



Welcome.

Destination	Time	Gate	Status
AMSTERDAM	10:00	70	ON TIME
BRUSSELS	10:15	80	ON TIME
OSTENDE	10:20	70	ON TIME
MADRID	10:20	80	ON TIME
FRANKFURT	10:35	70	ON TIME
DUBLIN	10:35	80	ON TIME
AMSTERDAM	10:40	70	ON TIME
ESNHOVEN	10:45	80	ON TIME
BRISBANE	10:50	70	ON TIME
KATOWICE	11:00	80	ON TIME





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## Table of Contents

Let the journey begin	2
Getting started	3
See where it can take you	4
A world of travel benefits	6
Everyday services to fit your life	10
Terms & conditions	16

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# Let the journey begin

**Thank you for choosing the  
BMO Ascend World Elite Mastercard.**

Starting today, travel with a defined purpose with your BMO Ascend World Elite Mastercard. For all the amazing reasons why we travel, your card can help get you closer to your next destination with more ways to earn and redeem<sup>1</sup>, and a host of great travel perks.

It's your ticket to travel the way you want,  
*when you want.*

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# Getting started

## **1. Activate your new card(s) now.**

Follow the instructions found on the sticker on your card(s).

## **2. Visit [bmorewards.com](https://bmorewards.com)**

Explore all of your reward options and view your points balance (for primary cardholder only).

## **3. Airport Lounge Access.**

Download the Mastercard Travel Pass app on your mobile device or visit [mastercardtravelpass.dragonpass.com](https://mastercardtravelpass.dragonpass.com) to register and enjoy airport lounge access.

## **4. Visit Online Banking at [bmo.com](https://bmo.com) or through the BMO Mobile Banking app.**

Access your credit card account information and your BMO Rewards® account any time.

## **5. Additional cards.**

Add additional cardholders to your account and earn even more BMO Rewards points.

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# See where it can take you

A card should reward you the way you want,  
without restrictions.

Enjoy the freedom to shop for the best price and  
book the best deal with any travel provider -  
you're in control.

The sky's the limit to where it can take you.

## Earning potential

- Get 5x the BMO Rewards points for every \$1 you spend on eligible travel purchases.<sup>2</sup>
- Get 3x the BMO Rewards points for every \$1 you spend on eligible dining and entertainment purchases and recurring bill payments.<sup>3</sup>
- Get 1 BMO Rewards point for every \$1 you spend<sup>4</sup> everywhere else.

## BMO Rewards

Welcome to a flexible rewards program that allows you to redeem your way. Visit [bmorewards.com](https://bmorewards.com) to get started.



### 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.<sup>5</sup>



### 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.<sup>5</sup> Use points to pay for groceries, bills, monthly subscriptions and more. The choice is yours!



### Shop

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



### Invest

Invest in the future by redeeming BMO Rewards points for a cash contribution into select BMO Investment and Savings accounts.<sup>1</sup>



## One simple and secure way to sign in

Use your BMO Online Banking login credentials to access your BMO Rewards account on [bmorewards.com](https://bmorewards.com).

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# A world of travel benefits

Your BMO Ascend World Elite Mastercard card comes with additional benefits, designed to help you create unforgettable memories at home and away.

## Mastercard Travel Pass provided by DragonPass

People say it's not about the destination, it's about the journey. So start your journey off right with your BMO Ascend World Elite Mastercard. Just download the Mastercard Travel Pass app on your mobile device and present your membership to enjoy access to any of 1,300+ airport lounges in more than 140 countries worldwide, all courtesy of Mastercard Travel Pass provided by DragonPass.

Your annual membership includes four (4) complimentary airport lounge passes. Use these passes for yourself or towards the cost of your travelling companions. Any additional passes used within the annual membership period will be charged US\$32 per person to your BMO Ascend World Elite Mastercard, per visit.<sup>6</sup>

## Travel and Medical Protection

Travel with unlimited-trips-per-year coverage for journeys up to 21 days (up to \$5 million in eligible medical expenses) if you are under the age of 65.<sup>7</sup>

For more details, please review the BMO Ascend World Elite Mastercard Certificate of Insurance.

## Car rental savings

Save up to 20% on National Car Rental<sup>®††</sup> and Alamo Rent A Car<sup>®††</sup> and up to 5% on Enterprise Rent-A-Car<sup>®††</sup> at locations worldwide using the Car Rental Booking tool [partners.rentalcar.com/bmo](https://partners.rentalcar.com/bmo).<sup>8</sup>



For full details about these benefits, sign in to [bmorewards.com](https://bmorewards.com) and select My Card Benefits from the drop down menu.

# Mastercard benefits

## Offers for digital everyday services

Get exclusive benefits and offers from a variety of on-demand apps and subscription services.

Check out all the exclusive offers by visiting [mastercard.ca/worldelite](https://www.mastercard.ca/worldelite)

## Mastercard Travel Rewards™ Program

Shop, dine and relax with our partners to unlock Mastercard Travel Rewards cashback offers when you travel and shop outside of Canada. Simply use your BMO Ascend World Elite Mastercard to get rewarded when you shop internationally.

Discover a world of Mastercard Travel Rewards cash rebate offers at [travelloffers.mastercard.com](https://travelloffers.mastercard.com)

## Optional benefit

### Optional BMO Credit Card Balance Protection Enhanced

Help protect yourself and your family 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).<sup>9</sup>

Add this option to your card by visiting [bmoprotection.assurant.com](https://bmoprotection.assurant.com) or by calling 1-844-840-8142.





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# Everyday services to fit your life

It's more than just a piece of plastic. Your BMO Ascend World Elite Mastercard includes a comprehensive suite of up-to-date card security and payment technologies, account support services and additional insurance coverage. Designed for everyday convenience, these features make your new card the perfect payment option for you.

# 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)

## Mastercard Identity Check<sup>®</sup>

Mastercard Identity Check offers you a more secure Internet shopping experience when you use your BMO credit card online. Register for your personal Mastercard Identity Check today at [bmo.com/cardsecurity](https://bmo.com/cardsecurity)

## 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.<sup>10</sup>

## Purchase Protection

Get added protection. Most items purchased with your card are automatically insured, subject to limitations and exclusions, against theft or damage for 90 days from date of purchase.<sup>10</sup>

**For full details on Extended Warranty and Purchase Protection, including limitations and exclusions, please refer to the BMO Ascend World Elite Mastercard Certificate of Insurance you received with your card.**

## eStatements and eStatement alerts

Securely view eStatements for your credit card account anytime through BMO Online Banking. Sign up to receive alerts by email or text message to let you know when your eStatements are available to view. eStatement Alerts will help you keep on top of your credit card payments.

# Added value services

## 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](https://www.bmo.com/paysmart) to learn more.

## Mastercard contactless. Tap & Go®\*

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.ca/tapandgo](https://www.mastercard.ca/tapandgo)

## 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](https://www.bmo.com/onlinebanking) to register your account.

## 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 store<sup>11</sup> or make payments within apps quickly and easily with Apple Pay.<sup>12</sup> Visit [apple.com/ca/apple-pay](https://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 make payments on your BMO Ascend World Elite Mastercard:

- **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 1-866-991-4769 for more information.
- **In person** at any BMO Bank of Montreal branch.

## **Zero Liability Protection<sup>13</sup> 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.





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# 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.

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# Terms & conditions

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

- 1 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.
- 2 You will earn 5 BMO Rewards points for every \$1 spent on eligible travel purchases, up to \$15,000 annually per BMO Rewards collector account (resets January 1st of each calendar year). The 5 BMO Rewards points includes the base earn rate of 1 BMO Rewards point for every \$1 spent on card purchases ("Base Rewards") and the bonus of 4 BMO Rewards points for every \$1 spent on eligible travel purchases ("Bonus Rewards"). To earn Bonus Rewards, your purchases must be made at merchants that are classified in the Mastercard network as: airlines, car rental agencies, hotels/resorts, cruise lines, passenger railways, tour operators, timeshares, and travel agencies ("Applicable Merchants"). If you exceed \$15,000 in combined annual purchases, you will continue to earn the Base Rewards. Some merchants may sell the same or similar products/services as the Applicable Merchants or are separate merchants who are located on the premises of the Applicable Merchants, but are classified by Mastercard in another manner ("Other Merchants"). You will only earn Base Rewards for purchases made at Other Merchants.
- 3 You will earn 3 BMO Rewards points for every \$1 spent on eligible dining and entertainment purchases, as well as recurring bill payments, up to \$10,000 annually for each spend category, per BMO Rewards collector account (resets January 1st of each calendar year). The 3 BMO Rewards points includes the base earn rate of 1 BMO Rewards point for every \$1 spent on card purchases ("Base Rewards") and the bonus of 2 BMO Rewards points for every \$1 spent on eligible dining and entertainment purchases and recurring bill payments ("Bonus Rewards"). To earn Bonus Rewards, your purchases must be made at merchants that are classified in the Mastercard network as: dining: eating places, restaurants, drinking places, fast food restaurants and entertainment including motion picture theatres, theatrical producers, ticket agencies, bands, orchestras and miscellaneous entertainers, tourist attractions and exhibits, amusement parks, carnivals, circuses, aquariums, dolphinariums, zoos and seaquariums ("Applicable Merchants"). Recurring bill payments are defined as payments made on a monthly or regular basis, and which are automatically billed by the merchant to your BMO Ascend World Elite Mastercard. Not all merchants offer recurring payments, and not all ongoing payments will be considered "recurring bill payments" and therefore may not earn Bonus Rewards. Please check with your merchant to see if your recurring payment qualifies. If you exceed \$10,000 in annual purchases for each spend category, you will continue to earn the Base Rewards. You will not earn the bonus BMO Rewards points on recurring bill payments that are also eligible travel, dining, or entertainment purchases. Some merchants may sell the same or similar products/services as the Applicable Merchants or are separate merchants who are located on the premises of the Applicable Merchants, but are classified by Mastercard in another manner ("Other Merchants"). You will only earn Base Rewards for purchases made at Other Merchants.
- 4 Subject to the BMO Rewards Terms and Conditions, BMO Rewards points are calculated based on purchases of goods or services charged to the BMO Ascend World Elite Mastercard or 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.

- 5 Pay with Points is available for eligible purchases only. Cardholders can visit [bmorewards.com](http://bmorewards.com) to redeem their points to cover eligible transactions.

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](http://bmorewards.com) for extended Terms and Conditions.

- 6 Mastercard Travel Pass provided by DragonPass is a worldwide program run by DragonPass International Ltd. This benefit will be available to all cardholders of a BMO Ascend World Elite Mastercard ("eligible cardholders"). Eligible cardholders are required to comply with the Conditions of Use available online at [mastercardtravelpass.dragonpass.com](http://mastercardtravelpass.dragonpass.com) or on the Mastercard Travel Pass mobile application, as well as any additional terms and conditions applicable to the lounge or offer being used by the eligible cardholder. The Conditions of Use are subject to change from time to time without notice to Issuer or the eligible cardholders. Eligible cardholders wishing to access a participating lounge must present their Mastercard Travel Pass mobile app or membership document showing the QR code and DragonPass membership number (this may be obtained by the eligible cardholder by registering an account at [mastercardtravelpass.dragonpass.com](http://mastercardtravelpass.dragonpass.com) or downloading the Mastercard Travel Pass application from the app store) to the lounge receptionist and reference "Mastercard Travel Pass provided by DragonPass." Value and benefits of the Mastercard Travel Pass complimentary membership are subject to change without notice. Use the four complimentary passes for yourself as the primary cardholder or to cover the cost of the lounge visit of your travelling companion. To identify the primary cardholder on your account, please check the name on your monthly statement. After using four passes, you and your travelling companion can continue to enjoy lounge access for a fee of just US\$32 per person, per visit. For a complete list of open and eligible lounges, please visit [mastercardtravelpass.dragonpass.com](http://mastercardtravelpass.dragonpass.com).

- 7 Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO Ascend World Elite Mastercard 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](http://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](http://www.cumis.com)

- 8 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-transferable. Void where prohibited.

- 9 The monthly premium rate is \$100.00 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 1020BPFL. ABIC and ABLAC, their subsidiaries, and affiliates carry on business in Canada under the name of Assurant<sup>®</sup>. Assurant is a registered trademark of Assurant, Inc. For questions related to the insurer, you may contact Assurant<sup>®</sup> at 1-800-268-5962 or visit [assurant.ca](http://assurant.ca).
- 10 Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO Ascend World Elite Mastercard 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](http://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](http://www.cumis.com)

- 11 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.
- 12 Message and data rates may apply. Contact your wireless carrier for details.
- 13 Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.

\* Some conditions may apply.



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