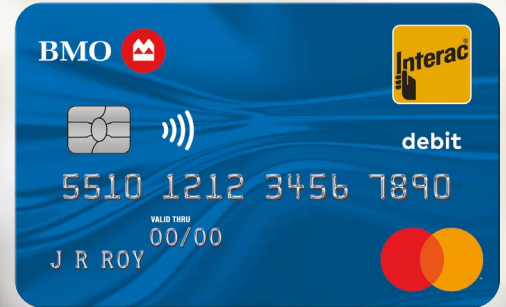


Unlock Bonus Miles with AIR MILES^{®†} Card Linked Offers



Great news! Starting in December 2024, use your linked BMO Debit Card to earn AIR MILES Bonus Miles with Card Linked Offers when you shop at participating brands¹.

More Miles = more rewards


If you have provided us with your active AIR MILES Collector Number, it will be linked with your BMO Debit Card. You can use your linked BMO Debit Card to shop select Card Linked Offers and let the Bonus Miles roll in!¹ AIR MILES Reward Miles can be used towards travel, merchandise, and even towards your next purchase at AIR MILES Partners and more!

As part of these exciting changes, effective December 2, 2024, we're updating the "AIR MILES Reward Miles" section of the [Agreements, Bank Plans and Fees for Everyday Banking](#) booklet. You can view the changes online at bmo.com/agreements; the Agreements booklet is also available at all BMO branches in Canada. AIR MILES Loyalty Inc. is also updating the AIR MILES Card Linked Offers Terms and Conditions, available at airmilescardlink.ca/terms.

It's easy to get started:

- 1 Check available offers and participating brands at [AIR MILES Card Linked Offers](#) make sure the offer is eligible for debit card purchases
- 2 Shop with your linked BMO Debit Card – no need to show your AIR MILES Collector Card¹
- 3 Earn Bonus Miles with qualifying purchases

Redeeming is easy!

-  [Sign in](#) to your AIR MILES Collector Account to redeem and make the most out of your Miles.

FAQs - AIR MILES Card Linked Offers

What is the AIR MILES Card Linked Offers Program?

The AIR MILES Card Linked Offers Program allows AIR MILES Collectors to earn AIR MILES Bonus Miles at participating brands when completing a qualifying purchase using a payment card (like a Mastercard credit card or BMO Debit Card) linked to their active AIR MILES Collector account. There's no need to scan your AIR MILES Collector Card; just pay using your linked payment card and earn Bonus Miles when you meet the offer requirements.

Starting in December 2024, personal BMO Debit Card holders with an active AIR MILES Collector Number on file will be automatically linked and eligible to get AIR MILES Bonus Miles when shopping available Card Linked Offers using their linked BMO Debit Card.

BMO AIR MILES Mastercard^{®*} and BMO AIR MILES World Elite^{®*} Mastercard credit cards are already automatically linked to the account holder's AIR MILES Collector Number on file.

Why is BMO automatically linking my BMO Debit Card to my AIR MILES Collector Account?

Linking your BMO Debit Card with your active AIR MILES Collector Account allows you to take advantage of available AIR MILES Card Linked Offers and earn Bonus Miles when you use your linked BMO Debit Card to make a qualifying purchase. Your AIR MILES Collector Number must be active at the time of your qualifying purchase transaction to get Bonus Miles.

BMO Debit Cards associated with a Personal Banking Account, including Personal Accounts with Private Banking, with an active AIR MILES Collector Number on file will be automatically linked starting December 2, 2024.

How do I take advantage of AIR MILES Card Linked Offers with a BMO Debit Card?

1. If you provide or have provided us with your active AIR MILES Collector Number, your BMO Debit Card will be automatically linked starting December 2, 2024, using your Collector Number on file.
2. [Browse available Card Linked Offers](#) from participating brands and be sure to check the offer details. Some offers may not be eligible for debit card purchases and certain offers require you to opt in separately to qualify.
3. Shop! Make a qualifying purchase with your linked BMO Debit Card — no need to scan your AIR MILES Card. Your Collector Number must be active at the time of your qualifying purchase transaction to get Bonus Miles.
4. That's it! Your AIR MILES Bonus Miles will show up in your AIR MILES Collector Account. Please allow up to 30 days after the applicable offer's end date for Bonus Miles to appear in your collector account.

What is an active AIR MILES Collector Number?

An AIR MILES Collector Number is active if Miles are used or posted to your Collector Account within the prior 24 consecutive months.

What do I do if my AIR MILES Collector Account is inactive?

You may be able to re-activate your AIR MILES Collector Account if you collect Miles at an AIR MILES Partner location by scanning your Collector Card. Check your Collector Account to make sure the Miles have been posted. You can also open a new AIR MILES Collector Account. If you wish to change the Collector Number on file, call us or visit a local BMO branch in Canada and we'll link it to your BMO Debit Card after two business days.

FAQs - AIR MILES Card Linked Offers

How do I know if my BMO Debit Card has been successfully linked?

If you have a BMO Debit Card associated with a Personal Account, including a Personal Account with Private Banking, and BMO has your active AIR MILES Collector Number, we will link your BMO Debit Card to your Collector Number on file. If you provided us with your Collector Number before November 1, 2024, you may receive a confirmation email from us which confirms the last four digits of the active AIR MILES Collector Number we have on file. You can also log into online banking and check your Important Notices section to confirm that your active Collector Number has been linked. If you recently provided us with your collector number, you may not receive a confirmation email or notice in online banking.

Where can I find my AIR MILES Bonus Miles I earned through Card Linked Offers?

After you make a qualifying purchase with your linked BMO Debit Card, you can [sign into](#) your AIR MILES Collector Account to view the Bonus Miles earned. Please allow up to 30 calendar days after the applicable offer's end date for Bonus Miles to appear in your collector account. Your Collector Number must be active at the time of your qualifying purchase transaction to get Bonus Miles.

Do I need to show my AIR MILES Collector Card at checkout to get the offer?

No, as long as you're using a linked BMO Debit Card, and making a qualifying purchase, you don't need to show your AIR MILES Collector Card. If the merchant is an AIR Miles Partner that offers AIR MILES Reward Miles on the amount of your purchase or has another non-card linked offer available, you must scan your AIR MILES Collector Card to get those Miles.

Do I need to show a coupon?

No coupons necessary! Some Card Linked Offers may require you to opt-in before using the offer.

If my BMO Debit Card is linked, can I take advantage of Card Linked Offers at participating brands just by showing my AIR MILES Collector Card?

To use Card Linked Offers, you don't need to scan your AIR MILES Collector Card at the time of purchase to get AIR MILES Bonus Miles. Once you've confirmed your BMO Debit Card is linked, shop available Card Linked Offers and get Bonus Miles when you pay with your linked BMO Debit Card. Some Card Linked Offers require you to opt in before using. [Check what offers are available to you by logging into your AIR MILES account.](#)

To collect AIR MILES Reward Miles on your day-to-day purchases at AIR MILES Partners and for other non-card linked offers, continue to scan your AIR MILES Collector Card.

What kind of offers are available?

Be sure to check your AIR MILES account regularly for [available Card Linked Offers](#), as new offers are popping up all the time. Remember to check the unique offer terms for specific details. Some Card Linked Offers are only available if you use a linked Mastercard credit card.

FAQs - AIR MILES Card Linked Offers

How can I change my AIR MILES Collector Number linked to my BMO Debit Card?

If you noticed that your AIR MILES Collector Number is incorrect or if you wish to change your Collector Number, you can call us or visit a branch to provide us your updated Collector Number. Your new Collector Number will be linked to your BMO Debit Card after two business days.

How do I unlink my BMO Debit Card?

You can contact us to remove your AIR MILES Collector Number from your banking profile or account. If you have a BMO AIR MILES Bank Plan or Credit Card, it can only be unlinked by switching to a non-AIR MILES product. Call us or visit a branch and we'll be happy to assist you.

Why do I have to opt-in to specific offers?

Offers are set up differently — some Card Linked Offers require you to opt in to be eligible to get AIR MILES Bonus Miles. Be sure to always check the terms of an offer before making a purchase.

My AIR MILES Collector Account is inactive. Will I still be eligible to get Card Linked Offers with my BMO Debit Card?

Your AIR MILES Collector Account must be active at the time of your qualifying purchase transaction to get Bonus Miles on Card Linked Offers with your linked BMO Debit Card. You can confirm the status of your Collector Account by calling AIR MILES at 1-888-AIR-MILES (1-888-247-6453) or locally in Toronto at 416-226-5171.



¹Select Card Linked Offers are available to cardholders of Bank of Montreal ("BMO") Debit Card for Personal Banking (including Personal Accounts with Private Banking) that is linked to an active AIR MILES Collector Number. To link a BMO Debit Card to your Collector Number, you must provide or have provided BMO with your active AIR MILES Collector Number. To earn Bonus Miles, your AIR MILES Collector Account must be active at the time you make the qualifying purchase with your linked BMO Debit Card. AIR MILES Collector Accounts are deemed inactive if no Miles are used or posted to your Collector Accounts for a period of 24 consecutive months. All Card Linked Offers are subject to the AIR MILES Card Linked Offers Terms and Conditions found online at airmiles.ca/cardlinkedoffers, and each unique offer has separate terms and conditions found online at airmiles.ca/terms. All terms and conditions must be satisfied before Bonus Miles will be awarded. Some Card Linked Offers may not be eligible for debit card purchases. Certain offers require you to "opt-in" before completing the qualifying purchase transaction. You do not need to present your Collector Card to earn the Bonus Miles associated with Card Linked Offers.

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