



# Bringing you more Miles and more rewards!



We're making changes to our **AIR MILES<sup>®†</sup> Bank Plan** effective **July 1, 2025**.

These enhancements will unlock new opportunities to collect Miles through Everyday Banking with BMO. Keep reading to see how these changes benefit you:

 Features	Current	 New
<b>Get 2x the Miles</b> when you make eligible purchases using your BMO <sup>®</sup> Debit Card	Not available	<b>2x the Miles</b> for every \$25 on eligible <b>grocery store purchases</b> up to \$500 per month <sup>1</sup> <b>AND ...</b> <b>2x the Miles</b> for every \$25 on eligible <b>wholesale club store purchases</b> up to \$500 per month <sup>1</sup>
<b>Get AIR MILES Reward Miles<sup>TM†</sup></b> when you make purchases using your BMO <sup>®</sup> Debit Card	<b>1 Mile</b> for every \$30 in purchases	<b>1 Mile</b> for every \$25 in eligible purchases everywhere else up to \$4,000 per month <sup>1</sup>
<b>Get AIR MILES Bonus Miles<sup>TM†</sup></b> by maintaining a minimum daily balance in your chequing account	Not available	<b>50 Bonus Miles</b> each month you maintain a daily balance of \$4,000 or more in your chequing account <sup>2</sup>
Other Features and Benefits	Not available	✓ <a href="#">OnGuard<sup>®†</sup></a> identity theft protection <sup>3</sup> ✓ <a href="#">Family Bundle<sup>4</sup></a> ✓ Automatic <a href="#">AIR MILES Gold<sup>®†</sup></a> status <sup>5</sup>

Plus, you'll continue to benefit from the following:

Features	Current
Monthly Plan Fee	<b>\$17.95</b>
Everyday Banking Transactions included <sup>6</sup>	<b>Unlimited</b>
Get <b>AIR MILES Bonus Miles</b> when you also have a BMO <sup>®</sup> Credit Card	<b>25 Bonus Miles</b> each month when you also have a BMO AIR MILES World Mastercard <sup>®*</sup> or BMO AIR MILES World Elite <sup>®*</sup> Mastercard



1. Starting July 1, 2025, with the AIR MILES Bank Plan, earn: (i) one (1) AIR MILES Reward Mile ("Mile") for every \$25 in purchases, up to a maximum of 160 Miles (\$4,000 net eligible purchases) per calendar month; and (ii) one (1) AIR MILES Bonus Mile ("Bonus Mile") for every \$25 in purchases at merchants classified by Mastercard's "Merchant Category Code" (MCC) as "grocery stores and supermarkets" (MCC 5411) and "Wholesale Clubs" (MCC 5300) for a total of two (2) Miles (including the base earn rate). Bonus Miles will be earned on eligible grocery store and wholesale club purchases up to a maximum of \$500 in net purchases per calendar month for each category. Miles are calculated on the total eligible cumulative purchases (less refunds) made with your BMO Debit Card that are posted to your Lead Account over a calendar month. The "Lead Account" is defined as a Canadian dollar Primary Chequing Account or Interest Chequing Account (for existing customers) and is the one you designate to pay any fees required by the AIR MILES Bank Plan, for example, your monthly Plan fees and transaction fees. Any debit card purchases on any additional accounts under the AIR MILES Bank Plan, are not eligible for Miles. BMO cannot guarantee that any merchant operating in whole or in part as a grocery store or wholesale club is classified by MCC 5411 or MCC 5300, and in no event will BMO be liable or responsible for any claims with respect to a purchase made at a merchant that is not classified by MCC 5411 or MCC 5300. Miles will be credited to your AIR MILES Collector account within 90 days after the end of the applicable statement period. The number of Miles awarded will be rounded down to the nearest whole number. Fractions of Miles will not be awarded.
2. AIR MILES Bonus Miles are awarded when you maintain the minimum daily balance at all times throughout the calendar month in a Primary Chequing Account or Interest Chequing Account (for existing customers) that has been designated as the Lead Account (defined) for the AIR MILES Bank Plan. The "Lead Account" is defined as a Canadian dollar Primary Chequing Account or Interest Chequing Account (for existing customers) and is the one you designate to pay any fees required by the AIR MILES Bank Plan, for example, your monthly Plan fees and transaction fees.
3. You're eligible for OnGuard if you are a Canadian resident who has reached age of majority in the province or territory where you reside and are a Lead Account holder with the AIR MILES Bank Plan. Access to BMO Online Banking or BMO Mobile Banking is required to enrol. Terms and conditions can be found at [bmo.com/onguard/SLGconditions](https://bmo.com/onguard/SLGconditions).
4. If you are the lead account holder with the AIR MILES Bank Plan, your family members that reside at the same household as you can open accounts under your Bank Plan (a "Member Account") with no additional monthly Plan fee. Member Accounts are any additional accounts that are opened under the Bank Plan, held either by you, or held by your family members or jointly with your family members. **Member Accounts do not qualify to earn AIR MILES Reward Miles or AIR MILES Bonus Miles.** For full terms and conditions, please visit [www.bmo.com/familybundle](https://www.bmo.com/familybundle). Family Bundle can be set up at your local BMO branch effective July 2, 2025.
5. Lead Account holders of the AIR MILES Bank Plan will receive automatic AIR MILES Gold<sup>®†</sup> collector status. For details and benefits of being an AIR MILES Gold collector, refer to [airmiles.ca](https://airmiles.ca).
6. Transactions includes everyday banking transactions at a BMO branch, BMO ATM, BMO Telephone Banking, BMO Online Banking, BMO Mobile Banking, debit card purchases, cheques drawn on your account, and Pre-Authorized Debits, and *Interac* e-Transfer transactions at no additional charge. Transaction limits may apply. You are responsible for all transaction, service and product fees not included in the AIR MILES Bank Plan.

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