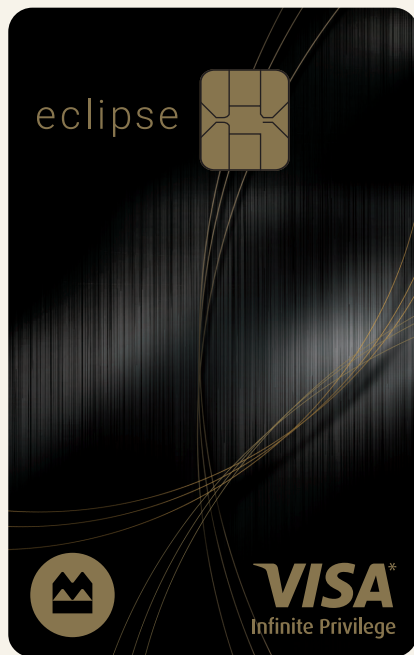


BMO eclipse Visa Infinite Privilege* Card
Benefits Guide





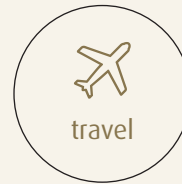
Make **every** moment
more rewarding.

Your **BMO eclipse Visa Infinite Privilege*** Card
is waiting to reward you with a suite of exclusive
benefits, access, and the exceptional level of service
you are accustomed to.

**Find details on how to activate your card
in your welcome letter.**

**Wherever your days take you, close to home or on your travels,
earn more points on just about everything you do.**

EARN 5X the points for every \$1 spent¹ on



EARN 1 point for every \$1 spent on everything else²

EARN 25% MORE on all combined purchases when you
add an authorized user to your account.³

With your BMO eclipse Visa Infinite Privilege Card,
the journey is as **effortless and luxurious** as
the destination.



\$200 ANNIVERSARY LIFESTYLE CREDIT⁴

- We celebrate you each year with a \$200 anniversary lifestyle credit, which you can use however you like



ENJOY A VISA AIRPORT COMPANION MEMBERSHIP AND 6 COMPLIMENTARY AIRPORT LOUNGE VISITS PER YEAR – VALUED AT MORE THAN \$250 USD⁵

Enroll to escape the bustle of airports with a relaxing respite wherever your travels take you.

- Access 1,200 participating **airport lounges worldwide**
- Add an authorized user³ and they'll also get 6 complimentary lounge visits when they enroll

Enrollment is required. **ENROLL NOW at visaairportcompanion.ca**
or through the Visa Airport Companion App.⁵



VISA RSVP REWARDS™⁶ BENEFIT⁶

- Automatically receive Diamond status delivering benefits at 60+ Sandman, Sandman Signature and Sutton Place Hotels
- Enjoy free room upgrades,⁷ early check-in and late check out,⁷ onsite dining discounts and more

Learn more and enroll for the Visa RSVP Rewards Benefit at rsvprewards.com/visacanada.



PRIORITY SECURITY LANE^{§8}

- Speed through security by showing your Visa Infinite Privilege card at Priority Security Lanes



AIRPORT PARKING AND VALET SERVICE DISCOUNTS^{§8}

- Travel in comfort door-to-door and leave your car in good hands
- Discounts on valet parking
- Visa Infinite Privilege Priority Taxi/Limo Lanes

[§] Available at select Canadian airports.
Visit visa.ca/infiniteprivilege for a full list of airport benefits and services.

Make **every**
moment more
rewarding.





BMO eclipse Visa Infinite Privilege Card opens the door to **exclusive access and advantages to enhance your lifestyle.**



ENTERTAINMENT ACCESS

Receive the red-carpet treatment:

- Advance ticket purchases to TIFF®† films, exhibitions, and events
- Special TIFF experiences: private screenings and VIP lounge access⁹



VISA INFINITE DINING SERIES¹⁰

Make dining even finer:

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



VISA INFINITE WINE COUNTRY PROGRAM¹¹

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



VISA INFINITE LUXURY HOTEL COLLECTION¹²

Enjoy your stay even more at hotels around the world with special benefits like:

- Automatic room upgrade upon arrival (when available)
- Late check-out upon request (when available)
- Daily complimentary breakfast for two
- \$25 USD food and beverage credit
- And more

SIMPLY BOOK at
privilege.luxuryhotels.visainfinite.ca



VISA INFINITE PRIVILEGE TROON^{®} GOLF BENEFIT: Troon Privé Access and Troon Rewards^{®**} Platinum Status¹³**

Hit the greens and improve your game:

- Access to 25 or more private, high-end golf clubs in the US at a low \$99 USD per player rate
- Elevated Troon Rewards Status for benefits at over 150 courses
- 20% off green fees, merchandise, and lessons at participating Troon Rewards golf courses across the U.S. & around the world

ENROLL NOW at
offer.troongolfrewards.com/visainfiniteprivilege

VISIT visa.ca/infiniteprivilege and follow Visa Canada @VisaCA to be the first to hear about all the latest offers and benefits available on your card.

You're unique, and so are your reward choices.
Enjoy **flexible redemption options.**



PAY WITH POINTS

Let your points pick up the tab. Apply your points directly to eligible purchases.¹⁴ Just visit **bmorewards.com** and choose the eligible purchases you want to pay for using points. It's that easy!



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.¹⁴



SHOP

Redeem your BMO Rewards points for a wide selection of great merchandise and gift cards from popular brands and retailers.

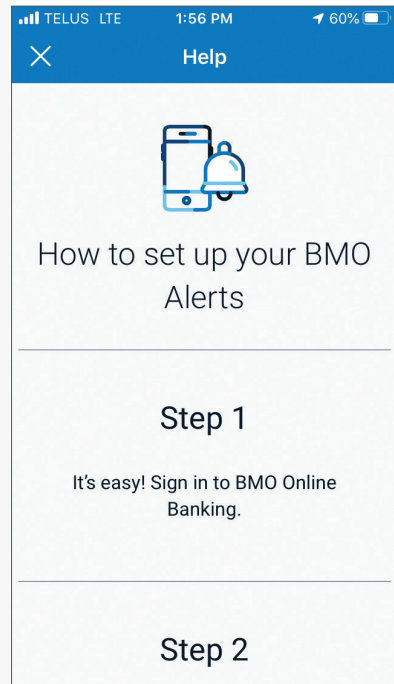
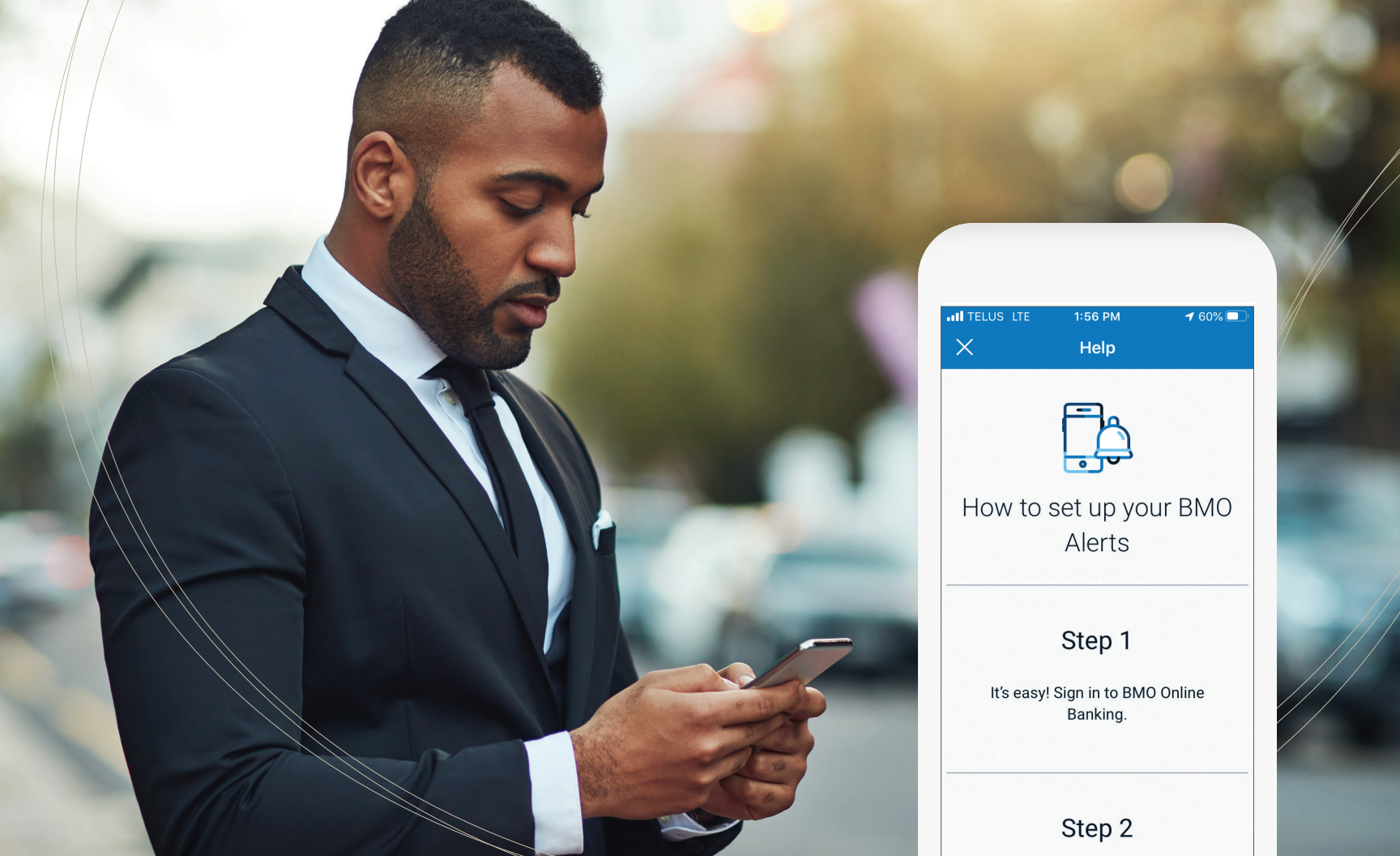


CONTRIBUTE

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

Rewards
that are ready
when you are.





TELUS LTE

1:56 PM

60%



Help



How to set up your BMO Alerts

Step 1

It's easy! Sign in to BMO Online Banking.

Step 2

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



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.



CHECK YOUR CREDIT SCORE FOR NO FEE

Stay on top of your financial situation by having access to your credit score for no fee. Not to worry, using this feature will not impact your credit score.



SET UP ALERTS AND KEEP TABS ON YOUR MONEY

Easily set up alerts to be notified of suspicious activity on your account, get credit card payment notifications and more.



LIVE NOW, PAY SMARTER

A BMO PaySmart™ installment plan can make life easier by turning your credit card purchases into smaller monthly payments. Learn more at bmo.com/paysmart.



SKIP THE PHONE CALL

Use the app or Online Banking to report a lost or stolen card, reset your PIN, dispute a transaction and more.



LOCK/UNLOCK YOUR CARD

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

Make travel more relaxing with the **peace of mind** knowing you and your purchases have protection.

OUT-OF-PROVINCE/COUNTRY EMERGENCY MEDICAL INSURANCE¹⁵

Enjoy an unlimited number of trips per year with coverage for the first 22 days of your trip whether travelling outside Canada or your province (up to \$5 million in eligible medical and related expenses). If you are age 65 or older, you will enjoy the same coverage for the first 3 days of your trip.

Your card also includes these additional travel insurance coverages:

- Trip Cancellation/Trip Interruption Insurance
- Flight Delay Insurance
- Baggage Delay, Loss and Damage Insurance
- Common Carrier Insurance
- Car Rental Collision/Loss Damage Insurance
- Hotel Burglary Insurance

MOBILE DEVICE INSURANCE

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.¹⁵

EXTENDED WARRANTY AND PURCHASE SECURITY INSURANCE¹⁵

- Triple the original manufacturer's warranty period on items purchased up to a maximum of 2 years when you charge the full purchase price to your card
- Most items purchased in full with your card are automatically insured against theft or damage for the first 120 days from date of purchase

FOR FULL DETAILS on your insurance coverages, please review the BMO Certificates of Insurance provided with your Welcome Kit.

Close to home or far away, **24/7**
Visa Infinite Privilege Concierge
is always as close as a phone call.¹⁶

**THINK OF YOUR CONCIERGE AS A PERSONAL
ASSISTANT HERE TO HELP WITH:**

- Recommendations on a good dry cleaner, nearby café or high-end boutique
- Dinner reservations at a trendy restaurant
- Customized, unique travel itineraries that let you break free of tourists and discover hidden gems
- Planning an unforgettable birthday party or event in ways you only dreamed of

You name it. *They'll make it happen.*
Contact them today: 1-855-822-1240



TERMS AND CONDITIONS

The information in this booklet is correct as of February 3, 2025 and is subject to change.

1. 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 "air fare", "hotel", "car rental", "grocery", "dining", "drugstore" or "gas" 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 \$25,000 in annual purchases

Travel (includes air fare, hotel and car rental): First \$25,000 in annual purchases

Grocery: First \$20,000 in annual purchases

Gas: First \$15,000 in annual purchases

Drugstore: First \$15,000 in annual purchases

Once 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.

2. The earn rate for purchases at merchants not classified as air fare, hotel, car rental, gas, grocery, drugstore, or dining 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 (US Only), Government-Licensed On-Line Casinos (On-Line Gambling) - (US Only), Government-Licensed Horse/Dog Racing- (US 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.
3. Primary cardholders that add a supplementary card to their account will receive a 25% bonus earn rate to their existing card accelerator. This benefit will be available for transactions made both by the primary customer 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.
4. Primary Cardholders will be eligible to receive a \$200 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 a purchase that is equal to or greater than the total amount of the statement credit on the Account is made, provided the Account is open and in good standing at the time of payout. Only one \$200 credit is awarded per Account, per

year. If you transfer your Account into a different product or 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 \$200 credit that annual period. Any additional lifestyle credit of \$200 awarded to the Primary Cardholder within the annual period as a result may be subject to claw back. This offer is subject to change.

5. BMO eclipse Visa Infinite Privilege Card cardholders have access to participating lounges within the Visa Airport Companion Program ("Program"), hosted and managed by DragonPass International Ltd. Both primary and secondary cardholders must enroll for this benefit separately, either through the Visa Airport Companion App (available to download for free) or on the Program Website (visaairportcompanion.ca) using a valid Canadian issued Visa Infinite Privilege Card. Membership includes access to participating lounges within the Visa Airport Companion Program - approximate value calculated based on DragonPass Classic membership fee and cost of airport lounge visits. Upon enrollment, 6 complimentary lounge visits will be available for the Cardholder per membership year; the complimentary visits can be used by the Cardholder for themselves and for their accompanying guests at participating lounges. All additional visits beyond the complimentary visits are subject to a fee of \$32 USD (subject to change) per person per visit. Applicable lounge access charges will be billed to the Visa Infinite Privilege Card connected to the Cardholders' Program membership. Unless suspended or cancelled, the Program membership and any included complimentary lounge visits (if applicable) will automatically renew annually on the anniversary date (e.g. when the Cardholder enrolled for the Program). To view a full list of participating airport lounges, their facilities, opening times and restrictions Cardholders can visit the Program App and visaairportcompanion.ca Website for more information. Cardholders who participate in the Program are subject to the Dragon Pass Terms of Use, Terms of Service and Privacy Policy and Visa's Privacy Notice. To view the full Terms and Conditions for the Program, please visit the Program App or visaairportcompanion.ca Website. The Program services and benefits are provided by DragonPass and applicable third party offer providers and neither Visa nor BMO is responsible for any claims or damages arising from participation in the Program.
6. You must be an eligible Visa Infinite Privilege Cardholder with a valid Canadian-issued Visa Infinite Privilege Card to take advantage of the Visa RSVP Rewards Benefit ("Benefit"), provided by Northland Properties Corporation ("Northland"). Cardholders must enroll for the RSVP Rewards program ("RSVP Rewards") at rsvpwards.com/sign-up using their eligible Visa Infinite Privilege Card to qualify for the Benefit; existing RSVP Rewards program members who are eligible Cardholders should call 1.800.726.3626 for instructions on how to obtain the Benefit. Once enrolled, eligible Cardholders will receive automatic Diamond Status in the RSVP Rewards program. Current tier benefits can be found at rsvpwards.com/terms-conditions and are subject to change. The Card number used for enrollment in the Benefit may be validated for continued eligibility for the Benefit on an annual basis. If you cease to be an eligible Cardholder, the automatic status gained from the Benefit may be removed. Cardholders who enroll for the Benefit are subject to the RSVP Rewards' Terms and Conditions and Privacy Policy as well as the Visa Privacy Notice. The Benefit is non-transferable and may be discontinued at any time. The Visa RSVP Rewards Benefit is provided by Northland and neither Visa nor the Issuer is responsible for any claims or damages arising from using the RSVP Rewards program or the Benefit.

7. Subject to availability.
8. You must be an eligible Visa Infinite Privilege cardholder with a valid Visa Infinite Privilege card to take advantage of the Visa Infinite Privilege Airport Benefits & Services. Visa Infinite Privilege Airport offer is subject to availability. Discounts and benefits are non-transferable. Discounts cannot be combined with any other offer or discount. Benefits and services only apply to participating Canadian airports. Visa reserves the right to modify or cancel this offer at any time and without notice. For more information please visit visainfinite.ca/privilege.
9. 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 5:01pm 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.
10. Offers are available to Visa Infinite and Visa Infinite Privilege cardholders only. Limit of 6 tickets per cardholder, and tickets are subject to availability. Go to visainfinite.ca/privilege for tickets, which 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.
11. 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/privilege. 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.
12. For full program terms and conditions please visit www.visaluxuryhotelcollection.com. 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.
13. You must be an eligible Canadian Visa Infinite Privilege cardholder with a valid Visa Infinite Privilege card to take advantage of the Visa Infinite Privilege Troon Golf Benefit. The Visa Infinite Privilege Troon Golf Benefit may be cancelled if your Visa Infinite Privilege 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 Privilege 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.
14. Pay with Points is available for eligible purchases only. Cardholders can visit bmorewards.com to redeem their points to cover eligible transactions. The cardholder is required to have enough points for \$1 minimum redemption.

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.
15. Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO eclipse Visa Infinite Privilege Card Certificates of Insurance booklet 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
16. The goods and services cardholders request or otherwise choose to obtain through the Visa Infinite Privilege 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 Privilege Concierge. Neither Visa nor BMO 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 Privilege Concierge on the cardholder's behalf. All costs will be charged directly to the cardholder's Visa Infinite Privilege card.



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