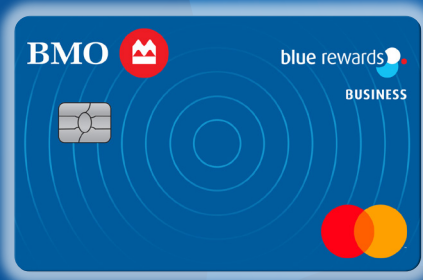




# BMO Blue Rewards Business Mastercard<sup>®</sup>

## Benefits Guide





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# Welcome

Congratulations on choosing the **BMO Blue Rewards Business Mastercard** – a card that offers Blue Points while helping you manage your purchases.

You've worked hard to build a successful business, and it's time for your business to reward you. Streamline your accounting process by putting all your expenses on one card, so you can focus on the aspects of your business that matter most.

Your card offers you financial flexibility and a great way to get more Blue Points—all for no annual fee!<sup>1</sup> It will allow you to keep business purchases separate from personal expenses and offers your business access to a revolving credit limit. Plus, get rewarded for every business purchase by earning Blue Points.<sup>2</sup>

**You'll find the details inside this guide, along with information about a number of included and optional benefits that add value, protection, and convenience to your card.**



# Get started today



**Activate your new card(s) now.** Follow the instructions found on the sticker on your card(s).



**Visit Online Banking at [bmo.com/business](https://www.bmo.com/business)** or through the **BMO Mobile Banking app**. Access your credit card account information anytime.



**IMPORTANT:** Replacement credit cards must be linked to your profile to access online banking. For assistance, visit a BMO branch or call the number on the back of your card. Newly issued accounts don't need to take any action.





# Your card at a glance

Your **BMO Blue Rewards Business Mastercard** comes with benefits that add value, security, protection, convenience, and lets you earn Points on every purchase. From fueling or charging your vehicle to handling everyday business expenses, to booking your next getaway, you'll earn Points with every transaction, and enjoy Point multipliers at participating Blue Rewards Partners.

## Card benefits

- **10x the Points for every \$1 spent** on travel with Blue Rewards Travel, powered by Expedia, with access to Expedia's global inventory - plus redeem any amount of Points to reduce what you pay out of pocket when you use your Blue Rewards credit card (excluding cruises)<sup>3</sup>
- **10x the Points for every \$1 spent** at participating Blue Rewards Partners<sup>3</sup>
- **2x the Points for every \$1 spent** on eligible gas and electric vehicle charging purchases<sup>4</sup>
- **1 Point for every \$1 spent** everywhere else<sup>5</sup>
- **Min 10% car rental discount** at Avis or Budget<sup>6,7</sup>
- Zero Liability<sup>8</sup>, Extended Warranty<sup>9</sup>, and Purchase Protection<sup>9</sup>
- Optional employee cards



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



A credit  
card built  
**for business  
owners.**

# Additional card benefits

## Car Rental Discounts

**Planning a road trip? You have savings options.**

Get up to 30% off Avis car rental base rates when you prepay with your BMO Blue Rewards Business Mastercard. Or get a minimum 10% off the base rate when you book with your card.<sup>6,7</sup> Book with [Avis](#).

Get up to 35% off Budget car rental base rates when you prepay with your BMO Blue Rewards Business Mastercard. Or get a minimum of 10% off the base rate when you book with your card.<sup>6,7</sup> Book with [Budget](#).

## Protection

### **BMO Business Credit Card Waiver of Liability Program**

You and your business are insured against employee card abuse up to a maximum of \$50,000 per cardholder. More details, including limits and restrictions of the BMO Business Credit Card Waiver of Liability Program, can be found in the Program Description that accompanied your card package.<sup>8</sup>

### **Extended Warranty & Purchase Protection**

Most of your **BMO Blue Rewards Business Mastercard** purchases will automatically be insured against theft or damage for 90 days from the date of purchase, and the original manufacturer's warranty period will be increased up to a maximum of one year. For full details of Extended Warranty and Purchase Protection coverage, please refer to the Certificate of Insurance that accompanied your card package.<sup>9</sup>

# Business Account Management

## Optional employee cards

Get up to 22 additional **BMO Blue Rewards Business Mastercard** cards so employees can easily make purchases on behalf of your business. Employee cards allow for timely accounting of each employee's spending, including spend control tools like setting card limits.

## Convenience

### Online and mobile account management

Timely management of your **BMO Blue Rewards Business Mastercard** accounts is at your fingertips 24/7, virtually anywhere when you register for BMO Online Banking or the BMO Mobile App.

### By signing in to Online or Mobile Banking, you can:



#### Control and secure your cards

- Lock or unlock cards instantly
- Report and replace lost or stolen cards
- Replace damaged cards



#### View account details

- Owner and employee accounts
- Last 3 months of transactions
- Current balance and available credit card limits



#### Download your transactions into any of the following business software

- MS Money
- Quicken
- QuickBooks
- Simple Accounting



#### Manage employee cards

- Add new cards or close existing ones



#### Go paperless

- Opt in for eStatements



Visit [bmo.com](https://www.bmo.com) and click on "Online Banking" to register now!

## 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>10</sup> or make payments within apps quickly and easily with Apple Pay.<sup>11</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.<sup>11</sup>



## Bill payment options

Your **BMO Blue Rewards Business Mastercard** gives you a number of convenient payment options.

### **BMO Online & Telephone Banking:**

Call **1-800-363-9992** or visit [BMO Online Banking](#) to register.

### **BMO ATM:**

You can make a payment to your **BMO Blue Rewards Business Mastercard** account at any BMO ATM.

If you have a BMO chequing or savings account, you can transfer funds to your **BMO Blue Rewards Business Mastercard** account using the three options above. The following payment options are also available to all customers. Remember to allow at least 2-5 business days for us to receive your payment, because we apply the payment to your account the day we receive it and not the day the payment was made.

### **Pre-authorized debit:**

Set up an automatic monthly **BMO Blue Rewards Business Mastercard** payment from your BMO Bank of Montreal account or an account at any financial institution in Canada. Call us at **1-844-385-5055** for more information.

### **Mail:**

Print your account number on the back of your cheque or money order and mail it to:

#### **Payment Centre**

P.O. Box 6044, Station Centre-Ville, Montreal, Quebec H3C 3X2

### **In person:**

Pay in person at any [BMO Bank of Montreal branch](#) in Canada.

### **Other financial institutions:**

You may be able to pay using the telephone, online banking service, or ATM of other financial institutions.



This payment can be made in person at any BMO branch, or you may send a cheque via mail. You can also pay by Pre-Authorized Debit. To set up a pre-authorized payment schedule, call **1-844-385-5055** for further information.



# Security

## Protection

It's important that you feel your personal business information is secure. It's important to us, too. Our security features protect your business credit cards from unauthorized use. They're free and come automatically with your new card.

## Personal Identification Number (PIN)

Your Personal Identification Number (PIN) is a key security element required to complete any ATM transactions using your credit card, such as cash advances. Keep your PIN confidential and separate from your card at all times. You can change your PIN at any time at any BMO ATM.

## Zero Liability Protection<sup>12</sup>

You will not be liable for most cases of unauthorized purchases made in person, over the phone or online. Please refer to your BMO Business Mastercard Account Agreement for more information.



More tools for  
**your business.**

# Business Banking Products

While a **BMO Blue Rewards Business Mastercard** is the ideal tool for business expense management, your business financing might also benefit from other BMO products.

## Credit Line for Business

A no annual fee Credit Line that gives you flexible access to funds. Borrow what you need, pay interest only on what you use, and reuse credit as you pay it down.<sup>13,14</sup>

## Business accounts & plans

Our business accounts are designed for businesses at all stages and sizes. Conveniently bank from anywhere with an account that fits your business banking transaction needs to help you reach your goals. With our Premium Savings account, you earn interest every day and get unlimited transfers, with no minimum balance requirement.

For more information on these products and others, call **1-877-262-5907** or visit [bmo.com/business](https://www.bmo.com/business)

## Mastercard Easy Savings™\*

Reduce the cost of your everyday business purchases with rebate savings from a growing number of national merchants when you use your credit card. It is automatic and there's no cost to participate.<sup>15</sup> Start saving on:

- Travel & Entertainment<sup>15</sup>
- Printing<sup>15</sup>
- Shipping<sup>15</sup>

Rebates will be posted automatically to your **BMO Blue Rewards Business Mastercard** statement each month just below the related purchase.



Visit [priceless.com/easy-savings](https://priceless.com/easy-savings) for more information and to register yourself or your key employees today.



# 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.

- <sup>1</sup> Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions, and Mastercard cheques. Visit [bmo.com/yourbiz](https://bmo.com/yourbiz) for current rates and fees; call the Customer Contact Centre at 1-844-385-5055 or visit your branch.
- <sup>2</sup> All Rewards offered are subject to the Terms and Conditions of the Blue Rewards Program, are subject to change and may be withdrawn without notice.
- <sup>3</sup> BMO Blue Rewards Business 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 [bmo.com/blue\\_rewards10x](https://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). Multiplier Points will be earned on eligible purchases at eligible Blue Rewards Partner locations up to a combined maximum of \$1,000 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.
- <sup>4</sup> BMO Blue Rewards Business Mastercard cardholders will earn 2 Blue Points for every \$1 in purchases in Canada at eligible 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). Automobile and vehicle fuel 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 [bmo.com/blue\\_rewards10x](https://bmo.com/blue_rewards10x). The 2 Blue Points includes the base earn rate of 1 Blue Point for every \$1 spent in card purchases (“Base Points”) and the bonus of 1 Blue Point per \$1 spent on eligible automobile and vehicle fuel purchases (“Bonus Points”). Bonus Points will be earned on eligible automobile and vehicle fuel purchases made at merchant locations in Canada up to a combined maximum of \$1,000 in net purchases posted to your account per statement cycle. 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 automobile and vehicle fuel purchase made at a merchant that is not classified by MCC 5541, MCC 5542, MCC 5552. 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 is subject to the Blue Rewards Terms and Conditions and the BMO Business Mastercard Cardholder Agreement. The offer is available on eligible purchases and may be withdrawn or changed at any time without notice.
- <sup>5</sup> Offer is cumulative over the statement period. Award of 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 Business Mastercard Cardholder Agreement. The number of Points will be rounded down to the nearest whole number. Fractions of Points will not be awarded.

**6 10% Discount on Booking**

**Canada & US** – Canadian BMO credit cardholders using Eligible BMO Credit Card who book an Avis or Budget rental at participating locations in Canada or the United States shall receive a minimum ten percent (10%) discount off the lowest available discountable Time and Mileage retail rates when the applicable BMO Avis Worldwide Discount (AWD) # C516800 or Budget Customer Discount (BCD) # B021100 is entered at the time of booking. These discounts are applicable throughout Canada and in the 48 contiguous states, the District of Columbia, and Hawaii, at participating Avis and Budget locations.

A discount up to ten percent (10%) will also apply to moving trucks/vehicles at participating Budget locations throughout Canada ONLY. To receive the up to ten percent (10%) discount, call your local Budget truck location and quote Budget Customer Discount (BCD) # B021100.

**International** - BMO credit cardholders using an Eligible BMO Credit Card who book an Avis rental in Africa, Asia, Europe, Middle East, and South Africa will receive a minimum ten percent (10%) discount off the lowest available discountable Time and Mileage retail rates when the assigned Avis AWD #C516800 is entered at the time of booking, at participating locations.

Discount applies only to the base Time and Mileage rental rate and does not apply to taxes, LDW, PAI, surcharges, airport fees, concession fees, refueling, drop-off, delivery, young renter fees, additional driver fees, optional products or services (including damage waivers), or any other charges.

**7 Pre-Payment Benefit (Pay Now Discount)**

BMO credit cardholders using Eligible BMO Credit Cards who elect to pre-pay may be eligible for a discount of up to thirty percent (30%) off the lowest available discountable Time and Mileage retail rates when the applicable BMO Avis Worldwide Discount (AWD) # C516800 is entered at the time of booking, and up to thirty-five percent (35%) off the lowest available discountable Time and Mileage retail rates when the applicable BMO Budget Customer Discount (BCD) # B021100 is entered at the time of booking, where offered, and subject to location, vehicle type, and availability.

Discounts are determined by Avis or Budget and may change without notice, if you have any questions regarding rates and discounts, please contact Avis or Budget directly.

BMO and Avis and Budget reserve 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.

Confirmed reservations made prior to termination will continue to receive applicable benefits.

Offer is non-transferable and may only be used by the eligible cardholder.

All renters are subject to Avis' and Budget standard driver qualification procedures. All terms of Avis and Budget standard rental agreement in effect at the time and place of rental will apply. At the time of the reservation, the Renter will provide the Avis wizard number. At the time of rental, the Renter will present a BMO card as method of payment and a valid driver's license.

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 are subject to geographic and other restrictions. Non-transferrable. Void where prohibited.

<sup>8</sup> Subject to terms and conditions, including limitations, exclusions and other important information contained in the BMO Business Credit Card Waiver of Liability Program description, which is sent to new cardholders. Program provided directly by BMO and administered by Assurant Services Canada Inc. Assurant Services Canada Inc., its subsidiaries, and affiliates carry on business in Canada under the trade name of Assurant®. For questions contact Assurant at 1-800-304-5181.

<sup>9</sup> 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 and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and/or its subsidiaries doing business as Allianz Global Assistance. For questions contact Allianz Global Assistance Canada at 1-877-704-0341 or visit [www.allianz-assistance.ca](http://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](http://www.cumis.com)

<sup>10</sup> 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.

<sup>11</sup> Message and data rates may apply. Contact your wireless carrier for details.

<sup>12</sup> Please refer to your BMO Mastercard Cardholder Agreement for more information.

<sup>13</sup> Subject to BMO's credit-granting criteria. Interest rates on a Credit Line for Business can vary from as low as BMO Prime +2% up to BMO Prime +11%.

<sup>14</sup> Subject to the account being in good standing and the customer abiding by the cardholder agreement.

<sup>15</sup> Visit [mastercard.ca/easysavings](http://mastercard.ca/easysavings) for a full list of Terms and Conditions.



## BMO Business Mastercard Contact Information

Visit us at [bmo.com/yourbiz](https://bmo.com/yourbiz)

Questions

**1-844-385-5055**

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)

Write to us

BMO Mastercard for Business  
Customer Service Support  
P.O. Box 187  
Station F  
Toronto, ON M4Y 2L5

Drop by your local BMO  
Bank of Montreal branch

# BMO



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