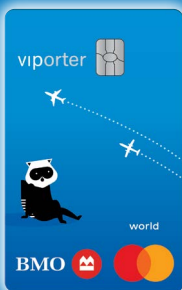


Benefits Guide

BMO VIPorter World Mastercard®
BMO VIPorter Mastercard



Make traveling more rewarding



BMO



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Welcome
aboard

Congratulations on selecting a BMO VIPorter Mastercard!

Your next travel getaway is closer than ever with our new credit card. As you earn VIPorter points on every dollar spent, it's easy to rack up the points for your next holiday. Plus, you'll get accelerated points on Porter Airlines purchases including flights, baggage, on-board purchases and more.

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.

Explore the guide to learn more. [!\[\]\(a03a7eb2f4046e1d3c76772003e549ea_img.jpg\)](#)

Getting started



Activate your new card now

Follow the instructions found on the sticker on your card.



Register for Online Banking at bmo.com or through the BMO Mobile Banking app

Access your credit card account anytime.



Visit flyporter.com/viporter

Visit Porter to check your point balance and redeem VIPorter points for your next flight.



Sign up for eStatements

Securely view eStatements for your credit card account anytime through BMO Online Banking.



Additional cards

Add additional cardholders to your account and earn even more VIPorter points. Plus, additional cardholders get access to the card travel benefits as well.

Your card at a glance

Gear up for your next adventure sooner and access Porter perks through accelerated points. Earn VIPorter points on every dollar spent and redeem them for a future getaway.

Earning VIPorter points

- **2 points** for every \$1 spent on Porter purchases.^{ΔΔ1A}
This includes flights, baggage, on-board purchases, fees, taxes and any other travel related expenses.
- **1 point** for every \$1 spent on everyday travel like gas and transportation.^{ΔΔ1A}
- **1 point** for every \$1 spent on groceries and dining.^{ΔΔ1A}
- **1 point** for every \$1 spent on hotel accommodations.^{ΔΔ1A}
- **0.5 points** for every \$1 spent everywhere else.^{ΔΔ1B}

Earn points twice

When you use your VIPorter credit card for a Porter flight, you'll earn VIPorter points from Porter and from BMO! Visit flyporter.com/viporter to see how many points Porter gives you based on your VIPorter Membership tier.



Card benefits

A voucher for 35% off one flight booking per year for you and up to 3 other passengers on the same booking when you spend \$25,000 within the first 365 days after the account open date^{ΔΔ2}

Priority re-accommodation for flight delays^{*ΔΔ3}

Dedicated check-in^{*ΔΔ4}

Early boarding^{*ΔΔ4}

No VIPorter points expiry^{ΔΔ5}

Earn \$1 of Qualifying Spend for every \$25 spent on your card^{ΔΔ6}

Automatically become an Avid Traveller

* This benefit applies to up to 8 companions travelling on the same booking.

Qualifying spend

Qualifying spend determines your VIPorter membership level. As you reach certain thresholds, you'll experience additional travel benefits and an increased VIPorter points earning ratio on Porter Purchases. To learn more visit [About VIPorter](#).

Additional benefits

Insurance benefits

Travel and Medical protection⁷

Enjoy Out of Province Emergency Medical coverage for trips up to 8 days (with coverage for \$5 million in eligible medical expenses) if you are under the age of 65. Also enjoy Car Rental Collision Damage Waiver coverage, Baggage coverage and more. For details, please review the BMO VIPorter World Mastercard/ BMO VIPorter Mastercard Certificate of Insurance.

Extended warranty⁷

Save the cost of buying extended warranty insurance on your next purchase by paying with your BMO credit card. This coverage doubles the original manufacturer's warranty period up to a maximum of one year.

Purchase protection⁷

Get added protection. Most items purchased with your card are automatically insured, against theft or damage for up to 90 days from date of purchase.



For full details on your insurance coverages, including limitations and exclusions, please refer to the [BMO VIPorter World Mastercard/BMO VIPorter Mastercard Certificate of Insurance](#) you received with your card.

Other benefits

Car rental savings

Save up to 20% on National Car Rental^{®††} and Alamo Rent A Car^{®††} and up to 5% on Enterprise Rent-A-Car^{®††} at locations worldwide using the [Car Rental Booking tool](#).⁸

World Mastercard holders

BMO VIPorter World Mastercard holders qualify for even more benefits, to learn more visit [mastercard.ca](#)

Convenient bill payment

Use the following options to transfer funds 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
- **In person** at any BMO Bank of Montreal branch
- **Pre-authorized payments:** Automatic monthly payments from your BMO account or an account at any financial payment institution in Canada
- Call **1-800-263-2263** for more information

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.
- **Report 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.

Additional options

BMO Roadside Assistance

Take worry-free 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. Click [here](#) for more information.

BMO Pay-as-you-go RoadAssist

Provided by Dominion Automotive Association, this pay-as-you-go roadside service is available on almost all roads in Canada and the U.S. For full details click [here](#). All charges are conveniently billed to your BMO Mastercard account. Call 1-866-731-4998 for more information.

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).⁹ Add this option to your card by visiting bmoprotection.assurant.com or by calling 1-844-840-8142 for whatever emergency service you may need.



Added value services

Your BMO VIPorter Mastercard comes loaded with these valuable features:

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 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

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 to register your account.

Mastercard®* Click to Pay

Checking out online should be quick, easy and secure. With Click to Pay, you can safely check out with your BMO credit card in just a few clicks. For more information, visit bmo.com/click-to-pay

eStatements and eStatement Alerts

Securely view your eStatements for your credit card account anytime through BMO Online Banking. 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 store¹⁰ or make payments within apps quickly and easily with Apple Pay.¹¹ Visit 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 transfer your Pre-Authorized payments from a different financial institution to your new BMO credit card. It also notifies your Pre-Authorized Billers of your switch so you don't have to.¹²

Zero Liability Protection¹³ 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.

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 and Conditions

The information in this booklet is correct as of February 07, 2025, and is subject to change.

^{AA} VIPorter is a rewards program offered by VIPorter Inc. Please ensure that you, the primary cardholder, provide your own personal VIPorter number to be linked to your BMO VIPorter Mastercard card account as linking a different person's VIPorter number is prohibited. Once the primary cardholder's VIPorter number is linked to the credit card account, please allow up to 72 hours for these benefits to be activated. A VIPorter number is required in order to be awarded VIPorter points or access VIPorter rewards and benefits. You must include this same, linked VIPorter number to your qualifying Porter reservations to access the Porter Airlines benefits. The name on the Porter Airlines reservation must be identical to the name on the VIPorter account of the traveller. Porter Airlines benefits are valid on itineraries marked and wholly operated by Porter Airlines; not valid on itineraries which include flights operated by Porter's codeshare or interline partners. VIPorter points issued through the use of the card will be credited to the primary cardholder's VIPorter account.

The VIPorter accounts of the primary cardholder and authorized users must be in good standing to be awarded VIPorter points or enjoy their BMO VIPorter Mastercard card benefits. Porter Airlines benefits will no longer be available upon account closure, regardless of reason for closure, or if the card product is changed to a non-VIPorter Mastercard. VIPorter membership and benefits are subject to the VIPorter Program Terms & Conditions and any applicable Porter Airlines terms and conditions relating to a benefit (including its published tariffs containing conditions of carriage for travel on Porter Airlines), as determined by Porter Airlines in its sole discretion and as may be changed from time to time, which is governed by the VIPorter Terms and Conditions and any conflict between these terms and the VIPorter Terms and Conditions, the VIPorter Terms and Conditions will prevail.

^{1A} You will earn 2 VIPorter points for every \$1 spent on eligible Porter purchases, up to \$10,000 annually in net Porter spend per BMO VIPorter Mastercard or BMO VIPorter World Mastercard account (resets January 1st of each calendar year). The 2 VIPorter points includes the base earn rate of 0.5 VIPorter points for every \$1 spent on card purchases ("Base Points") and the bonus of 1.5 VIPorter points for every \$1 spent on eligible Porter purchases ("Bonus Points"). To earn Bonus Points, your purchases must be made directly with Porter Airlines, via flyporter.com, through the Porter Airlines call center, or completed in-person at a Porter customer service counter at the airport. If you exceed \$10,000 in combined annual purchases, you will continue to earn the Base Points.

You will earn 1 VIPorter point for every \$1 spent on eligible gas and transportation purchases, up to \$3,000 annually in net gas and transportation spend per BMO VIPorter Mastercard or BMO VIPorter World Mastercard account (resets January 1st of each calendar year). The 1 VIPorter point includes the base earn rate of 0.5 VIPorter points for every \$1 spent on card purchases ("Base Points") and the bonus of 0.5 VIPorter points for every \$1 spent on eligible gas and transportation purchases ("Bonus Points"). To earn Bonus Points, your purchases must be made at merchants that are classified by the Mastercard network as gas and transportation, such as service stations, bus lines, car rentals and more. If you exceed \$3,000 in combined annual purchases, you will continue to earn the Base Points. Some merchants may sell the same or similar products/services as the Applicable Merchants or are separate merchants who are located on the premises of the Applicable Merchants, but are classified by Mastercard in another manner ("Other Merchants"). You will only earn Base Rewards for purchases made at Other Merchants.

You will earn 1 VIPorter point for every \$1 spent on eligible dining and grocery purchases, up to \$5,000 annually in net dining and grocery spend, per BMO VIPorter Mastercard or BMO VIPorter World Mastercard account (resets January 1st of each calendar year). The 1 VIPorter point includes the base earn rate of 0.5 VIPorter points for every \$1 spent on card purchases ("Base Points") and the bonus of 0.5 VIPorter points for every \$1 spent on eligible dining and grocery purchases ("Bonus Points"). To earn Bonus Points, your purchases must be made at merchants that are classified by the Mastercard network as dining and grocery stores. If you exceed \$5,000 in combined annual purchases, you will continue to earn the Base Points. Some merchants may sell the same or similar products/services as the Applicable Merchants or are separate merchants who are located on the premises of the Applicable Merchants, but are classified by Mastercard in another manner ("Other Merchants"). You will only earn Base Rewards for purchases made at Other Merchants.

You will earn 1 VIPorter point for every \$1 spent on hotel purchases, up to \$3,000 annually in net hotel spend, per BMO VIPorter Mastercard or BMO VIPorter World Mastercard account (resets January 1st of each calendar year). The 1 VIPorter point includes the base earn rate of 0.5 VIPorter points for every \$1 spent on card purchases ("Base Points") and the bonus of 0.5 VIPorter points for every \$1 spent on eligible hotel purchases ("Bonus Points"). To earn Bonus Points, your purchases must be made at merchants that are classified by the Mastercard network as hotels. If you exceed \$3,000 in combined annual purchases, you will continue to earn the Base Points. Some merchants may sell the same or similar products/services as the Applicable Merchants or are separate merchants who are located on the premises of the Applicable Merchants, but are classified by Mastercard in another manner ("Other Merchants"). You will only earn Base Rewards for purchases made at Other Merchants.

^{1B} Subject to the BMO VIPorter Terms and Conditions, VIPorter points are calculated based on purchases of goods or services charged to a BMO VIPorter Mastercard account, less any refunds or adjustments. Cash advances, cash-like transactions, interest charges, fees, payments, credit or debit adjustments and any amount other than purchases that may be charged to the account with the card, do not qualify for the issue of VIPorter points. We may establish other qualifying and non-qualifying transactions from time to time.

² Primary cardholders will receive one 35% off flight voucher applicable on the base fare on a Porter flight booking after spending a minimum of \$25,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first 365 days after the account open date, subject to the terms and conditions herein. The flight voucher will be available 4-6 weeks after the spend requirement has been met.

The flight voucher allows up to 3 companions to accompany the primary cardholder at a 35% discount on the flight booking's base fare (does not apply to taxes, fees, charges and surcharges, which must be paid at the time of booking). The flight voucher may only be used:

- A. on flights operated by Porter Airlines (Canada) Limited and Porter Airlines Inc.;
- B. if the additional passenger(s) travelling with you are on the same itinerary; and
- C. at the time of purchase.

Flight vouchers cannot be:

- A. applied to existing reservations; nor
- B. used for bookings for more than three passengers if the additional passenger(s) travelling with you are on the same itinerary; and

Maximum of one flight voucher can be applied per booking. If one-way travel is booked, the discount voucher will be deemed fully used and the return portion of travel will be forfeited. Valid for travel at any time with no blackout periods. Also valid against the purchase of fares on sale.

The flight voucher is valid for 12 months from the date issued. The booking must be made before the voucher expiry date, but travel may occur after the voucher expiry date

subject to flight schedule availability at the time of booking. Unused flight vouchers will automatically be cancelled on the date the card account is cancelled, regardless of reason for cancellation, or if the card account is changed to a different product.

³ Valid for BMO VIPorter Mastercard, BMO VIPorter World Mastercard and BMO VIPorter World Elite primary and secondary cardholders and up to eight (8) additional guests travelling on the same reservation. When necessary, receive priority re-accommodation for flight delays.

⁴ Valid for BMO VIPorter Mastercard, BMO VIPorter World Mastercard and BMO VIPorter World Elite primary and secondary cardholders and up to eight (8) additional guests travelling on the same reservation. Receive dedicated check-in, early boarding and priority security (where available).

⁵ Any VIPorter points earned, regardless of source, will not expire for as long as your BMO VIPorter Mastercard account is active - even if you have not flown or redeemed within twenty-four (24) months. If your BMO VIPorter Mastercard is cancelled, your VIPorter points will be set to expire in accordance with the VIPorter [Terms and Conditions](#).

⁶ Receive \$1 in Qualifying Spend toward your VIPorter Avid Traveller membership level for every \$25 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments). Qualifying Spend will be credited to your account between 1-2 business days after your credit card monthly statement is prepared. For example, if your monthly statement is prepared on November 1, 2024 your Qualifying Spend will be credited by November 4, 2024 and will count towards your then-current Qualifying Spend balance.

Your Qualifying Spend is calculated by taking the sum of your purchases (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) on your monthly statement, dividing that amount by twenty-five (25) and rounding up to the nearest whole number. To receive Qualifying Spend, your credit card account must be open and in good standing.

VIPorter Avid Traveller levels are recalculated at the end of each calendar year based on your Qualifying Spend during that year. The \$1 in Qualifying Spend for every \$25 spent on your card will contribute to your overall Qualifying Spend of that calendar year and will contribute to your VIPorter Avid Traveller progression at the time it is awarded. This benefit has no monetary or other exchange value and cannot be sold or transferred. Porter Airlines reserves the right to change or withdraw the benefit at any time.

⁷ 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 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

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 vehicle 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.

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-transferable. Void where prohibited.

⁹ 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®. ©Assurant is a registered trademark of Assurant, Inc. For questions related to the insurer, you may contact Assurant® at 1-800-268-5962 or visit assurant.ca.

¹⁰ 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.

¹¹ Message and data rates may apply. Contact your wireless carrier for details.

¹² 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 preauthorized payments. ©2016. D+H and Payment Manager are trademarks of D+H Limited Partnership.

¹³ Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.

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® Registered trademarks of Bank of Montreal.

™/© 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.

BMO Credit Card Contact Information

Check your account online

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)

