

Keep your SPC Card number with you so that you don't miss a deal!

Benefits Guide

BMO® SPC®+ CashBack® Mastercard®

BMO® SPC®+ AIR MILES® Mastercard®



Use your BMO SPC Mastercard® and save!

Your designated SPC Card Membership Number is:




SPC


Download and register your SPC Card number on the SPC Mobile App.



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

BMO Mastercard Contact Information

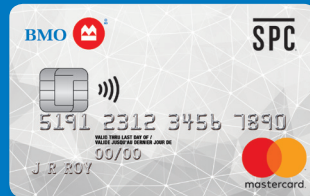
 Check your account online
bmo.com/onlinebanking

 Questions
1-800-263-2263

TTY (for the deaf and hard of hearing)
1-866-859-2089

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

Welcome.



BMO  **Bank of Montreal**
We're here to help.™

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Your card

Your new BMO SPC AIR MILES Mastercard or your new BMO SPC CashBack Mastercard gives you double the student benefits – not only can you use it for everyday purchases anywhere Mastercard is accepted – but it also entitles you to exclusive discounts at SPC Card retail and restaurant locations across Canada – for NO ANNUAL FEE*!

You get great instant savings every time you use your card at participating SPC Card partner locations nationwide – from fashion and accessories to food and entertainment to travel and more. You'll find the details inside this guide, along with information about other features included with your new card, plus some options for your added protection at home and away.

 Visit us at bmo.com/creditcards

 Questions 1-800-263-2263

 TTY (for the deaf and hard of hearing) 1-866-859-2089



Rewards

You'll earn rewards on every dollar you spend, plus, don't miss a deal with SPC Card benefits included free with your card. Instant savings at over 120 National retail brands and restaurants – all for no annual fee! And you can keep collecting wherever you go, because the BMO SPC CashBack Mastercard and BMO SPC AIR MILES Mastercard are accepted at over 30 million locations worldwide.

Included benefits:
BMO SPC CashBack Mastercard
Earn CashBack fast 1.0% CashBack on all of your card purchases ¹ . That's \$1.00 back for every \$100 you charge throughout the year.
SPC Card benefits <ul style="list-style-type: none">• Instant discounts at 100+ SPC Card retailers and restaurants across Canada.• Register your SPC Card number in the app to get full access of BMO Extra Deals. Get concert tickets, sporting events, movie releases and so much more!
National Car Rental^{®††} and Alamo Rent A Car^{®††} Receive up to 25% discount at participating locations ²
BMO SPC AIR MILES Mastercard
AIR MILES reward miles with every purchase 1 AIR MILES reward mile for every \$20 in card purchases ³
SPC Card benefits <ul style="list-style-type: none">• Instant discounts at 100+ SPC Card retailers and restaurants across Canada.• Register you SPC Card number in the app to get full access of BMO Extra Deals. Get concert tickets, sporting events, movie releases and so much more!
Shell^{®††} rewards 1.25x reward miles at Shell ⁴ .
National Car Rental^{®††} and Alamo Rent A Car^{®††} 1.5x AIR MILES reward miles for every \$20 you spend ⁵ and receive a discount on everyday low prices at participating locations ² .

About SPC Card

SPC Don't miss a deal with SPC Card benefits included free with your card. SPC Card gives you instant savings at over 120 National retail brands and restaurants. Save everyday on fashion, beauty, dining, lifestyle and more. Download the SPC App for a full list of deals near you!

Download the SPC Mobile App and register your SPC Card number to gain full access to BMO Extra Deals. Registered members gain access to:

- Concert tickets
- Sporting events
- Movie premieres
- Exclusive offers and events
- and more!

Or register your new SPC Card number at SPCCARD.ca

Have a question about your SPC Card membership, discounts or offers?

- Visit SPCCARD.CA or email questions@spccard.ca
- Call 1-800-267-9730

How about FREE⁶ banking?

BMO can help make your life more affordable while you're in school, and for one year after graduation. Along with your no-fee BMO SPC CashBack Mastercard or BMO SPC AIR MILES Mastercard card, you can also get FREE banking. All you have to do is open a Chequing Account or a Premium Rate Savings Account within a Plus Plan.

For details, visit a branch or bmo.com/students.

Additional options

You can add any of the following features to your BMO Mastercard.

For full details, visit bmo.com/creditcardoptions or call 1-800-263-2263 to discuss which option is best for you.

Travel and Medical Protection

We offer optional protection and assistance features for you and your family when you travel throughout the year, whether it's just a weekend away or that dream vacation.⁷

BMO Roadside Assistance

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

Optional BMO Credit Card Balance Protection⁸

Help protect yourself and your family in the event of unexpected loss of income by protecting the balance on your BMO credit card. The premium for BMO Mastercard Credit Card Balance Protection is 94 cents for each \$100 of your total average daily balance (plus applicable provincial taxes).⁸



Included benefits

Your BMO Mastercard comes loaded with these valuable features:



Convenient bill payment

Payment Options

Use the following options to transfer funds from your BMO bank account:

- BMO ATM
- BMO Online, Mobile & Telephone Banking:
Call 1-800-363-9992
or visit bmo.com to register.

Pre-authorized debit: automatic monthly payments from your BMO account or an account at any financial institution in Canada. Call 1-800-263-2263 or visit BMO Online Banking to enrol.

- **Mail**
- **In person:** at any BMO Bank of Montreal branch

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.)
- **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.

Chip technology

Every BMO Bank of Montreal[®] credit and debit card is embedded with a microchip that requires a PIN for transaction verification, which offers added protection against unauthorized use of your card.

Mastercard SecureCode[™]^{8*}

Mastercard SecureCode offers you a more secure Internet shopping experience when you use your BMO Mastercard online. Register for your personal Mastercard SecureCode today at bmo.com/securecode.

Extended Warranty⁹

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 up to a maximum of one additional year.

Purchase Protection⁹

Get added protection – items bought with your card are automatically insured against theft or damage for 90 days from date of purchase.

For full details on Extended Warranty and Purchase Protection, including limitations and exclusions, please refer to the insurance certificate enclosed with this mailing.

Identity theft assistance

Should you become a victim of identity theft, call IDefence^{®s} toll-free at **1-866-323-7187**, available around the clock. Specialists will help guide you through the process of re-establishing your personal information if your identity has been compromised. For full details, visit www.idefence.com.

Added value

Mobile Tag

For additional convenience, order a Mobile Tag, which sticks to the back of your mobile device. Register to receive email transaction notifications on all of your Tap & Go^{™*} purchases. For more details, visit bmo.com/mobiletag.

Mastercard Contactless

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.com/tapandgo.

BMO Pay-as-you-go RoadAssist

Provided by Dominion Automotive Association (DAA), this pay-as-you-go roadside service is available on almost all roads in Canada and the U.S. For more details visit bmo.com/roadassist.

eStatements and eStatement alerts

Securely view your eStatements for your BMO 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.

Credit 101

A credit card is a useful tool. . .

For millions of Canadians, credit cards are a convenient, immediate and protected way to pay.

- **Buy now** — You enjoy financial flexibility and your purchasing power is extended.
- **Pay later** — Pay for your purchase in a few weeks when you have the money, or spread out payments over a longer period of time.
- **Interest-free purchasing** — Pay off your entire balance every month by the payment due date and you won't pay any interest on purchases.
- **We've got you covered** — Your BMO Mastercard protects you from unauthorized purchasing with Zero Liability,¹⁰ as stated in the terms and conditions of the BMO Mastercard Cardholder Agreement included with your card. Or you can refer back in this guide for more details on Zero Liability.

. . . but it's not "free money". . .

"Pay later" doesn't mean "pay never." You must always pay your minimum payment on time every month. If you carry a balance on your credit card from month to month, or if you don't pay your balance in full by the payment due date, you'll be charged interest on the

remaining balance. And when you carry a balance, remember that the interest charges continue to accumulate monthly — these costs can add up fast!

. . . and get credit wise now.

A good credit rating is a valuable thing to have, and can play an important role in helping you gain financial independence.

Here are some steps you can take to establish a good credit rating:

- **Money in the bank** — If you put money in the bank, instead of just taking it out, it shows that you know how to save as well as spend.
- **Pay on time** — A good record of on-time payments will help boost your credit score.
- **Check your credit rating** — You have the right to check your credit rating at any time. Contact Equifax Canada (equifax.ca) or TransUnion Canada (tuc.ca) for more details.



Complaint resolution

We hope you'll never have a complaint about your BMO Mastercard or its features, but if you do, we encourage you to contact us so that we can work together to find a solution.

Here are the four steps you can follow:

Step 1

Talk to a Customer Contact Centre representative. If your complaint is not resolved, please involve the supervisor.

Call: 1-800-263-2263

TTY: 1-866-859-2089

or write to:

Senior Manager, Customer Contact Centre
BMO Bank of Montreal - Customer Contact Centre
P.O. Box 3400, RPO Streetsville
Mississauga, ON L5M 0S9
Fax: 1-877-887-9991 (English)
Fax: 1-877-227-6428 (Français)

Step 2

If your complaint is unresolved after following Step 1, you may contact:

Office of the Vice President, Customer Contact Centre
BMO Bank of Montreal - Customer Contact Centre
P.O. Box 3400, RPO Streetsville
Mississauga, ON L5M 0S9
Call: 1-800-372-5111
Fax: 1-866-868-1827

Step 3

If your complaint is still unresolved after following Step 1 and 2, you may escalate to BMO Financial Group's Ombudsman for further review of your complaint.

BMO Financial Group Ombudsman
BMO Financial Group
1 First Canadian Place
P.O. Box 150, Toronto, ON M5X 1H3
Call: 1-800-371-2541
Fax: 1-800-766-8029
Email: bmo.ombudsman@bmo.com

Step 4

If your complaint has been reviewed by BMO's Ombudsman and you are not satisfied with the recommendation on your complaint, you have 180 days after receiving this recommendation to contact the Ombudsman for Banking Services and Investments (OBSI).

Ombudsman for Banking Services and Investments
401 Bay Street, Suite 1505
P.O. Box 5, Toronto, ON M5H 2Y4
Call: 1-888-451-4519
Fax: 1-888-422-2865
Email: ombudsman@obsi.ca
www.obsi.ca

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. For example, financial institutions are required to provide consumers with information about complaint handling procedures, fees and interest rates. If you have a complaint about a potential violation of a consumer protection law, you may contact the FCAC in writing at:

Financial Consumer Agency of Canada
6th Floor, Enterprise Building
427 Laurier Avenue West,
Ottawa, Ontario K1R 1B9
Call: 1-866-461-FCAC (3222) English
1-866-461-ACFC (2232) Français
Fax: 1-866-814-2224
www.fcac-acfc.gc.ca

Zero Liability Protection¹⁰ for lost & stolen cards

With BMO Mastercard, you have peace of mind knowing that you won't be held responsible for "unauthorized purchases," be it in-store, over the telephone or online. 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 PIN, and
- you notified us by telephone within 24 hours 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 your card, PIN and cheques

Please take care to safeguard your card, Personal Identification Number (PIN) and credit card cheques against loss, theft or misuse.

To safeguard your PIN:

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

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 within 24 hours 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.

The information in this booklet is correct as of January, 2017, and is subject to change.

^a Ongoing interest rates, payment grace days and annual fees are subject to change.

¹ Award of CashBack rewards is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of your BMO Mastercard Cardholder Agreement. CashBack rewards will be rounded down to the nearest cent.

² 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.

³ Award of AIR MILES reward miles is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of your BMO Mastercard Cardholder Agreement.

⁴ Offer is cumulative over the statement period. Reward miles will be earned on purchases made at Shell locations in Canada (including, Beaver, Turbo and Payless) to a maximum of \$2,500 in any monthly billing period.

⁵ Reward miles will be earned on car rentals at participating National Car Rental and Alamo Rent A Car locations worldwide. Offer is cumulative over the statement period. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded.

⁶ Applies to the Kids, Teens and Students discounted banking programs in the Plus Plan when a Primary Chequing or Premium Rate Savings Account is opened. Annual proof of full-time registration in a post-secondary university or college or registered vocational school due by December 24th of each year you're enrolled. Recent post-secondary school graduates are eligible for one year of free banking under the Student discounted banking program. Proof of graduation from post-secondary education is due by December 24th of the year you graduate, otherwise the full monthly Plan fee will be applied automatically. Customer is responsible for all the fees of any transactions, services and products not included in the Everyday Bank Plan.

⁷ Subject to terms and conditions, including limitations and exclusions, contained in the BMO Travel Insurance Certificates of Insurance. Please refer to the Certificates for further details. BMO Mastercard Insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch). Not available to residents of Quebec.

⁸ The premium is \$0.94 per \$100 of your total average daily balance for the billing cycle plus applicable provincial taxes. This average daily balance is obtained by adding up your credit card account balances from the end of each day in the billing cycle, including any interest and other charges. That amount is then divided by the number of days in the billing cycle to get the total average daily balance. Subject to terms and conditions, including limitations and exclusions, contained in the BMO Credit Card Balance Protection Certificate of Insurance. Please refer to the Certificate for further details. Insurance benefits provided by The Manufacturers Life Insurance Company for life, critical illness, total disability, hospitalization, and terminal illness caregiving benefits and First North American Insurance Company for the job loss benefits.

⁹ Subject to terms and conditions, including limitations, exclusions and other important information contained in the Certificate of Insurance, which is sent to new cardholders. Insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch).

¹⁰ Please refer to your BMO Mastercard Cardholder Agreement for more information.

SPC

Where to use your card

Over 100 retail chains participate in the SPC Card program!

For a complete list visit spccard.ca

Partners and offers may vary. Restrictions may apply.

As a BMO® SPC® CashBack® or AIR MILES Mastercard® cardholder:

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

When booking directly with National Car Rental or Alamo Rent A Car, quote the applicable Contract ID code*:



National Car Rental: 3717122
1-800-227-7368 | nationalcar.ca



Alamo Rent A Car: 7014883
1-800-462-5266 | alamo.ca

*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.

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