, then 29 Miles would be awarded according to the following calculation: \$248 divided by \$25 equals 9.9, times 3 equals 29.8 Miles.
 - 3 The contract ID number (3717122 for National Car Rental and 7014883 for Alamo Rent A Car) must be included when making a car rental reservation to receive discounts. Discount applies to base rate only at participating National Car Rental and Alamo Rent A Car locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges (including GST), license and concession recoupment fees, airport and airport facility fees, fuel, additional driver fee, one-way rental charge and optional items (such as LDW up to US\$30 per day) are extra. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice.
 - 4 Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the 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 www.allianz-assistance.ca.
CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2 Canada
1-800-263-9120
www.cumis.com
 - 5 Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.
 - 6 Earn twice when you use your BMO AIR MILES Mastercard and show your AIR MILES Card at AIR MILES Partners. The amount of Reward Miles you earn depends on the earn rate offered by the AIR MILES Partner and the earn rate offered on your BMO AIR MILES credit card.
 - 7 BMO Roadside Assistance Program is provided by the Dominion Automobile Association (DAA). Membership terms and the features of the plan are described in the Certificate you will receive. DAA requires that BMO provide any information reasonably required solely for the purpose of confirming that you are covered by the Program.
 - 8 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 1020BPE and 1020BPEL. ABIC and ABLAC, their subsidiaries, and affiliates carry on business in Canada under the name of Assurant^{®**}. For questions related to the insurer, you may contact Assurant^{®**} at 1-800-268-5962 or visit assurant.ca

⁹ 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.

¹⁰ Message and data rates may apply. Contact your wireless carrier for details.

¹¹ If you sign up for PowerSwitch and BMO issues you a replacement card for any reason, including if your card is lost, stolen or expires, when you activate your new card BMO will provide your new card number to your merchants/billers to allow your pre-authorized payments to continue uninterrupted. Some billers, including financial institutions, do not accept the use of PowerSwitch service for transfers, including pay cheques. Financial institutions that do, may request confirmation of the transfer from the customer. BMO PowerSwitch is a service provided by D+H. D+H refers to this service as Payment Manager which is a unique software technology solution (patent pending) designed to manage pre-authorized payments. © 2016. D+H and Payment Manager are trademarks of D+H Limited Partnership.

Earn and save with
National Car Rental^{®††}
and Alamo Rent A Car^{®††}



As a BMO[®] AIR MILES^{®†} Mastercard^{®*} cardholder:

• Save up to 25% on car rentals at participating locations.

Please quote the applicable Contract ID code when making a reservation:

National Car Rental – **3717122**; Alamo Rent A Car – **7014883**.

1-800-CAR-RENT^{®††} nationalcar.ca alamo.ca **1-800-462-5266**

TERMS AND CONDITIONS: Discount applies to base rate only, which does not include taxes, governmentally-authorized or imposed surcharges, license recoupment/air tax recovery fees or optional items. Contract ID 3717122 at National Car Rental and Contract ID 7014883 at Alamo Rent A Car must be included at the time of reservation. Offer is subject to standard rental conditions. Blackout dates may apply. Not valid with any other discount or promotional rate. Subject to availability and good only at participating locations. Subject to change without notice. 24-hour advance reservations required. Discount varies by rental date, location and vehicle type.

[®] Registered trademarks of Bank of Montreal.

^{™/®*} Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.

^{®†/™†} Trademarks of AM Royalties Limited Partnership used under license by AIR MILES Loyalty Inc. and Bank of Montreal.

^{®††} Trademarks of Vanguard Trademark Holdings USA, LLC.

Apple, the Apple Logo, Apple Pay, iPhone, Apple Watch and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries. iOS is trademark or registered trademark of Cisco in the U.S. and other countries.

[™] Google Play, Google Pay and the Google Pay Logo are trademarks of Google LLC.

^{®**} Assurant is a registered trademark of Assurant, Inc.

Cut out the card below and keep it handy in case you need to reach us.

BMO Credit Card Contact Information



Check your account online
bmo.com/onlinebanking



Questions
1-800-263-2263

For clients who are deaf or hard of hearing, BMO supports calls (24/7) from third party relay service providers trained to relay communications through message relays (MRS) or video relays (VRS).

Lost or Stolen Cards/Emergency Card Services
1-800-361-3361
1-514-877-0330 (collect)

BMO



50340606 (10/22-1494)