



BMO eclipse Visa Infinite[®] Card

Benefits Guide



THE CARD THAT FITS YOUR LIFESTYLE

Congrats!



You scored big by choosing the BMO eclipse Visa Infinite Card. A card like this doesn't come around often!

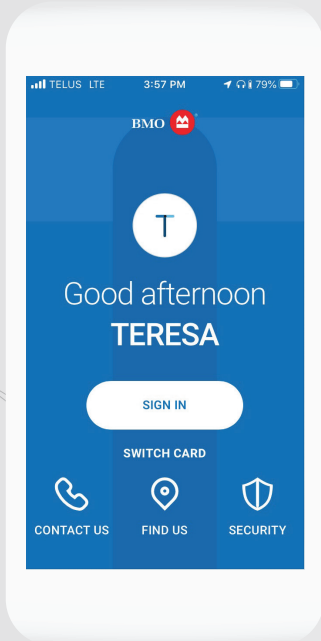
This card was made for you. ***For your lifestyle.*** For what truly matters to you. **It can't add more hours to your day, but it can help you do more with every moment.**

Treat yourself on us with a \$50 anniversary lifestyle credit¹

We celebrate you each year with a \$50 anniversary lifestyle credit, yours to use however you want — on kitchen upgrades, home fitness equipment or your perfect date night.



GETTING STARTED



1. Check out your welcome letter to **activate your card now!**
2. **Download the BMO Mobile Banking app** from the App Store or Google Play™*.
3. **Start earning points** to make your moments count.

BMO Rewards Program

Your BMO Rewards points do not expire as long as you have your BMO eclipse Visa Infinite Card. Check out all the great rewards at [bmorewards.com](https://www.bmorewards.com)



YOU'VE EARNED IT

Rewards are part of the routine.

Make even the mundane moments of your day more rewarding.

Your online grocery order, take-out — earn points on all of it.

Earn **5X BMO Rewards points** for every **\$1 spent every day**²



Grocery

Grab groceries to cook up a special meal — or have them delivered



Dining

Take out, dine in, grab a quick bite or a drink



Gas

Stop for gas and pump up your points



Transit

Hail a cab, share a ride, take transit



Plus earn 1 point for every \$1 spent everywhere else³

Reward your friends and family and get **10% more points**⁴

Add a friend or a family member to your account and watch your points add up faster on both of your purchases.



BMO REWARDS

Once you sign on to **bmorewards.com**, you'll have limitless ways to redeem your points.

Pay with points for simple pleasures like a latte or lunch⁵, hang onto them for a flight to Europe or an island getaway, or redeem for gift cards at your favourite retailer.



Pay with points

Let your points pick up the tab. Apply your points directly to eligible purchases. Just visit bmorewards.com⁵ and choose the eligible purchases you want to pay for using points. It's that easy!



Shop

Redeem your BMO Rewards points for something you've had your eye on, like a new set of headphones, smoothie blender, or gift card to your favourite store.



Travel

Book travel through any provider of your choice and redeem your BMO Rewards points using Pay with Points to cover the cost – including flights, hotels, car rentals, vacation packages, cruises and more.⁵



Contribute

Invest in your future by redeeming BMO Rewards points for a contribution into a BMO Investment account or make a charitable donation.



CARRIER LTE 10:04 AM 85%

Events Cancel

Fri Jun 7

all day Wine Tasting in Princ...
Multiple vineyards

Thurs Sep 10

6:30 PM 5 Star Dinner with Ca...
10:00 PM 553 Main Street

Fri Nov 13

7:00 PM Movie premiere!
11:00 PM 230 Queen Street

Sat Dec 12

2:30 PM Check-in to Hotel Pan...
King Street at First Street, New...

VISA INFINITE BENEFITS

Enjoy exclusive access to dining, entertainment and hotel privileges reserved for Visa Infinite Cardholders.

Visa Infinite Dining Series⁶

- Unique dining events with top chefs at the best restaurants and wineries across the country

Visa Infinite Wine Country⁷

- Complimentary tastings at select wineries in Ontario, B.C., and Sonoma, California

Entertainment Access

Receive the red-carpet treatment:

- Visa Infinite Priority Line and Lounge at the Visa Screening Room at the Princess of Wales Theatre during the Toronto International Film Festival[®]^{†8}
- Exclusive pre-sale access to TIFF tickets and packages⁸

Visa Infinite Luxury Hotel Collection⁹

Enjoy your stay even more at hotels around the world:

- Best available rate guarantee
- Automatic room upgrade, when available
- Complimentary breakfast for two
- Food and beverage credits

Simply book at visainfiniteluxuryhotels.ca

Visa Infinite Troon Golf Benefit: Troon Rewards Silver Status¹⁰

Hit the greens and improve your game, enjoy Elevated Troon Rewards Silver Status and benefits at more than 95 courses.

- 10% off green fees & merchandise at participating Troon Rewards golf courses across the U.S. & around the world
- Enroll now at: offer.troongolfrewards.com/visainfinite

Register your card online at visainfinite.ca to be the first to know about exclusive Visa Infinite offers.

GET THE APP

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

Track your spending, save time with alerts and notifications, and gain better control of your money, all with the BMO Mobile Banking app or BMO Online Banking.



Manage your money better to make it go further

Get weekly and monthly insights on your spending to help you stay on top of your finances.



Set up alerts and keep tabs on your money

Easily set up alerts to be notified of suspicious activity on your account, see your statements and more.



Skip the phone call, use the app

Save time by using the **BMO Mobile Banking app** to lock and unlock your card in case you lose it, re-set your PIN, dispute a transaction or report a lost or stolen card.



Check your credit score for no fee

Keep your financial health in check with free, easy access to your credit score. You can check as often as you want - it won't impact your score.



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](https://www.bmo.com/paysmart) to learn more.



WORRY LESS, LIVE MORE

We've got you covered.

Insurance coverage

Haven't thought much about insurance? **We have.** With your BMO eclipse Visa Infinite Card, you can be free to live your life without worry.

Mobile Device Insurance¹¹

Get up to \$1,000 of protection against loss, theft or accidental damage of your cell phone or other mobile device, anywhere in the world.

Extended Warranty Insurance¹¹

Double the original manufacturer's warranty period on items purchased up to a maximum of 1 year when you charge the full purchase price to your card.

Purchase Security Insurance¹¹

Most items purchased in full with your card are automatically insured against theft or damage for the first 90 days from date of purchase.

Additionally, the following insurance coverages are also included with your card:

- Out-of-Province/Country Emergency Medical Insurance
- Common Carrier Insurance
- Car Rental Collision/Loss Damage Insurance

For full details on your insurance coverages, please refer to the BMO Certificate of Insurance provided with your Welcome Kit.

IT'S ALL ABOUT YOU

Close to home or far away, your **24/7 Visa Infinite Concierge** is always as close as a phone call.¹²

Think of your concierge as a personal assistant here to help with:

- Recommendations on a fitness studio or nearby café
- Planning the perfect travel itinerary
- Dinner reservations at a trendy restaurant
- Ideas to make a birthday extra special

You name it. *They'll make it happen.*

Contact them today: 1-888-853-4458



LEGAL

- 1 Primary Cardholders will be eligible to receive a \$50 statement credit each year (annual period starts on the account anniversary date of account opening at your annual fee renewal). The Account will be credited within two statement cycles after making a purchase that is equal to or greater than the total amount of the statement credit on the Account, provided the Account is open and in good standing at the time of payout. This offer is subject to change. Primary Cardholders are limited to a maximum of one \$50 credit within the annual period. If you transfer your Account into a different product and back into an eligible product within the same annual period, or if you cancel and reapply for an eligible product within the same annual period, you will not be entitled to a subsequent \$50 credit in that annual period. Any additional lifestyle credit of \$50 awarded to the Primary Cardholder within the annual period as a result may be subject to claw back.
- 2 The accelerated earn rate is 5 BMO Rewards points (as applicable) per \$1 charged to the Account for purchases made at merchant locations in Canada classified through the Visa network with a Merchant Category Code ("MCC") that identifies them in the "gas", "grocery", "dining", or "transit" category. The accelerated earn rate applies to the following annual purchase limits for each category, calculated from January 1st to December 31st each year:
 - Dining: First \$6,000 in annual purchases
 - Grocery: First \$6,000 in annual purchases
 - Gas: First \$20,000 in annual purchases
 - Transit: First \$20,000 in annual purchasesOnce the cardholder exceeds this threshold, the cardholder will continue earning points at the regular earn rate of 1 point per \$1 in purchases. BMO Rewards points will not be posted to an Account that is not in good standing when the purchases are made or when a statement is issued, or to an Account that is not open when the statement is issued.
- 3 The earn rate for purchases at merchants not classified as gas, grocery, transit, or dining in Canada is 1 BMO Rewards point (as applicable) per \$1 charged to the Account. For the accelerated earn rate, transactions made in the following categories won't be eligible for this service: Money Transfer Agent/Wire Transfers, Financial Institutions – Manual cash disbursements, Financial Institutions – Automated cash disbursements, Non-Financial Institution – Foreign Currency/Quasi-Cash, Dating or Escort Services, Truck Stop Transactions, Government-Owned Lottery (U.S. Only), Government-Licensed On-Line Casinos (On-Line Gambling) – (U.S. Only), Government-Licensed Horse/Dog Racing – (U.S. Only), Betting including lottery, gaming, chips, track wagers, Political Organizations, Religious Organizations, Tax Payments, Merchants that have sale of counterfeit or trademark infringing products or services, Merchants that have sale of adult or mature content products or services.

- 4 As an introductory feature, primary cardholders that add a supplementary card to their account will receive a 10% bonus earn rate to their existing card accelerator. This benefit will be available for transactions made both by the primary cardholder and its authorized user(s). Refer to the following eligibility criteria for supplementary cardholders: Authorized User is at least 13 years of age; primary account must be activated before Authorized User is added; Authorized User must have a Canadian address where they can receive correspondence if required; Authorized User is not being requested in the name of the primary cardholder; Authorized User is not already on the account; account has less than 9 Authorized Users; Authorized User being added is not in a Business Name. This offer is subject to change.
- 5 Pay with Points is available for eligible purchases only. Cardholders can visit bmorewards.com to redeem their points to cover eligible transactions. To redeem your BMO Rewards points for travel, you can book through any travel provider of your choice using your BMO credit card and then use Pay with Points for your eligible travel purchases. To be eligible for Pay with Points travel redemption, your travel purchases must be made at merchants that are classified as: airlines, car rental agencies, hotels/resorts, cruise lines, vacation packages, eligible vacation rentals, passenger railways, timeshares, travel agencies and tour operators. Please refer to the Pay with Points section of bmorewards.com for extended Terms and Conditions.
- 6 Offers are available to Visa Infinite and Visa Infinite Privilege cardholders only. Limit of 6 tickets per cardholder and tickets are subject to availability. Tickets may be refunded, at the cardholder's request, up to 4 days before the event date. Cancellations made less than 4 days prior to the event date are non-refundable. Events may be modified or cancelled, by Visa, in whole or in part at any time, for any reason, without prior notice or liability to any person. Advertised chefs and sommeliers may change without notice. Seating requests and special dietary restrictions and allergies will be considered when requested at booking, but cannot always be accommodated. Please drink responsibly. Venues are not conducive to young children.
- 7 Eligible Visa Infinite and Visa Infinite Privilege cardholders must be legal drinking age to participate in this benefit. Reservations are mandatory for the wineries that are flagged by a star [*] on visainfinite.ca. Please contact the winery directly for reservations, hours of operation, blackout dates and other details. Tours, tastings, selection of merchandise, including wine, may be subject to availability. Eligible Visa Infinite and Visa Infinite Privilege Card must be presented at winery and used for any program-related purchases. Wine experiences may be modified or cancelled, by Visa or wineries, in whole or in part at any time, for any reason, without prior notice or liability to any person. Please drink responsibly. Venues are not conducive to young children.
- 8 Please note that the Visa Infinite Lounge is subject to capacity restrictions and will be available to Visa Infinite and Visa Infinite Privilege cardholders on a first-come first-serve basis. Evening screenings are films that start at 5:01 pm or later. Participant agrees to comply with all applicable venue regulations with respect to the offer. Visa reserves the right to modify or cancel this offer at any time without notice. By participating in this offer (as a purchaser or ticketholder), the participant, on behalf of himself or herself fully releases and holds harmless Visa Inc., Visa Canada Corporation, Toronto International Film Festival and each of their respective successors, affiliates and related companies, client financial institutions, advertising and promotional agencies and each of their respective officers, directors, employees, agents and assigns, from any and all liability or damage of any kind, related in any way to the participant's participation in this offer.
- 9 For full program terms and conditions please visit visainfiniteluxuryhotels.ca. When you book through the Visa Infinite Luxury Hotel Collection, you will automatically

enjoy the following seven exclusive benefits: Best Available Rate Guarantee, automatic room upgrade upon arrival when available, 3PM check-out when available, complimentary continental breakfast, free in-room internet, \$25 food or beverage voucher, VIP Guest Status.

- ¹⁰ You must be an eligible Canadian Visa Infinite cardholder with a valid Visa Infinite card to take advantage of the Visa Infinite Troon Golf Benefit. The Visa Infinite Troon Golf Benefit may be cancelled if your Visa Infinite card is cancelled. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein through the Visa Infinite Troon Golf Benefit, as well as the Troon Rewards[®] Terms and Conditions and the Troon Privacy Policy. Troon, Visa and its Issuers, or any of its Concierge providers, are not responsible for any claims or damages arising from this offer. Troon and Visa reserve the right to modify or cancel this benefit at any time without notice.
- ¹¹ Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO eclipse Visa Infinite[®] Card 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

- ¹² The goods and services cardholders request or otherwise choose to obtain through the Visa Infinite Concierge Service are provided by various third party service providers unrelated to Visa. Visa does not endorse, review or qualify these service providers. Visa makes no representations or warranties (either express or implied) about, and assumes no responsibility or liability for these service providers or the goods and services that may be obtained through the Visa Infinite Concierge. Neither Visa nor the Issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa cannot guarantee the successful fulfillment of cardholders' requests in all instances. There is no fee for the Concierge's services, however cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the cardholder and purchased by the Visa Infinite Concierge on the cardholder's behalf. All costs will be charged directly to the cardholder's Visa Infinite card.



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