

COMPLAINT RESOLUTION

We hope you'll never have a complaint about your BMO AIR MILES World MasterCard or its features, but if you do, we encourage you to contact us so that we can work together to find a solution. Here are the four steps you can follow:

HOW TO CONTACT US

Customer Contact Centre

1-800-263-2263

8:00 am – 11:00 pm (local time), 7 days a week

(TTY) TeleTypewriter for the deaf or hard of

hearing: 1-866-859-2089

Lost or Stolen Cards/Emergency Card Services

24/7 help line:

1-800-361-3361 (Toll free Canada & U.S.)

514-877-0330 (International call collect)

By Mail: BMO MasterCard

P.O. Box 300

Station M,

Toronto, ON M6S 4X2

By Fax: 1-866-517-7428

COMPLAINT RESOLUTION

Four steps toward resolution:

Step 1:

Talk to Customer Contact Centre staff. If your complaint is not resolved, please involve the supervisor.

Call: **1-800-263-2263**

TTY: **1-866-859-2089**

or write to:

Senior Manager, Customer Contact Centre

BMO Bank of Montreal – Customer Contact Centre

P.O. Box 3400, RPO Streetsville

Mississauga, ON L5M 0S9

Fax: **1-877-887-9991** (English)

Fax: **1-877-227-6428** (Français)

Step 2:

If your complaint is unresolved after following Step 1, you may contact:

Vice President, Customer Contact Centre

BMO Bank of Montreal – Customer Contact Centre

P.O. Box 3400, RPO Streetsville

Mississauga, ON L5M 0S9

Call: **1-800-372-5111**

Fax: **1-866-868-1827**

Step 3:

If your complaint is still unresolved after following Step 1 and 2, you may escalate to BMO Financial Group's Ombudsman for further review of your complaint.

BMO Financial Group Ombudsman

BMO Financial Group

1 First Canadian Place

P.O. Box 150

Toronto, ON M5X 1H3

Call: **1-800-371-2541**

Fax: **1-800-766-8029**

Email: bmo.ombudsman@bmo.com

Step 4:

If your complaint has been reviewed by BMO's Ombudsman and you are not satisfied with the recommendation on your complaint, you have 180 days after receiving this recommendation to contact the Ombudsman for Banking Services and Investments (OBSI).

Ombudsman for Banking Services and Investments

401 Bay Street, Suite 1505

P.O. Box 5 Toronto, ON M5H 2Y4

Call: **1 888 451-4519**

Fax: **1 888 422-2865**

Email: ombudsman@obsi.ca

www.obsi.ca

FINANCIAL CONSUMER AGENCY OF CANADA

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. For example, financial institutions are required to provide consumers with information about complaint handling procedures, fees and interest rates. If you have a complaint about a potential violation of a consumer protection law, you may contact the FCAC in writing at:

Financial Consumer Agency of Canada

6th Floor, Enterprise Building

427 Laurier Avenue West,

Ottawa, Ontario K1R 1B9

Call: **1-866-461-FCAC (3222) English**

1-866-461-ACFC (2232) Français

Fax: **1-866-814-2224**

www.fcac-acfc.gc.ca

ZERO LIABILITY PROTECTION FOR LOST & STOLEN CARDS

With BMO MasterCard, you have peace of mind knowing that you won't be held responsible for "unauthorized purchases", be it in the store, over the telephone or online. 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 PIN
- you notified us by telephone within 24 hours after you learned of the loss, theft or misuse of your card or cheques or after you knew or suspected that someone else knows your PIN
- you haven't reported two or more unauthorized transactions in the last 12 months, and
- your account is in good standing.

If you don't meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use.

SAFEGUARDING YOUR CARD, PIN AND CHEQUES

Please take care to safeguard your card, PIN and credit card cheques against loss, theft or misuse. To safeguard your PIN:

- You must not voluntarily disclose your PIN.
- You must keep your PIN separate from your card.
- You must not choose a PIN selected from your name, date of birth, telephone numbers, address or social insurance number.

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 web sites, 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 within 24 hours 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.

BMO MASTERCARD CONTACT INFORMATION

Questions

1-800-263-2263

Lost or Stolen Cards/Emergency Card Services

1-800-361-3361

514-877-0330 (collect)

TTY (hard of hearing)

1-866-859-2089

Check your account online

bmo.com/mastercard

The information in this guide is correct as of May 1, 2014 and is subject to change.

1. One year is the 12-month period following the month that the annual card fee is charged to your account. If you qualify for the rebate, a credit equal to the annual card fee will appear on the same statement in which your annual fee is billed.
2. Purchase Protection and Extended Warranty Insurance benefits provided by Allianz Global Risks US Insurance Company.
3. Subject to credit availability and verification of identity. Cash advance fees will apply.
4. Insurance benefits provided by Allianz Global Risks US Insurance Company and Chubb Insurance Company of Canada.

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™ ®/® Trade-marks/Registered trade-marks of MasterCard International Incorporated.

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YOUR BENEFITS GUIDE:

BMO U.S. Dollar MasterCard®*

Features



Worldwide Convenience



Security



YOUR CARD



Pay for U.S. purchases in U.S. funds and avoid the uncertainty of fluctuating exchange rates

Your new BMO U.S. Dollar MasterCard®* gives you a more convenient way of paying for travel and purchases in the U.S. 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.

You'll find the details inside this guide, along with information about included features, plus some options for your added protection at home and away.



BMO U.S. Dollar MasterCard

Use your new card to pay for all your travel expenses and purchases while in the U.S., and for online purchases from U.S. merchants. Your monthly statement will show you exactly what you spent in U.S. dollars, and you pay in U.S. funds. Plus, if you spend \$1,000 USD or more in a year on your card, the annual fee for the following year will be rebated.¹

INCLUDED FEATURES

Your BMO U.S. Dollar MasterCard comes loaded with features including security, protection, convenience, worldwide acceptance, help on the road, and much more.

PROTECTION

Built-in chip technology

Your BMO MasterCard is now more secure than ever – thanks to chip technology. Your new chip card contains an embedded microchip, which is encrypted and extremely difficult to counterfeit. With chip, your PIN becomes a key security element for completing purchases at merchants with chip card technology. You will need to enter your PIN in the same way that you do for debit transactions today. For more information, visit bmo.com/chip.



MasterCard *PayPass*™*

Tap & Go™* convenience makes small purchase payments quick and easy allowing you to “Tap” your card & “Go”. Now you can pay without having to swipe your card wherever you see the MasterCard *PayPass* symbol.



Extended Warranty Insurance and Purchase Protection²

For most of your BMO MasterCard purchases, we'll double the original manufacturer's warranty period up to a maximum of one additional year, and most items will also be insured against theft or damage for 90 days from the date of purchase.

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

CONVENIENCE

Worldwide acceptance

Your BMO MasterCard is accepted at nearly 30 million locations worldwide. If you ever have an emergency, virtually anywhere in the world, you can contact the MasterCard Assistance Centre 24 hours a day at **1-800-247-4623** within Canada and the U.S.A. or call collect at **314-275-6690** if you are outside Canada or the U.S.A. They will put you in touch with a representative who speaks your language and can help you:

- report a lost or stolen card
- get an emergency replacement card or an emergency cash advance³
- locate an ATM (Automated Teller Machine) network that accepts MasterCard

Bill payment options

In order to pay your BMO U.S. Dollar MasterCard funds must be received by us in U.S. Dollars. Use one of the following convenient payment options:

- **Pre-authorized debit:** Set up an automatic monthly BMO MasterCard payment from your U.S. Dollar account of a Canadian financial institution. Call us at **1-800-263-2263** or use BMO Online Banking for more information.
- **Mail or use BMO Online Banking, telebanking or mobile banking if you have a BMO U.S. Dollar account.**
- **In person:** Pay in person at any BMO Bank of Montreal branch.

OPTIONAL FEATURES

*BMO MasterCard gives you the option to add optional features to your card. These features have been designed to meet more of your lifestyle needs. For more information or to add any of the following features to your card, call **1-800-263-2263**.*

BMO TRAVEL AND MEDICAL PROTECTION⁴

We offer optional protection and assistance features for you and your family when you travel throughout the year, whether it's just a weekend away or that dream vacation.

- **BMO Travel Protection**
Travel benefits, assistance and insurance that can see you and your family through unexpected situations you might encounter when traveling or renting a car.
- **BMO Medical Protection**
Take on the world without the worry of emergency medical expenses. You'll eliminate the last-minute scramble for insurance when planning a trip. It's great value, even for the weekend traveller.

For full details, visit bmo.com/mastercard or call us at **1-800-263-2263** to discuss which protection option is best for you. All fees for optional features will be billed to your BMO U.S. Dollar MasterCard in U.S. funds.

SECURITY

It's important that you feel your personal information is secure. It's important to us too. Our security features protect your credit card from unauthorized use. They're free and come automatically with your new card.

PIN

With the introduction of chip technology, your Personal Identification Number (PIN) is a key security element required to complete all of your credit card transactions, including purchases and cash advances at ATMs. Keep your PIN confidential and separate from your card at all times. You can change your PIN at any time at any BMO ATM.

SECURECODE™*

MasterCard SecureCode is a simple and secure way to pay at thousands of online stores. SecureCode enhances your BMO MasterCard account by protecting you against unauthorized use of your card when completing purchases online at participating online retailers. MasterCard SecureCode puts you in charge when shopping online. Only you can approve online transactions using your personal SecureCode password.

LOST OR STOLEN CARD REPLACEMENT/ EMERGENCY FUNDS

When traveling in North America, if your card is lost or stolen, you should immediately call Emergency Card Services toll free at **1-800-361-3361**. Outside North America, call collect at **514-877-0330**. You can get a replacement card or up to \$1,000 in emergency funds usually within two business days³.

TRAVELING WITH PEACE OF MIND

Before you go on a trip, call us at **1-800-263-2263** and let us know when you'll be out of the country and where you'll be traveling. We may be able to help alleviate potential problems with card transactions.