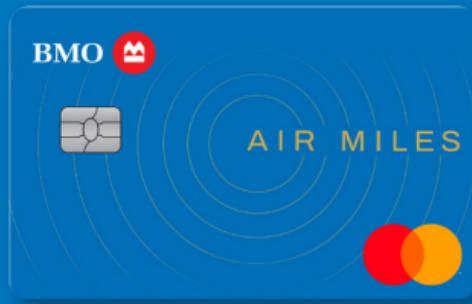




Fast forward
your AIR MILES®†
Reward Miles.



Welcome

Congratulations! You've selected the BMO® AIR MILES®[†] Mastercard^{®*} that enables you to collect more AIR MILES Reward Miles on all your everyday purchases – with no annual fee. Plus, we'll help you earn even more rewards with 3x the Miles when you use your card at participating AIR MILES Partners and 2x the Miles for every \$25 spent on your card at eligible grocery stores, wholesale clubs and membership-based retailers, and alcohol retailers.^{2,12,13} 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

 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 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.



Card benefits

Get Miles with every purchase

1 Mile for every \$25 in card purchases¹

2x the Miles for every \$25 spent on your card

at eligible grocery stores, wholesale clubs and membership-based retailers, and alcohol retailers^{12,13}

3x the Miles for every \$25 spent on your card at participating AIR MILES Partners² where you shop the most! For a full list of participating AIR MILES Partners please visit airmiles.ca/3xMiles

Automatic qualification for Gold status¹⁴

Car Rental Saving

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/bmo³

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.

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 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 August 29, 2025, 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 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.

² **3x the Miles:** BMO AIR MILES Mastercard cardholders will get 3 AIR MILES Reward Miles for every \$25 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 Mastercard of 1 Mile per \$25 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 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). The "3x the Miles" benefit is available on eligible purchases and may be withdrawn or changed at any time without notice.

³ Discount applies only to the base rate charge (time and mileage) and does not apply to applicable taxes, fees, surcharges, fueling, 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.rentalcar.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.

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 AGZA Service Canada Inc. and AGZA 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

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 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.

¹² Starting April 23, 2024, BMO AIR MILES Mastercard cardholders will earn 2 AIR MILES Reward Miles for every \$25 in purchases made at eligible Wholesale Clubs in Canada classified by Mastercard's "Merchant Category Code" as "Wholesale Clubs" (MCC 5300) and every \$25 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 are 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.

¹³ BMO AIR MILES Mastercard cardholders will earn 2 AIR MILES Reward Miles for every \$25 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 applicable to purchases at participating partners. 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.

¹⁴ Cardholders of BMO AIR MILES Mastercard and BMO AIR MILES No-Fee Business Mastercard ("Eligible Cardholders") enjoy automatic AIR MILES Gold collector status and have access to the corresponding benefits as long as they remain Eligible Cardholders ("Partner Designation"). Should their BMO AIR MILES Mastercard cardholder status terminate, then requalification for Gold collector status is based on their collection of 500 eligible Reward Miles in a calendar year. Should they qualify for Onyx collector status based on their collection of 5,000 eligible Miles in a calendar year, then the Onyx collector status supersedes the Partner Designation. 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 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 Gold collector status qualification requirements and benefits are subject to change at any time and without notice. See airmiles.ca/gold for the most up-to-date information.

^{†/‡} Trademark/Registered trademark of Bank of Montreal.

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

^{*} Trademark of Visa International Service Association and used under license.

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

^{®††} National Car Rental, Alamo Rent A Car, Enterprise Rent-A-Car are trademarks of © 2024 Enterprise Holdings, Inc.

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.

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



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

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

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)