



Reward yourself
every time you shop.





Welcome to a world of flexible rewards

Turn everyday credit card purchases into valuable rewards – for travel, merchandise, gift cards, unforgettable experiences, and more with your new BMO Rewards Mastercard. Plus, BMO Rewards points never expire.¹

 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).



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

Your card at a glance



Card Benefits

Earn 1 BMO Rewards point for every \$1 you spend² using your BMO Rewards Mastercard.

Car rental savings

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.³



BMO Rewards

Our most flexible rewards program that offers valuable merchandise, gift cards, travel and more.⁴

Shop

Redeem BMO Rewards points for a wide selection of merchandise and gift cards from popular brands and retailers.

Travel

Book travel through any provider of your choice and redeem your BMO Rewards points using Pay with Points to cover the cost – including flights, hotels, car rentals, vacation packages, cruises and more.⁵

Invest

Invest in the future by redeeming BMO Rewards points for a cash contribution into select BMO Investment and Savings accounts.⁴

Pay with Points

Use BMO Rewards points to pay for your recent purchases. Choose to redeem for all or part of a purchase - you can redeem for as little as \$1.⁵ Use points to pay for groceries, bills, monthly subscriptions and more. The choice is yours!

One simple and secure way to sign in



Use your BMO Online Banking login credentials to access your BMO Rewards account on bmorewards.com.

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.

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).⁶

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 earn even more BMO Rewards points.

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.⁷

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.⁷

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.

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.

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

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 store⁸ or make payments within apps quickly and easily with Apple Pay.⁹ 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.



Convenient bill payment

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

Zero Liability Protection¹⁰ 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.

The information in this booklet is correct as of May 3, 2024, and is subject to change.

- ¹ BMO Rewards points will not expire as long as the BMO Rewards Mastercard account (hereafter referred to in this paragraph as the "Account") remains open and in good standing, except as described in the section of the BMO Rewards Terms & Conditions, which deals with the program termination. On cancellation of the Account, a cardholder will have 90 days in which to do either of the following: (i) redeem the points earned for one or more rewards; or (ii) reinstate the points by either reinstating the Account or opening a new Account and linking the points account that was attached to the cancelled Account to the new Account. After the ninety-day period, unless the points are reinstated, any points that remain in the points account will expire. For details, please refer to the BMO Rewards Terms and Conditions.
- ² Subject to the BMO Rewards Terms and Conditions, BMO Rewards points are calculated based on purchases of goods or services charged to the BMO Rewards Mastercard account, less any refunds or adjustments, rounded down to the nearest whole point. Cash advances (including purchases of foreign currency or travellers cheques), interest charges, fees, credit or debit adjustments and any amount other than purchases that may be charged to the account with the card, do not qualify for points. Bank of Montreal may establish other qualifying and non-qualifying transactions from time to time.
- ³ Discount applies only to the base rate charge (time and mileage) and does not apply to applicable taxes, fees, surcharges, refueling, 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 <https://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-transferrable. Void where prohibited.
- ⁴ BMO Rewards redemptions are subject to fees and charges. For details, please see the fees, charges, and pricing policy in the BMO Rewards Terms and Conditions as well as the Important Information about BMO Mastercard cards enclosure.
- ⁵ Pay with Points is available for eligible purchases only. Cardholders can visit bmorewards.com to redeem their points to cover eligible transactions. The cardholder is required to have enough points for \$1 minimum redemption.
To redeem your BMO Rewards points for travel, you can book through any travel provider of your choice using your BMO credit card and then use Pay with Points for your eligible travel purchases. To be eligible for Pay with Points travel redemption, your travel purchases must be made at merchants that are classified as: airlines, car rental agencies, hotels/resorts, cruise lines, vacation packages, eligible vacation rentals, passenger railways, timeshares, travel agencies and tour operators.
Please refer to the Pay with Points section of bmorewards.com for extended Terms and Conditions.
- ⁶ 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
- ⁷ Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the

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



As a BMO Rewards[®] 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

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

- ⁸ 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.
- ⁹ Message and data rates may apply. Contact your wireless carrier for details.
- ¹⁰ Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.

[®] 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.

^{®††} 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.

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

^{®**} 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](https://www.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



50336886 (05/23-2144_ACC)