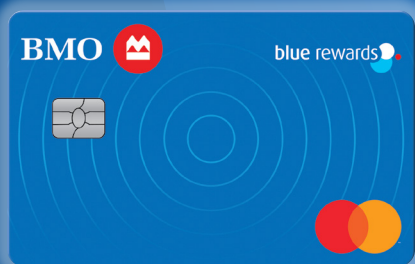




# BMO Blue Rewards Mastercard<sup>®</sup>

## Benefits Guide





# Table of Contents

Welcome	2
Getting started	3
Your card at a glance	4
Included benefits	6
Everyday services to fit your life	9
Additional option	12
Our commitment to you	15
Terms & conditions	16



# Fast forward your rewards

Congratulations! You've selected the **BMO Blue Rewards Mastercard** that enables you to collect more Points on all your everyday purchases or when you book your next getaway – with no annual fee.<sup>1</sup> We'll help you earn even more rewards with 10x the Points at participating Blue Rewards Partners, including Blue Rewards Travel powered by Expedia and 2x the Points on eligible grocery, gas and electric vehicle charging, wholesale clubs and alcohol purchases.<sup>2,3</sup> You'll be one step closer to your dream vacation or that well-deserved reward you've been thinking about.

Your BMO credit card also includes a number of built-in features for your convenience and protection, as well as security measures to ensure that you and your card are protected.

# Getting started



## **Remember to activate your card!**

Refer to the sticker on the front of your card for activation instructions.



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).



# Your card at a glance

Whether you're booking your next vacation, stocking up on groceries and supplies, or fuelling or charging your vehicle, reach for your BMO Blue Rewards Mastercard to earn more Points, every day.

## Card benefits

- **10x the Points** for every \$1 spent on travel with Blue Rewards Travel, powered by Expedia.<sup>3</sup>
- **10x the Points** for every \$1 spent at [participating Blue Rewards Partners](#).<sup>3</sup>
- **2x the Points** for every \$1 spent on eligible grocery, gas and electric vehicle charging, wholesale clubs and alcohol purchases.<sup>2</sup>
- **0.5 Point** for every \$1 spent everywhere else.<sup>4</sup>
- **Earn Points twice** when you use your BMO Blue Rewards Mastercard and your Blue Rewards Member card at participating Blue Rewards Partners.<sup>5</sup>
- **Car Rental Saving:** Save up to 20% on National Car Rental<sup>®††</sup> and Alamo Rent A Car<sup>®††</sup> and up to 5% on Enterprise Rent-A-Car<sup>®††</sup> at locations worldwide using the Car Rental Booking tool [partners.rentalcar.com/bmo](https://partners.rentalcar.com/bmo)<sup>6</sup>
- **Extended Warranty<sup>7</sup>, Purchase Protection<sup>7</sup> and Zero Liability<sup>8</sup>**



Visit [bmo.com/bluerewardsbenefits](https://bmo.com/bluerewardsbenefits) for more information.



# Included benefits

Your BMO credit card comes  
loaded with features!

## Extended Warranty

Save the cost of buying optional extended warranty insurance on your next purchase by paying with your BMO credit card. This coverage increases the original manufacturer's warranty period, subject to limitations and exclusions, up to a maximum of one year.<sup>7</sup>

## 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.<sup>7</sup>

***For full details on Extended Warranty and Purchase Protection, including limitations and exclusions, please refer to the Certificate of Insurance you received with your card.***

## Mastercard contactless. Tap & go

Your BMO Mastercard 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).

## Added value

### Live now, Pay Smarter

Turn your credit card purchases into smaller, more manageable monthly payments with BMO PaySmart™.

Whether it's a new appliance, much-needed renovations or an unexpected item, some purchases simply can't wait. With the BMO PaySmart feature on your BMO credit card, you can buy the things you need with confidence now, knowing you can pay them off in monthly installments.

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. Click [here](#) for details on how to manage your alerts in BMO Mobile Banking app or BMO Online Banking.

## eStatements and eStatement alerts

Securely view your eStatements for your credit card account anytime through BMO Online Banking or BMO Mobile app. [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

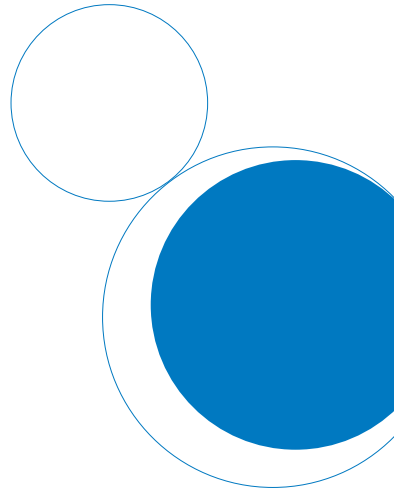
Add your BMO credit or debit card to Apple Pay and enjoy the security and convenience of paying right from your iPhone, Apple Watch or iPad. Pay in store<sup>10</sup> or make payments within apps quickly and easily with Apple Pay.<sup>11</sup> Visit [apple.com/ca/apple-pay](https://apple.com/ca/apple-pay) 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>12</sup>





# Everyday services to fit your life

Your BMO Blue Rewards Mastercard brings power to your wallet with a suite of card security and payment technologies, along with account support services, making it the ideal payment choice every time you make a purchase.

## Digital self-serve

Put your card at your fingertips with the BMO Mobile Banking app or BMO Online Banking.



### Manage your money better to make it go further

Use the app to get weekly and monthly insights on your spending to help you stay on top of your finances. Learn more [here](#).

### Check your credit score for no fee

Check your credit score without affecting it using [Credit Coach](#), a product unique to BMO. It's instant and it's available to you at no cost.

#### To access Credit Coach from BMO Mobile app:

1. Open the BMO Mobile banking app
2. Tap the "Bank Services" menu
3. Select "Credit Coach"

#### To access Credit Coach from BMO Online Banking:

1. Sign in to Online Banking
2. Click the "Profile & Settings" on the top right
3. Under the profile section, select "Credit Coach"

### Report lost/stolen card

Quickly and easily report a lost or stolen card right away and request a replacement. To report a lost/stolen card using BMO Mobile app, tap the "Bank services" icon and select "Manage cards".

### Lock/unlock your card

If you misplace your card, temporarily lock it for your protection and easily unlock it when you find it. To Lock/unlock your card using BMO Mobile app, tap the "Bank services" icon and select "Manage cards".

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

## Convenient bill payment

Choose the payment option that's most convenient for you :

### BMO Online & Mobile Banking

Make payments anytime from your BMO account. Visit [bmo.com](https://bmo.com) to register & download the app.

### BMO Telephone Banking

Pay by phone using our automated service or with assistance. Call: 1-800-363-9992.

### Pre Authorized Payments (PAD)

Never miss a payment and avoid late fees by setting up automatic monthly payments from your BMO bank account.

#### How to enroll:

- Call 1-800 263 2263, or
- Visit BMO Online Banking or a BMO Branch

### Mail

Send your payment by mail with your remittance slip. Allow extra time for delivery.

### In Person at a BMO Branch

Visit any BMO Bank of Montreal branch to pay with cash or debit.



# Additional options

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

## **BMO Roadside Assistance**

Take 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. To purchase BMO Roadside Assistance, please call 1-800-263-2263 or visit [bmo.com/creditcardoptions](http://bmo.com/creditcardoptions) for details.

## **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>9</sup> Add this option to your card by visiting [bmoprotection.assurant.com](http://bmoprotection.assurant.com) or by calling 1-844-840-8142.

## **Additional cards**

Add additional cardholders to your account by visiting BMO Online Banking and get even more Points.

## **Zero Liability Protection<sup>8</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.

## 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:

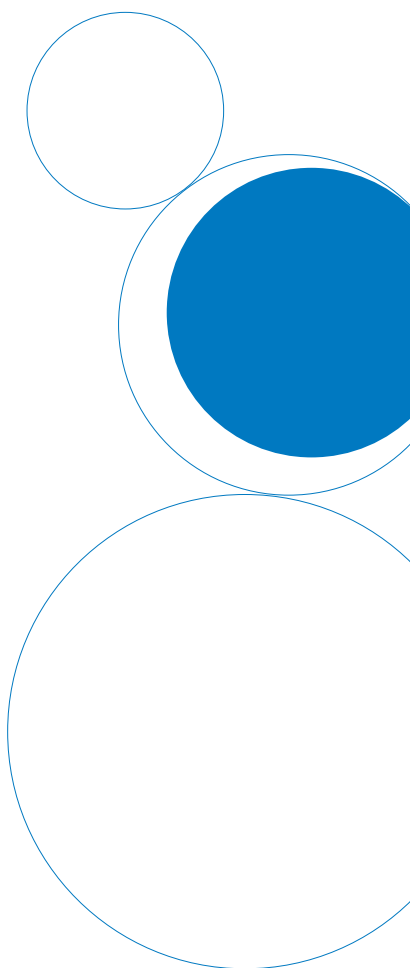
- you must not voluntarily disclose your PIN
- you must keep your PIN confidential and separate from your card
- you must not write your PIN on your card
- you must not choose a PIN selected from your name, date of birth, telephone numbers, address or social insurance number.

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.





# 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 June 2, 2026 and is subject to change.

<sup>1</sup> Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. For current rates and fees, visit your branch; or, for Mastercard products call the Customer Contact Centre at 1-800-263-2263, for the BMO eclipse Visa Infinite Privilege<sup>®</sup> Card call 1-833-256-7137 and for other eclipse Visa cards call 1-833-256-7136. To review current rates and fees for the BMO Prepaid Mastercard, visit [bmo.com/rates-fees-prepaid](https://bmo.com/rates-fees-prepaid), for all other credit cards visit [bmo.com/rates-fees](https://bmo.com/rates-fees).

<sup>2</sup> BMO Blue Rewards Mastercard cardholders will earn 1 Blue Point for every \$1 in purchases in Canada at eligible: (1) Alcohol and Liquor merchants classified by Mastercard's "Merchant Category Code" as "Package Stores, Beer, Wine, and Liquor" (MCC 5921), (2) Automobile and vehicle fuel merchants classified by Mastercard's "Merchant Category Code" as "Service Stations (with or without Ancillary Services)" (MCC 5541), "Fuel Dispenser, Automated" (MCC 5542), or "Electric Vehicle Charging" (MCC 5552), (3) Grocery merchants classified by Mastercard's "Merchant Category Code" as "Grocery Stores and Supermarkets" (MCC 5411), and (4) Wholesale Clubs classified by Mastercard's "Merchant Category Code" as "Wholesale Clubs" (MCC 5300) (each an "Accelerator Spend Category"). Accelerator Spend Category purchases at participating Blue Rewards Partners will not be eligible for this offer; however, they will continue to earn the "10x the Points" benefit applicable to purchases at participating Partners. For a list of current participating Partners, please visit [www.bmo.com/blue\\_rewards10x](https://www.bmo.com/blue_rewards10x). The 1 Point includes the base earn rate of 0.5 Points for every \$1 spent in card purchases ("Base Points") and the bonus of 0.5 Points per \$1 spent on eligible purchases in each Accelerator Spend Category ("Bonus Points"). Bonus Points will be earned on eligible Accelerator Spend Category purchases at merchant locations in Canada up to a combined maximum of \$500 in net purchases in each Accelerator Spend Category posted to your account per statement cycle period. Once the maximum is reached, purchases will no longer be eligible to earn Bonus Points. In no event will BMO ("Bank of Montreal") be liable or responsible for any claims with respect to an alcohol and liquor purchase made at a merchant that is not classified by MCC 5921, an automobile and vehicle fuel purchase made at a merchant that is not classified by MCC 5541, MCC 5542 or MCC 5552, a grocery purchase made at a merchant that is not classified by 5411 and wholesale clubs purchases made at a merchant that is not classified by MCC 5300. Points will be calculated on the total eligible cumulative purchases made at eligible merchants and credited to your account within 90 days after the end of the applicable statement period. The number of Points earned will be rounded down to the nearest whole number. Fractions of Points will not be awarded. Eligible purchases are purchases charged to your credit card account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees and credit or debit adjustments) and is subject to the Blue Rewards Terms and Conditions and the BMO Mastercard Cardholder Agreement. The offer is available on eligible purchases and may be withdrawn or changed at any time without notice.

- <sup>3</sup> BMO Blue Rewards Mastercard cardholders will get 5 Blue Points for every \$1 in purchases at participating Blue Rewards Partners. Participating Blue Rewards Partners may be added or removed at any time without notice; visit [www.bmo.com/bluerewards10x](http://www.bmo.com/bluerewards10x) for partner details. This “10x the Points” multiplier is based on the base earn rate of 0.5 Points per \$1 spent on card purchases (“Base Points”) and the bonus of 4.5 Points per \$1 spent on eligible Blue Rewards Partner purchases (“Bonus Points). Points will be calculated on the total eligible cumulative purchases made at all participating Blue Rewards Partners and credited to your account within 90 days after the end of the applicable statement period. The number of Points earned will be rounded down to the nearest whole number. Fractions of Points will not be awarded. Eligible purchases are purchases charged to your credit card account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees and credit or debit adjustments). Bonus Points will be earned on eligible purchases at eligible Blue Rewards Partner locations up to a combined maximum of \$500 in net purchases posted to your account per statement cycle period. Once the maximum is reached, purchases will only be eligible to earn Base Points. The “10x the Points” benefit is available on eligible purchases and may be withdrawn or changed at any time without notice.
- <sup>4</sup> Offer is cumulative over the statement period. Award of Blue Points 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 Terms and Conditions of the Blue Rewards Program and the BMO Credit Card Cardholder Agreement. The number of Points will be rounded down to the nearest whole number. Fractions of Points will not be awarded.
- <sup>5</sup> Earn twice when you use BMO Blue Rewards credit card and show your Blue Rewards Card at Blue Rewards Partners. The amount of Blue Points you earn depends on the earn rate offered by the Blue Rewards Partner and the earn rate offered on your BMO Blue Rewards credit card.
- <sup>6</sup> 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 [partners.rentalcar.com/bmo](http://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.
- <sup>7</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 [allianz-assistance.ca](http://allianz-assistance.ca).
- CUMIS General Insurance Company  
P.O. Box 5065, 151 North Service Road  
Burlington, Ontario L7R 4C2 Canada  
1-800-263-9120  
[cumis.com](http://cumis.com)
- <sup>8</sup> Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.
- <sup>9</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 1020BPBE and 1020BPPEL. 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>10</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>11</sup> Message and data rates may apply. Contact your wireless carrier for details.
- <sup>12</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 pre-authorized payments. © 2016. D+H and Payment Manager are trademarks of D+H Limited Partnership.

®/™\* Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.

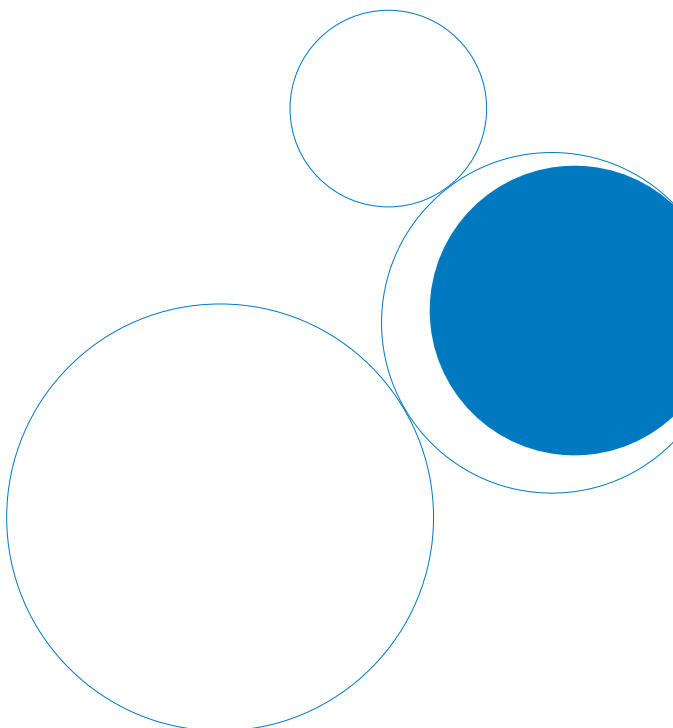
®†† National Car Rental, Alamo Rent A Car, Enterprise Rent-A-Car are trademarks of © 2024 Enterprise Holdings, Inc. Apple, the Apple Logo, Apple Pay, iPhone, Apple Watch and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries. iOS is trademark or registered trademark of 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.

---

**Earn and save with National Car Rental<sup>®††</sup>,  
Alamo Rent A Car<sup>®††</sup> and Enterprise Rent-A-Car<sup>®††</sup>**





## **BMO Credit Card Contact Information**

Check your account online  
[bmo.com/onlinebanking](https://www.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)

**BMO**

