

BMO eclipse rise Visa® Card

Benefits Guide



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BMO



YOUR GUIDE TO ALL THE BENEFITS

A better financial future starts now.

Welcome!

Your new card can be a real game changer. It's designed to reward you for making real financial progress and set you up for success in the future, so you can get where you want to go.

Ready? Let's get started.



**Activate
your card now!**

Visit bmo.com/activate
to activate your card.

Download the BMO Mobile Banking app
from the App Store or Google Play™*



Manage your money
with **24/7 access**

BMO REWARDS PROGRAM

Rewards are part of the routine.

See how easy it is to start earning and redeeming BMO Rewards points.

- 1 Sign into BMO Online Banking
- 2 Click on your credit card account, then select the 'Rewards' tab
- OR Sign in to bmorewards.com using the same login information as BMO Online Banking

Your BMO Rewards points do not expire as long as you have your BMO eclipse rise Visa Card. Check out all the great rewards at bmorewards.com.

Earn Rewards



Takeout, online grocery orders, streaming services – earn points on all of it as you go about your day.

- **Earn 5X the BMO Rewards points** for every \$2 spent on recurring bills, groceries, dining, and takeout¹
- **Earn 1 point** for every \$2 spent on everything else²

Anniversary bonus points



Celebrate a year of making real financial progress with up to 5,000 BMO Rewards points:

- **Pay your bills with points - get 2,500 bonus points** when you redeem at least 12,000 BMO Rewards points towards your credit card purchases using Pay with Points every year – it's as easy as redeeming 1,000 points a month!⁴
- **Pay down your balance - get 2,500 bonus points** when you pay your full credit card balance on time for 12 consecutive months.³

BMO REWARDS PROGRAM

Redeem Rewards

What are you in the mood for? Use your BMO Rewards points for whatever you feel like. Pay with Points or redeem for travel, merchandise and gift cards or investments.

Sign in to bmorewards.com to check out all the ways you can redeem your points.



Pay with Points

Let your points pick up the tab. Apply your points directly to eligible purchases.⁵ 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.⁵



Shop

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



Contribute

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



DIGITAL BANKING

Put your card at your fingertips.

Manage your account online or on the app 24/7.

Manage your money better to make it go further. It's easy with BMO Online Banking and the BMO Mobile Banking app.



BMO Insights

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.



Report a lost/stolen card

Quickly and easily report a lost or stolen card right away and request a replacement.



Lock/unlock your card

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



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.



Skip the phone call, use the app

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



RISE VISA BENEFITS

BMO PaySmart™ plan.

Live now, pay smarter.

Life happens. If it's time for a new phone or laptop, your car needs repairs or you want to book a last-minute flight, a BMO PaySmart plan can make life affordable now by turning your credit card purchases into smaller, monthly payments. Enjoy the financial flexibility and freedom to pay for something you need now with the confidence that you'll pay it off by a set date.



As a BMO eclipse rise Visa cardholder you get access to **one Free BMO PaySmart plan**, for one purchase up to \$1,000 every 2 years.⁶

Financial progress made easy.

- No application or credit checks required
- No impact on your credit score⁷
- Quick and easy set up in Online Banking
- Pay it off in 3, 6 or 12 months

Conditions apply.

Visit bmo.com/paysmart for more information.



WORRY LESS, LIVE MORE

Insurance benefits.

Your card offers coverage.

Why worry? Pay with confidence knowing your BMO eclipse rise Visa Card protects you with the following insurance benefits:



Mobile Device Insurance⁸:

provides up to \$1,000 of protection against loss, theft or accidental damage of your smartphone, cellular phone or tablet, anywhere in the world if the device is purchased in full with your card or, if financed through a fixed term contract with a Canadian wireless service provider and all recurring wireless bill payments are charged to your card.



Extended Warranty Insurance⁸:

doubles 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 Insurance⁸:

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

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

LEGAL

- ¹ You will earn 5 BMO Rewards points for every \$2 spent on eligible grocery and dining purchases, and recurring bill payments. The 5 BMO Rewards points includes the base earn rate of 1 BMO Rewards point for every \$2 spent on card purchases ("Base Rewards") and the bonus of 4 BMO Rewards points for every \$2 spent on eligible grocery and dining purchases, and recurring bill payments ("Bonus Rewards"). To earn Bonus Rewards on grocery and dining purchases, your purchases must be made at merchant locations in Canada classified through the Visa network with a Merchant Category Code ("MCC") that identifies them in the "grocery" or "dining" category. Recurring bill payments are defined as payments made on a monthly or regular basis, and which are automatically billed by the merchant to your BMO eclipse rise Visa card. Not all merchants offer recurring payments, and not all ongoing payments will be considered "recurring bill payments" and therefore may not earn Bonus Rewards. Please check with your merchant to see if your recurring payment qualifies. You will not earn Bonus Rewards on recurring bill payments that are also eligible grocery or dining purchases. The Bonus Rewards earn rate applies to the first \$5,000 in annual purchases in each Bonus Rewards category per BMO Rewards collector account, at merchants qualifying for the Bonus Rewards earn rate, which can be calculated from January 1st to December 31st each year. Once the combined cardholder spend on the BMO Rewards collector account exceeds this threshold, you will continue earning points at the Base Rewards earn rate of 1 point per \$2 in purchases. BMO Rewards points will be posted to the primary cardholder's account, provided the Account is open and in good standing when the purchases are made and when the statement is issued.
 - ² The Base Rewards earn rate for purchases at merchants not classified as grocery, dining or recurring bill payments in Canada is 1 BMO Rewards point per \$2 charged to the Account. For the Bonus Rewards 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 To qualify for the annual 2,500 BMO Rewards points bonus, eligible BMO eclipse rise Visa Card cardholders must pay their statement balance in full and on time each billing period for twelve (12) consecutive billing periods. The 2,500 BMO Rewards points bonus will be awarded once per year on the anniversary date of the Account to BMO eclipse rise Visa Card cardholders who meet the aforementioned requirement on an annual basis. Account must be in good standing. Please allow up to eight weeks for your bonus points to be awarded.
 - ⁴ To qualify for the annual 2,500 BMO Rewards points bonus, eligible BMO eclipse rise Visa Card cardholders must redeem a minimum of 12,000 BMO Rewards points in Pay with Points within a twelve (12) month period (period begins at Account open date). The 2,500 BMO Rewards points bonus will be awarded once per year on the anniversary date of the Account to BMO eclipse rise Visa Card cardholders who meet the aforementioned requirement on an annual basis. Account must be in good standing. Please allow up to eight weeks for your bonus points to be awarded.
 - ⁵ Pay with Points is available for eligible purchases only. Cardholders can visit bmorewards.com to redeem their points to cover transactions made in the last 30 days by the primary cardholder. 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 primary 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 Installment plans give primary cardholders the ability to repay eligible purchase amounts in monthly payments over a defined repayment schedule subject to terms and conditions. Purchases or balances that you turn into installment plans count towards your available credit limit. You are eligible for one Free BMO PaySmart installment plan for an amount of \$100-\$1,000 every 24 months starting from the day you create your first free plan. If you cancel your plan, your next eligible date for one Free BMO PaySmart installment plan for an amount of \$100-\$1,000 will remain 24 months from the date you created the plan you are cancelling. If you cancel your card with a used Free BMO PaySmart installment plan, any new card account you open may not be eligible for one free BMO PaySmart installment plan of \$100-\$1,000 until 24 months from the day you created your first plan. Other conditions apply, please visit bmo.com/paysmart for more details.
 - ⁷ Setting up an installment plan won't impact your credit score, as long as you pay your minimum payment on time. When you set up a BMO PaySmart plan, we will not perform a credit check.
 - ⁸ Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO eclipse rise Visa 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.

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P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
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1-800-263-9120
www.cumis.com
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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 a trademark or registered trademark of Cisco in the U.S. and other countries.