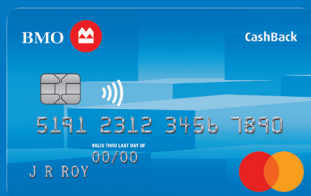




Turn everyday purchases  
into cash rewards.







## Welcome

Earn more cash back every day, everywhere, with your new BMO CashBack Mastercard. 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.

Inside this guide, you'll find details about the features and benefits included with your new card, plus some options for your added protection at home and away.



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

Earn more on groceries and get cash back for all kinds of purchases – even bill payments!<sup>1,2,3</sup> And since you can use your card at nearly 30 million locations worldwide, that's more buying power every time you use your card.



## Card benefits

### Cash back rewards

3% cash back on grocery purchases<sup>2</sup> – so you can earn more on your favourite foods and the essentials.



1% cash back on recurring bill payments<sup>3</sup> – such as streaming services, subscriptions, or your monthly phone bill.

Plus, 0.5% unlimited cash back on all other purchases.<sup>4</sup>



### Additional cards:

Add additional cardholder(s) to your account for free and earn even more cash back rewards.



### Purchase Protection:

Most items purchased in full with your card are automatically insured against theft or damage for up to 90 days from date of purchase<sup>5</sup>



### Extended Warranty:

Doubles the original manufacturer's warranty period up to a maximum of one year, subject to limitations and exclusions.<sup>5</sup>



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

Receive up to 25% discount at participating locations.<sup>6</sup>



## CashBack Redemption

Register your credit card at [bmocashback.com](https://bmocashback.com) and tell us how and when you want to redeem cash back rewards!

### Redemption options:

- Direct deposit into a BMO savings, chequing or BMO InvestorLine account
- Statement credit

### Redemption frequency:

- Redeem your cash back whenever you want, or simply set up recurring deposits and get rewarded automatically<sup>7</sup>

### Redemption program eligibility:

- Redeem for as little as \$1<sup>7</sup>
- A minimum of \$25 must be accumulated for recurring deposits<sup>7</sup>
- Direct deposits must be made to an existing BMO account held by the primary cardholder

## Additional options

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

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

### **BMO Roadside Assistance**

Take worry-free 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).<sup>8</sup> Add this option to your card by visiting [bmoprotection.assurant.com](https://bmoprotection.assurant.com) or by calling 1-844-840-8142.

### **BMO Pay-as-you-go RoadAssist**

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

## Included benefits

Your BMO CashBack Mastercard comes loaded with these valuable features:

### **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://bmo.com/paysmart) to learn more.

## **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://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 store<sup>9</sup> or make payments within apps quickly and easily with Apple Pay.<sup>10</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.

## **BMO PowerSwitch®**

BMO PowerSwitch is a free service that helps you transfer your Pre-Authorized payments from a different financial institution and set up new Pre-Authorized Payments from your new BMO credit card. It also notifies your Pre-Authorized Billers of your switch so you don't have to.<sup>11</sup>

# 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.





## 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.

### Chip technology

Your BMO credit card is embedded with a microchip that requires a Personal Identification Number (PIN) for transaction verification, which offers added protection against unauthorized use of your card.

### 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](https://bmo.com/cardsecurity)



## 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
- **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 Protection<sup>12</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.



## 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.

**The information in this booklet is correct as of April 1, 2023, and is subject to change.**

- <sup>1</sup> Offer is cumulative over the statement period. Award of CashBack rewards is made for purchases charged to your account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) and is subject to the CashBack Rewards Terms and Conditions and the BMO Mastercard Cardholder Agreement. The number of CashBack rewards will be rounded down to the nearest cent.
- <sup>2</sup> You will earn 3% cash back in Grocery Store purchases up to a maximum of \$500 per statement cycle period. The 3% cash back includes the base earn rate of 0.5% cash back for card purchases ("Base Rewards") and the bonus of 2.5% cash back for Grocery Store Purchases ("Bonus Rewards"). To earn Bonus Rewards, your Grocery Store Purchase must be made at merchants classified by Mastercard's "Merchant Category Code" as "grocery stores and supermarkets" (MCC 5411). BMO ("Bank of Montreal") cannot guarantee that any merchant, operating in whole or in part as a grocery store, is classified by MCC 5411 and in no event will BMO be liable or responsible for any claims with respect to a grocery store purchase made at a merchant that is not classified by MCC 5411. To consult the list of participating merchants, please call the number on the back of your card.
- <sup>3</sup> You will earn 1% cash back on Recurring Bill Payments up to a maximum of \$500 per statement cycle period. The 1% cash back includes the base earn rate of 0.5% cash back for card purchases ("Base Rewards") and the bonus of 0.5% cash back for Recurring Bill Payments ("Bonus Rewards"). Recurring bill payments are defined as payments made on a monthly or other regular basis, and which are automatically billed by the merchant to your BMO CashBack 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.
- <sup>4</sup> Other purchases include purchases that do not qualify for 2.5% bonus cash back on grocery or 0.5% bonus cash back on recurring bill payments.
- <sup>5</sup> Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the 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)

- <sup>6</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 in order to receive discounts. Discount applies to basic rate, which does not include governmentally-authorized or imposed surcharges, license recoupment/air tax recovery fees or optional items. 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 National Car Rental & Alamo Rent A Car locations. Subject to change without notice. 24-hour advance reservations required.
- <sup>7</sup> One-time cash back redemption amounts must be equal or greater than \$1 and will be deposited 2 – 5 business days following the date the deposit is requested. Automatic recurring cash back redemption amounts must be equal or greater than \$25 and will be deposited 2 – 5 business days following the customer's statement cycle date when an existing cash back balance is equal or greater than \$25. Bank deposits require accurate account details.
- <sup>8</sup> 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<sup>®\*\*\*</sup>. For questions related to the insurer, you may contact Assurant<sup>®\*\*\*</sup> at 1-800-268-5962 or visit [assurant.ca](http://assurant.ca)
- <sup>9</sup> 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.
- <sup>10</sup> Message and data rates may apply. Contact your wireless carrier for details.
- <sup>11</sup> If you sign up for PowerSwitch and BMO issues you a replacement card for any reason, including if your card is lost, stolen or expires, when you activate your new card BMO will provide your new card number to your merchants/billers to allow your pre-authorized payments to continue uninterrupted. Some billers, including financial institutions, do not accept the use of PowerSwitch service for transfers, including pay cheques. Financial institutions that do, may request confirmation of the transfer from the customer. BMO PowerSwitch is a service provided by D+H. D+H refers to this service as Payment Manager which is a unique software technology solution (patent pending) designed to manage preauthorized payments. ©2016. D+H and Payment Manager are trademarks of D+H Limited Partnership.
- <sup>12</sup> Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.



**As a BMO® CashBack® 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](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.

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iOS is a trademark or registered trademark of Cisco in the U.S. and other countries.

™ Google Play, Google Pay and the Google Pay Logo are trademarks of Google LLC.

®\*\* 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://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 | 514-877-0330 (collect)

**BMO**



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