



Welcome.



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Every day feels like pay day

With our highest CashBack rewards earn rate, you'll accumulate cash back faster – and on every purchase you make. Redeem your CashBack rewards to grow your savings, invest, pay bills, book a trip for the family, or anything else you choose – it's up to you.

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

Getting started

Activate your new card(s) now.

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

Register your account at bmocashback.com

View your cash back balance and choose your redemption options. (For primary cardholder only).

Airport Lounge Access.

Complimentary membership in Mastercard Travel Pass provided by DragonPass. As a member enjoy lounge access for a fee of just US\$32 per person, per visit. Registration is required. Visit mastercardtravelpass.dragonpass.com or use the Mastercard Travel Pass mobile application to register.¹⁰

Register for Online Banking at bmo.com or through the BMO® Mobile Banking app.

Access your credit card account and cash back reward information anytime.

Sign up for eStatements.

Securely view eStatements for your credit card account anytime through BMO Online Banking

Additional cards.

Add additional cardholders to your account and earn even more cash back rewards.








Visit bmocashback.com and tell us how and when you want to redeem cash back rewards!

Your card at a glance

You'll earn CashBack rewards on all your purchases.¹ Feel confident in your purchases with Extended Warranty Plus² and Purchase Protection Plus.² Your card also comes with Collision Damage Waiver coverage and Out-of-Province/Out-of-Country Emergency Medical benefits,³ along with Roadside Assistance.⁴

Earning potential

Earn more cash back in the categories that mean the most:

-  **5%** on groceries⁵
-  **4%** on transit⁶ including ride sharing, taxis and public transit
-  **3%** on gas⁷ and electric vehicle charging
-  **2%** on recurring bill payments⁸ like your monthly phone bill or gym membership
-  **1%** unlimited cash back on all other purchases¹

CashBack redemption

Register your credit card at 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:

- When a set amount has accumulated (min. \$25 & increments of \$5)
- One-time lump sum (min. \$1)

Redemption program eligibility:

- A minimum of \$1 cash back must be accumulated to redeem
- Direct deposits must be made to an existing BMO account held by the primary cardholder

CashBack rewards will continue to accumulate and never expire as long as your account is open and in good standing.



For more information on your
BMO CashBack World Elite Mastercard,
visit bmo.com/creditcards

Take things up a notch

Spend more, get more CashBack rewards.
Use your card for all your purchases to maximize
your rewards.

Mastercard Travel Pass provided by DragonPass

Make the airport the first highlight of your trip with **Mastercard Travel Pass provided by DragonPass**. This program delivers airport lounge access to 1,300+ airport lounges worldwide and exclusive dining, spa and retail offers. Lounge visits cost just US\$32 per person, per visit, for yourself and any accompanying guests.¹⁰

Emergency Travel and Medical Protection

Travel with coverage that includes Car Rental - Collision, Loss and Damage benefits, Common Carrier Accidental Death and Dismemberment benefits, and more. Plus, get Out-of-Province/ Out-of-Country Emergency Medical benefits for journeys up to 8 days (up to \$5 million in eligible medical expenses) if you are under the age of 65.³ *For more details including limitations and exclusions, please review the BMO CashBack World Elite Mastercard Certificate of Insurance in your BMO CashBack World Elite Mastercard Information Guide.*

Extended Warranty

Save the cost of buying optional extended warranty insurance on your next purchase by paying with your BMO credit card. Subject to limitations and exclusions, this coverage doubles the original manufacturer's warranty period up to a maximum of one year.²

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.²

For full details on Extended Warranty and Purchase Protection, including limitations and exclusions, please refer to the Information Guide you received with your card.



For full details about these features, visit bmo.com/creditcards or call us at **1-866-991-4769**.



Additional benefits

Roadside assistance

Includes free battery boosts, flat-tire change, lockout service and towing (a \$69/year value), so there's no need to purchase alternative roadside coverage.⁴

Car rentals

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.⁹

Optional BMO Credit Card Balance Protection Enhanced¹¹

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).¹²



Add this option to your card by visiting bmoprotection.assurant.com or by calling 1-844-840-8142.

Everyday services to fit your life

It's more than just a piece of plastic.
Your BMO CashBack World Elite Mastercard includes a comprehensive suite of up-to-date card security and payment technologies, and account support services. 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.)
- **1-314-275-6690** (outside North America, call collect)

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

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.

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://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://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://bmo.com/onlinebanking) to register your account.

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.

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 store¹³ or make payments within apps quickly and easily with Apple Pay¹⁴ 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 Pay to download the Google Pay app today.

Zero Liability Protection¹⁵ 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.

Terms & conditions

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

- ¹ 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, payments, credit or debit adjustments) and is subject to the CashBack Rewards Terms and Conditions. CashBack rewards will be rounded down to the nearest cent.
- ² Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO CashBack 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.
CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
Canada
1-800-263-9120
www.cumis.com
- ³ Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO CashBack 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.
CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
Canada
1-800-263-9120
www.cumis.com
- ⁴ With the BMO CashBack World Elite Mastercard, you will receive a free membership of the Dominion Automobile Association and the benefits of their BMO Roadside Assistance Program (Basic Coverage). Membership terms and the features of the plan are described in the Certificate that you will receive. DAA requires BMO to provide any information reasonably required for the sole purpose of confirming that you are covered by the Program.
- ⁵ Earn 5% cash back on the first \$500 you spend on grocery purchases made at merchant locations in Canada per statement cycle period and 1% unlimited cash back thereafter. The 5% cash back includes the base earn rate of 1% cash back for card purchases ("Base Rewards") and the bonus of 4% cash back for grocery purchases made at merchant locations in Canada ("Bonus Rewards"). To earn Bonus Rewards, grocery purchases must be made at merchant locations in Canada classified by Mastercard's "Merchant Category Code" as "grocery stores and supermarkets" (MCC 5411). In no event will BMO ("Bank of Montreal") be liable or responsible for any claims with respect to a grocery purchase made to a merchant that is not classified by MCC 5411.
- ⁶ Earn 4% cash back on the first \$300 you spend on ground transportation purchases made at merchant locations in Canada per statement cycle period and 1% unlimited cash back thereafter. The 4% cash back includes the base earn rate of 1% cash back for card purchases ("Base Rewards") and the bonus of 3% cash back for ground transportation purchases made at merchant locations in Canada ("Bonus Rewards"). To earn Bonus Rewards, ground transportation purchases must be made through merchant locations in Canada classified by Mastercard's "Merchant Category Code" as "Transportation - Suburban and Local Commuter Passenger including Ferries" (MCC 4111), "Passenger Railways" (MCC 4112), "Taxicabs and Limousines" (MCC 4121), "Bus Lines" (MCC 4131) or "Transportation Services not elsewhere classified" (MCC 4789). In no event will BMO ("Bank of Montreal") be liable or responsible for any claims with respect to a ground transportation purchase made to a merchant that is not classified by MCC 4111, MCC 4112, MCC 4121, MCC 4131 or MCC 4789.
- ⁷ Earn 3% cash back on the first \$300 you spend on automobile and vehicle fuel purchases made at merchant locations in Canada per statement cycle period and 1% unlimited cash back thereafter. The 3% cash back includes the base earn rate of 1% cash back for card purchases ("Base Rewards") and the bonus of 2% cash back for automobile and vehicle fuel purchases made at merchant locations in Canada ("Bonus Rewards"). To earn Bonus Rewards, automobile and vehicle fuel purchases must be made through merchant locations in Canada classified by Mastercard's "Merchant Category Code" as "Service Stations" (MCC 5541), "Automated Fuel Dispenser" (MCC 5542) or "Electric Vehicle Charging" (MCC 5552). In no event will BMO ("Bank of Montreal") be liable or responsible for any claims with respect to an automobile and vehicle fuel purchase made at a merchant that is not classified by MCC 5541, MCC 5542 or MCC 5552.

- ⁸ Earn 2% cash back on the first \$500 you spend in recurring bill payments made at merchant locations in Canada per statement cycle period and 1% unlimited cash back thereafter. The 2% cash back includes the base earn rate of 1% cash back for card purchases ("Base Rewards") and the bonus of 1% cash back for recurring bill payments made at merchant locations in Canada ("Bonus Rewards"). 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 CashBack 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. You will not earn the 1% bonus cash back on Recurring Bill Payments that are also eligible grocery, transit or gas and electric vehicle charging purchases as classified by Mastercard's "Merchant Category Code" and are subject to the bonus capping rules of eligible grocery, transit or gas and electric vehicle charging purchases.
- ⁹ 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.
- ¹⁰ Mastercard Travel Pass benefit includes membership to participating lounges within the Mastercard Travel Pass provided by DragonPass program - approximate membership value of US\$68. Enjoy lounge access for a fee of just US\$32 per person, per visit. 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 AIR MILES World Mastercard, BMO Cashback World Mastercard, BMO AIR MILES World Elite Mastercard or BMO Cashback World Elite Mastercard (all "eligible cardholders"). Eligible cardholders are required to comply with the Conditions of Use available online at 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 or downloading the Mastercard Travel Pass application from the app store) to the lounge receptionist and reference "Mastercard Travel Pass provided by DragonPass." Some offers may be subject to a per-person, per-visit charge. Where applicable and dependent upon the offer, access charges, including those for an accompanying guest, may be charged to your credit card. Value and benefits of the Mastercard Travel Pass complimentary membership are subject to change without notice.
- ¹¹ If you remove an optional feature from your account before the annual anniversary date, you may not receive a full refund. You may cancel this optional coverage at any time.
- ¹² 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[®]. [®] Assurant is a registered trademark of Assurant, Inc. For questions related to the insurer, you may contact Assurant[®] at 1-800-268-5962 or visit assurant.ca.
- ¹³ 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.
- ¹⁴ Message and data rates may apply. Contact your wireless carrier for details.
- ¹⁵ Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.

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