



A low interest rate
credit card with
a low annual fee!






Welcome

Our BMO Preferred Rate Mastercard has a low annual fee and a competitive interest rate. More saving power!

 Visit us at bmo.com/creditcards

 Questions [1-800-263-2263](tel: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!
Visit bmo.com/activate

Your card

With your new BMO Preferred Rate Mastercard, enjoy the savings of a lower interest rate – for a low fee. 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.



Card Benefits

Lower interest rate

The BMO Preferred Rate Mastercard carries a lower interest rate than our other cards – so it costs less if you choose to carry a balance to free up cash for more urgent needs.

Low annual fee

Additional option

You can add the following feature to your BMO Preferred Rate Mastercard.

Optional BMO Credit Card Balance Protection Enhanced¹

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).

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

Included benefits

Your BMO Preferred Rate Mastercard comes loaded with features including security, protection, convenience, worldwide acceptance, help on the road, and much more:



Convenient bill payment

Use the following options to make payments on your BMO Preferred Rate Mastercard:

- Directly from your BMO bank account:
 - BMO ATM
 - BMO Online & Mobile Banking: Visit 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 for more information.
- In person at any BMO Bank of Montreal branch.

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. Visit bmo.com/chip for more details.

Mastercard Identity Check^{TM*}

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.

Extended Warranty and Purchase Protection²

For most of your BMO Preferred Rate Mastercard purchases, we'll double the original manufacturer's warranty period up to a maximum of one year, and insure most purchased items against theft or damage for 90 days from the date of purchase.

For full details of Extended Warranty and Purchase Protection coverage, please refer to the insurance certificate enclosed in this mailing.

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.



Zero Liability Protection⁵ 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.

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.

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 store³ or make payments within apps quickly and easily with Apple Pay.⁴ 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.

eStatements and eStatement Alerts

Securely view your eStatements for your BMO Mastercard 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.

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.⁶

Simply sign-up for PowerSwitch on BMO Online Banking and click on the "Payments and Transfers" tab and once there, click "Add a Pre-Authorized Payment". You will see the link to PowerSwitch.

The information in this booklet is correct as of May 3, 2023, and is subject to change.

1. 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 1020BPFL. 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
2. 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.
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. 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.
4. Message and data rates may apply. Contact your wireless carrier for details.
5. Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.
6. 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 pre-authorized payments.
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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



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)

