

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](http://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)



Earn AIR MILES  
reward miles everywhere.



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

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We're here to help.™



## Welcome

Earn more AIR MILES<sup>®†</sup> Reward Miles every day, everywhere, plus get discounts at participating SPC Card retailers and restaurants across Canada with your new BMO SPC AIR MILES Mastercard card. Your card includes a number of built-in features for your convenience and protection, as well as security measures to ensure you and your card are protected at home and away.

Be sure to read “Credit 101,” pointers on using your card wisely and effectively to build yourself a positive credit rating.

 Visit us at [bmo.com/creditcards](https://bmo.com/creditcards)

 Questions [1-800-263-2263](tel:1-800-263-2263)

 TTY (for the deaf and hard of hearing) [1-866-859-2089](tel:1-866-859-2089)

## Your card

Your BMO SPC AIR MILES Mastercard offers a great way to turn everyday purchases into a wide range of AIR MILES rewards<sup>1</sup> — choose from merchandise, exciting entertainment packages, or AIR MILES Cash<sup>2</sup>. Plus, get exclusive SPC Card discounts at over 120 national retail chains — for no annual fee<sup>3</sup>!



### Included benefits

**AIR MILES<sup>®†</sup> Reward Miles with every purchase**  
1 Mile for every \$20 in card purchases.<sup>4</sup>

#### SPC Card benefits

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**

#### Shell<sup>®##</sup> rewards

Shell rewards 1.25x the Miles at Shell<sup>®</sup>.

#### National Car Rental<sup>®††</sup> and Alamo Rent A Car<sup>®††</sup>

1.5x the Miles for every \$20 you spend<sup>6</sup> and receive a discount on everyday low prices at participating locations<sup>7</sup>.

## About SPC Card

**SPC** Don't miss out on a special discount or deal with SPC Card. These benefits are included free with your card and gives you access to 120 national retail brands and restaurants. Save everyday on fashion, beauty, dining, lifestyle and more.

Plus, download the SPC App for a full list of deals near you and special access to BMO Extra Deals.

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

 Visit [spccard.ca](https://spccard.ca) or email [questions@spccard.ca](mailto:questions@spccard.ca)

 Call [1-800-267-9730](tel:1-800-267-9730)

## How about FREE<sup>®</sup> banking?

BMO can help make your life more affordable while you're in school, and for one year after graduation. Along with your no annual fee BMO SPC AIR MILES Mastercard, you can also get FREE<sup>®</sup> 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](https://bmo.com/students)

## Additional options

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

For full details, visit [bmo.com/creditcardoptions](http://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 when you travel throughout the year, whether it's just a weekend away or that dream vacation.<sup>9</sup>

### 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 Protection

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).<sup>10</sup>



## 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](http://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

BMO credit and debit cards are embedded with a microchip that requires a PIN for transaction verification, which offers added protection against unauthorized use of your card.

### Mastercard SecureCode<sup>®\*\*</sup>

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](http://bmo.com/securecode).

### **Extended Warranty<sup>11</sup>**

Save the cost of buying optional extended warranty insurance on your next purchase by paying with your BMO Mastercard card. This coverage doubles the original manufacturer's warranty period up to a maximum of one additional year.

### **Purchase Protection<sup>11</sup>**

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, please refer to the certificate you received with your card.***

### **Identity theft assistance**

Should you become a victim of identity theft, call IDefence<sup>®</sup> 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](http://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<sup>®</sup>” purchases. For more details, visit [bmo.com/mobiletag](http://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](http://mastercard.com/tapandgo)

### **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.

## 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 card protects you from unauthorized purchasing with Zero Liability,<sup>12</sup> as stated in the terms and conditions of the BMO Mastercard Cardholder Agreement included with your card. Or you can refer to the section about Zero Liability covered later in this guide.

### . . . 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](http://equifax.ca)) or TransUnion Canada ([tuc.ca](http://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:

## 1. Talk to Us

Talk to a representative at the branch or office where your complaint originated, or where you normally conduct your business. If your concerns are not resolved, please involve the Manager/Supervisor. Alternatively, contact:

### **BMO Credit Card**

Call: 1-800-263-2263

TTY: 1-866-859-2089

Visit: [bmo.com/creditcards](http://bmo.com/creditcards)

## 2. Escalate to a Senior Officer

If your complaint is unresolved after following Step 1, you may escalate to the appropriate business group Senior Officer, listed below:

### **BMO Credit Card**

**Office of the Head**, North American Customer Contact Centre

P.O. Box 3400, RPO Streetsville,

Mississauga, ON L5M 0S9

Call: 1-800-372-5111

Fax: 1-866-868-1827

## 3. Escalate to the BMO Ombudsman

If your complaint is unresolved after following Steps 1 and 2, you may escalate to the BMO Ombudsman. The BMO Ombudsman's mandate is to conduct impartial reviews of unresolved financial services complaints for customers of Canadian operating groups. The process is based on fairness, integrity and respect, and considers: the interests of all parties, any relevant documentation, applicable laws, rules, regulations, policies and industry practices, as well as the overall fairness of the situation. At the conclusion of a review, the BMO Ombudsman may facilitate a resolution between the parties or make

a recommendation to settle the complaint. The BMO Ombudsman does not investigate certain types of complaints, including:

- Credit granting policies or risk management decisions
- Decisions to close accounts
- Business decisions to change product or service offerings
- Levels of interest rates, service charges or fees that apply to all customers
- Transaction or other product or service issues for which BMO records no longer exist
- Matters that are, or have been, before a Court, tribunal, or other independent dispute resolution body

### **BMO Financial Group Ombudsman**

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](mailto:bmo.ombudsman@bmo.com)

Escalate to BMO Financial Group Privacy Office if your complaint is regarding the privacy of your personal information and remains unresolved after following Steps 1 and 2, you may contact the Privacy Office at:

Email: [privacy.matters@bmo.com](mailto:privacy.matters@bmo.com)

Subject line: Attn: Chief Privacy Officer

### **BMO Financial Group Office of the Chief Privacy Officer**

1 First Canadian Place

P.O. Box 150, Toronto, ON M5X 1A1

If you are still not satisfied, you can contact:

### **The Office of the Privacy Commissioner of Canada**

Call: 1-800-282-1376

Visit: [privcom.gc.ca](http://privcom.gc.ca)

#### **4. Contact an Ombuds Service**

##### **Ombudsman for Banking Services and Investments**

If your complaint relates to one of the following entities:

- BMO Bank of Montreal (Including clients of BMO Private Banking, BMO Creditor Insurance Clients, and BMO Credit Card)
- BMO Investments Inc.
- BMO InvestorLine Inc.
- BMO Nesbitt Burns Inc.

You also have the additional option of escalating your complaint to the Ombudsman for Banking Services and Investments (OBSI).

OBSI is an independent service for resolving banking services and investment disputes. It is your right to bring your case to OBSI for an impartial, informal and confidential review. OBSI is not a regulator, and does not advocate for consumers or the industry. Services are free to consumers.

##### **Ombudsman for Banking Services and Investments (OBSI)**

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](mailto:ombudsman@obsi.ca)

Visit: [obsi.ca](http://obsi.ca)

##### **Voluntary Commitments and Codes of Conduct**

BMO Financial Group has participated in the development of and is committed to the following Voluntary Commitments and Codes of Conduct, designed to protect consumers.

1. Canadian Code of Practice for Consumer Debit Card Services
2. Online Payments
3. Guidelines for Transfers of Registered Plans
4. CBA Code of Conduct for Authorized Insurance Activities

5. Principles of Consumer Protection for Electronic Commerce: A Canadian Framework
6. Model Code of Conduct for Bank Relations with Small and Medium Sized Businesses
7. Plain Language Mortgage Documents
8. Low-Cost and No-Cost Bank Accounts
9. Mastercard – Zero Liability
10. Undertaking on Right of Rescission of Principal Protected Notes
11. Code of Conduct for the Credit and Debit Card Industry in Canada
12. Commitment on Modification or Replacement of Existing Products and Services
13. Code of Conduct for Federally Regulated Financial Institutions – Mortgage Prepayment Information
14. Commitment to Provide Information on Mortgage Security
15. Commitment on Powers of Attorney and Joint Deposit Accounts

##### **Let's connect**

For more information about the Voluntary Commitments and Codes of Conduct:

Visit: [bmo.com](http://bmo.com)

Call: 1-877-225-5266, select language and then select option 3.

## Alternative Options

Regulators and Provincial Securities Commissions

### **Financial Consumer Agency of Canada (FCAC)**

The FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary commitments and codes of conduct. For example, financial institutions are required to provide consumers with information about complaint handling procedures, fees, interest rates and branch closures. If you have a complaint concerning a consumer protection law or a voluntary commitment or code of conduct, you may contact the FCAC at:

#### **Financial Consumer Agency of Canada**

427 Laurier Avenue West, 6th Floor

Ottawa, ON K1R 1B9

Call (English): 1-866-461-FCAC (3222)

Call (French): 1-866-461-ACFC (2232)

Visit: [fcac-acfc.gc.ca](http://fcac-acfc.gc.ca)

Note: The FCAC does not provide redress or compensation and cannot get involved in individual disputes.

Tips: For a complete listing of federal consumer protection laws, voluntary commitments and codes of conduct, visit: [fcac-acfc.gc.ca](http://fcac-acfc.gc.ca)

## **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.

## Zero Liability Protection<sup>12</sup> for lost & stolen cards

With BMO Mastercard cards, 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.

- <sup>1</sup> 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 redeem for Merchandise Rewards, you must have accumulated sufficient AIR MILES Reward Miles your Dream Balance. Some restrictions may apply. Quantities may be limited. 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](http://airmiles.ca) or the AIR MILES Customer Care Centre at 1-888-AIR MILES (in Toronto 416-226-5171).
- <sup>2</sup> Redeem AIR MILES Reward Miles in the Cash balance of your AIR MILES Collector Account in-store in increments of ninety-five (95) Reward Miles for \$10 towards your purchases at participating AIR MILES Sponsor locations to a maximum of \$750 per day. Visit [airmiles.ca/cash](http://airmiles.ca/cash) to learn more. You must have accumulated sufficient Reward Miles in the Cash balance of your Collector Account in order to redeem Reward Miles towards your purchases at participating Sponsor locations. 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](http://airmiles.ca).
- <sup>3</sup> Ongoing interest rates, payment grace days and annual fees are subject to change.
- <sup>4</sup> Offer is cumulative over the statement period. Award of Reward Miles is made for purchases charged to your account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, payments, credit or debit adjustments) and is subject to the AIR MILES Terms and Conditions and your BMO Mastercard Cardholder Agreement. The number of Reward Miles will be rounded down to the nearest whole number. Fractions of Reward Miles will not be awarded.
- <sup>5</sup> 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.
- <sup>6</sup> Reward Miles will be earned on car rentals at participating National Car Rental and Alamo Rent A Car locations. 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.
- <sup>7</sup> 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.
- <sup>8</sup> Applies to the Kids, Teens and Students discounted banking programs in the Plus Plan when a Primary Chequing or Premium RateSavings Account is opened. Annual proof of full-time registration in a post-secondary university or college or registered vocational school due by December 24, 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 24, of the year you graduate, otherwise the full monthly Plan fee will be applied automatically. You are responsible for all transaction, service and product fees not included in the Bank Plan.
- <sup>9</sup> Subject to terms and conditions, including limitations and exclusions, contained in the Certificate of Insurance, which is sent upon enrollment. Please refer to the Certificate for further details. BMO Mastercard travel insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch). You may cancel this optional coverage at any time.

**As a BMO® SPC®† AIR MILES®† Mastercard®\* cardholder:**

- Earn 1.5X AIR MILES Reward Miles for every \$20 you spend on all rentals.
- 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](http://nationalcar.ca)



Alamo Rent A Car: 7014883  
1-800-462-5266 | [alamo.ca](http://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.

- <sup>10</sup> 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. You may cancel this optional coverage at any time.
- <sup>11</sup> Purchase Protection and Extended Warranty insurance benefits, subject to limitations and exclusions, provided by Allianz Global Risks US Insurance Company (Canadian Branch).
- <sup>12</sup> Please refer to your BMO Mastercard Cardholder Agreement for more information.

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  - ™†/®† Trademarks of Student Price Card Ltd.
  - ®§ IDefence is a registered trademark of Davis + Henderson, Limited Partnership.
  - ®†† Trademarks of Vanguard Trademarks Holding USA, LLC.
  - ®‡‡ Registered trademark of Shell Canada Limited. Used under license by Shell Canada Products.