



# BMO Blue Rewards World Elite<sup>®</sup> Mastercard<sup>®</sup> Benefits Guide





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# Fast forward your rewards

With your BMO Blue Rewards World Elite Mastercard, it's easy to earn more Points on more of your purchases, plus get premium travel perks. Choose this credit card when you're booking your next getaway, stocking up on groceries and supplies, or fuelling or charging your vehicle, to collect more Points, every day.

**Thank you for choosing the BMO Blue  
Rewards World Elite Mastercard.**

# Getting started



## **Activate your new card(s) now.**

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



## **Airport Lounge Access.**

Download the Mastercard Travel Pass app on your mobile device or visit [mastercardtravelpass.dragonpass.com](https://mastercardtravelpass.dragonpass.com) to register and enjoy airport lounge access courtesy of Mastercard Travel Pass provided by DragonPass. Your annual membership includes four (4) complimentary airport lounge passes per calendar year.<sup>1</sup>



## **Visit Online banking through the BMO Mobile Banking app or at [bmo.com](https://www.bmo.com).**

Enjoy fast, secure, 24/7 access to your credit card account - check balances, review transactions, and stay in control of your finances anytime, anywhere.



## **Additional cards.**

Add additional cardholders to your account by visiting [BMO Online Banking](https://www.bmo.com) or by calling 1-800 263 2263 and get even more Points.



# Your card at a glance

You'll get 1 Point for every \$1 spent on your BMO Blue Rewards World Elite Mastercard.<sup>2</sup> Plus, we'll help you fast forward your 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>3,4</sup>

Your card also comes with airport lounge access, Roadside Assistance, Travel insurance and Extended Warranty & Purchase Protection coverage.<sup>1,5,6</sup>

## Earning potential

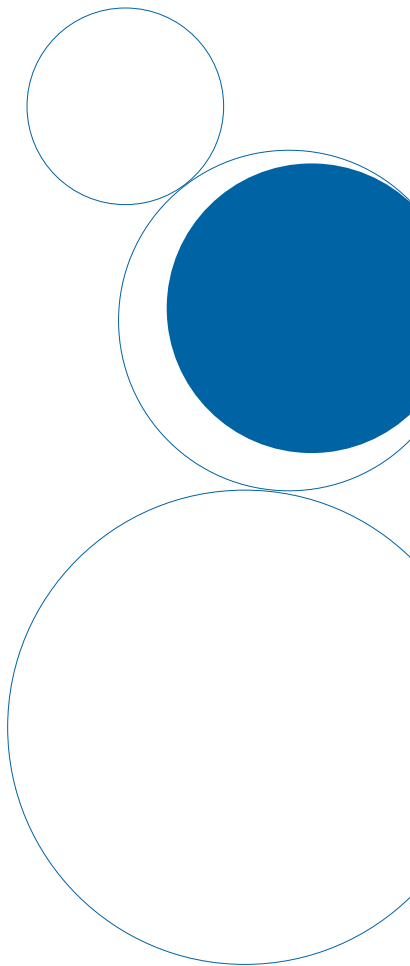
- **10x the Points** for every \$1 spent on travel with Blue Rewards Travel, powered by Expedia.<sup>4</sup>
- **10x the Points** for every \$1 spent at [participating Blue Rewards Partners](#).<sup>4</sup>
- **2x the Points** for every \$1 spent on eligible grocery, gas and electric vehicle charging, wholesale clubs and alcohol purchases.<sup>3</sup>
- **1 Point** for every \$1 spent everywhere else.<sup>2</sup>
- **Earn Points twice** when you use your BMO Blue Rewards World Elite Mastercard and your Blue Rewards Member card at participating Blue Rewards Partners.<sup>7</sup>

## Blue Rewards Program

Visit [bluerewards.ca](https://bluerewards.ca) to redeem for travel, merchandise and more.



For more information on your BMO Blue Rewards World Elite Mastercard, visit [bmo.com/bluerewardsworldelite](https://bmo.com/bluerewardsworldelite).





# Take things up a notch

Designed to support you while you travel, your BMO Blue Rewards World Elite Mastercard includes benefits like Mastercard Travel Pass lounge access, roadside assistance, and car rental discounts. Your BMO Blue Rewards World Elite Mastercard also provides you with insurance coverage, which may protect you in the event of a medical emergency or other unforeseen event during your trip.

## Mastercard Travel Pass provided by DragonPass

Download the Mastercard Travel Pass app on your mobile device and present your membership to enjoy access to any of 1,300+ airport lounges in more than 140 countries worldwide, all courtesy of Mastercard Travel Pass provided by DragonPass. Your annual membership includes four (4) complimentary airport lounge passes per calendar year. Use these passes for yourself or towards the cost of your travelling companions. Any additional passes used within the annual membership period will be charged US\$32 per person to your BMO Blue Rewards World Elite Mastercard, per visit.<sup>1</sup>

## Roadside assistance

Includes free battery boosts, flat-tire change, lockout service and towing (a \$75/year market value), so there's no need to purchase alternative roadside coverage. Call 1-866-731-4999, 24 hours/day, from anywhere in Canada and Mainland U.S.<sup>5</sup>

## Offers for digital everyday services

Get exclusive benefits and offers from a variety of on-demand apps and subscription services. Check out all the exclusive offers by visiting [mastercard.ca/worldelite](https://www.mastercard.ca/worldelite).

## Mastercard Travel Rewards Program

Shop, dine and relax with our partners to unlock Mastercard Travel Rewards cashback offers when you travel and shop outside of Canada. Simply use your BMO Blue Rewards World Elite Mastercard to get rewarded when you shop internationally. Discover a world of Mastercard Travel Rewards cash rebate offers at [mtr.mastercardservices.com](https://mtr.mastercardservices.com).

## Car rentals

Save up to 20% on National Car Rental<sup>®††</sup> 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](https://partners.rentalcar.com/bmo).<sup>8</sup>

## Emergency Travel and Medical Protection

Travel with unlimited-trips-per-year coverage. **Enjoy out-of-Province/out-of-Country emergency medical protection** for journeys up to 15 days (up to \$5 million in eligible medical expenses) if you are under the age of 65, and more.<sup>6</sup>

***For more details including limitations and exclusions, please review the BMO Blue Rewards World Elite Mastercard Certificate of Insurance.***

## 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>6</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>6</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.***



For full details about these features, visit [bmo.com/bluerewardsworldelite](https://bmo.com/bluerewardsworldelite) or call us at 1-866-991-4769.



# Additional option<sup>9</sup>

## **Optional BMO Credit Card Balance Protection Enhanced**

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).<sup>10</sup>



Add this option to your card by visiting [bmo.protection.assurant.com](https://bmo.protection.assurant.com) or by calling 1-800-268-5962.



# Everyday services to fit your life

Your BMO Blue Rewards World Elite 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

Easily access your credit score for no fee. Not to worry, using this feature will not impact your credit score. Click [here](#) to see how you can access Credit Coach from BMO Mobile app or BMO Online banking.

### Report lost/stolen card

Quickly and easily report a lost or stolen card right away and request a replacement. Click [here](#) to see how you can report a lost/stolen card using BMO Online Banking or the BMO Mobile Banking app.

### Lock/unlock your card

If you misplace your card, temporarily lock it for your protection and easily unlock it when you find it.

## 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)

### BMO Security Centre

Visit [here](#) to learn more about BMO's advanced security measures to ensure fast, secure, and convenient banking experience.

### 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).

## Added value services

### 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.

### 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. 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 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 store<sup>11</sup> or make payments within apps quickly and easily with Apple Pay.<sup>12</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.

## Convenient bill payment

Use the following options to make payments on your BMO Blue Rewards World Elite Mastercard:

- **Directly from your BMO bank account:**
  - 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 **1-866-991-4769** for more information.
- **In person** at any BMO Bank of Montreal branch.

## Zero Liability Protection<sup>13</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:

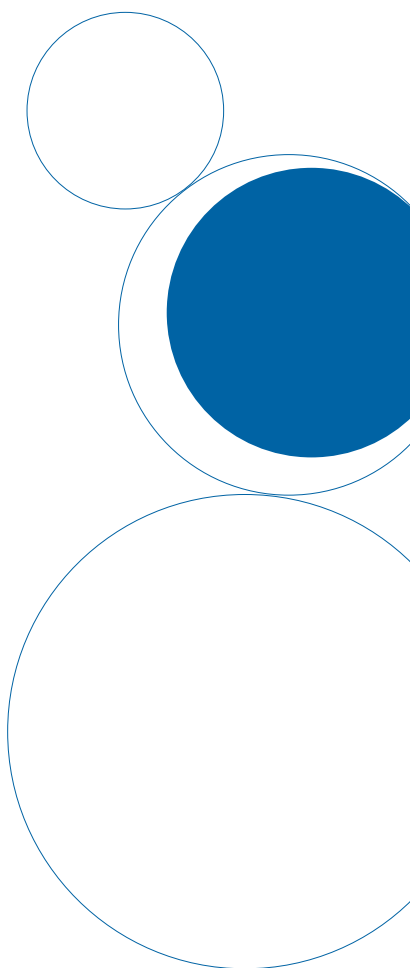
- you must not voluntarily disclose your PIN
- you must keep your PIN confidential and separate from your card
- you must not write your PIN on your card
- you must not choose a PIN selected from your name, date of birth, telephone numbers, address or social insurance number.

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.

1. 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 Ascend World Elite Mastercard and a BMO Blue Rewards World Elite Mastercard ("eligible cardholders"). Eligible cardholders are required to comply with the Conditions of Use available online at [mastercardtravelpass.dragonpass.com](https://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](https://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." Value and benefits of the Mastercard Travel Pass complimentary membership are subject to change without notice. Use the four complimentary passes per calendar year for yourself as the primary cardholder or to cover the cost of the lounge visit of your travelling companion. To identify the primary cardholder on your account, please check the name on your monthly statement. After using four passes, you and your travelling companion can continue to enjoy lounge access for a fee of just US\$32 per person, per visit. For a complete list of open and eligible lounges, please visit [mastercardtravelpass.dragonpass.com](https://mastercardtravelpass.dragonpass.com).
2. 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 Blue will be rounded down to the nearest whole number. Fractions of Points will not be awarded.
3. BMO Blue Rewards World Elite Mastercard cardholders will earn 2 Blue Points 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/bluerewards10x](https://www.bmo.com/bluerewards10x). The 2 Points include the base earn rate of 1 Point for every \$1 spent in card purchases ("Base Points") and the bonus of 1 Point 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 are 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.

- 4 BMO Blue Rewards World Elite Mastercard cardholders will get 10 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/blue\\_rewards10x](http://www.bmo.com/blue_rewards10x) for partner details. This "10x the Points" multiplier is based on the base earn rate of 1 Point per \$1 spent on card purchases ("Base Points") and the bonus of 9 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 \$1000 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.
- 5 With the BMO CashBack World Mastercard, BMO CashBack World Elite Mastercard and the BMO Blue Rewards 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 or access the Certificate using the following link [bmo.com/roadsideassistancebasic](http://bmo.com/roadsideassistancebasic). DAA requires BMO to provide any information reasonably required for the sole purpose of confirming that you are covered by the Program.
- 6 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)
- 7 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.
- 8 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.
- 9 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.
- 10 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 1020BPPE and 1020BPPEL. ABIC and ABLAC, their subsidiaries, and affiliates carry on business in Canada under the name of Assurant<sup>®</sup>. <sup>®</sup>\*\* Assurant is a registered trademark of Assurant, Inc. For questions related to the insurer, you may contact Assurant<sup>®</sup> at 1-800-268-5962 or visit [assurant.ca](http://assurant.ca).
- 11 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.
- 12 Message and data rates may apply. Contact your wireless carrier for details.
- 13 Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.



## 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



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