BMO CashBack World Elite®⁂ Business Mastercard®⁂

Build your business. Reward your spending.



BMO



Welcome

Thank you for choosing the **BMO CashBack World Elite Business Mastercard** credit card. You've worked hard to build a successful business—now it's time for your business to be rewarded.

Streamline your accounting by putting your business expenses on one card, helping you stay organized and focused on what matters most.

Your card offers you financial flexibility and the opportunity to earn cash back on everyday business purchases.

Inside this guide, you'll find details about your card, along with included benefits designed to add value, protection, and convenience to your business.

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Get started today

Activate your card.
Follow the instructions on the sticker attached to your new card(s).

Sign in to Online or Mobile Banking.
Visit bmo.com/business or use the **BMO Mobile Banking app** to 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 new BMO CashBack World Elite Business Mastercard

Congratulations on choosing a card designed to help you manage everyday business purchases while earning cash back along the way. From routine operating expenses to larger business needs, you'll earn cash back on every eligible purchase—wherever business takes you.





Getting Started with your card

Once your card is activated, you can begin taking full advantage of its features and benefits:

Access your account online. Sign in to Online Banking at bmo.com/business or through the **BMO Mobile Banking app** to view transactions, manage your account, and track your spending anytime.[1]

Add employee cards. Issue up to 22 employee cards to help manage expenses and earn more cash back on everyday business purchases.[2]

Access on demand healthcare with Maple. Primary cardholders and a co owner (if applicable) receive **5 free virtual care visits per calendar year**, shared with eligible family members. Connect with a Canadian licensed primary care provider within minutes—at home or at the office.[3]

Enjoy airport lounge access. Register for your complimentary membership to **Mastercard Travel Pass provided by DragonPass** to enjoy lounge access for a fee of just **US $32 per person, per visit**. Approximate membership value: **US $68**.[4]

- Protect your business from identity theft with **Mastercard ID Theft Protection for Small Business**, providing proactive monitoring, alerts, and self-serve resolution support to help reduce the impact of identity-related fraud.[5]
- Strengthen your business's digital security with **My Cyber Risk**, a cyber risk rating platform that helps identify cybersecurity vulnerabilities and provides recommendations to help mitigate online threats.[6]



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



Your card at a glance

Your **BMO CashBack World Elite Business Mastercard** credit card comes with benefits that add value, security, protection, and convenience—while helping you earn cash back on your business purchases.

Card Benefits & Earning Potential

Earn more cash back on everyday business spending

- Earn 5% on all gas and EV charging[7A]
- Earn 4% on recurring business expenses[7B]
- Earn 3% on shipping, insurance, office supplies and telecommunications[7C]
- Earn 1.25% cash back on all other card purchases[8]

More value built in

- On demand healthcare access with Maple[3]
- Complimentary membership to Mastercard Travel Pass provided by DragonPass[4]
- Minimum 10% car rental discount at Avis Budget Group[9,10]
- Roadside Assistance coverage[11]
- Zero Liability Protection[12], Extended Warranty[13], and Purchase Protection[13]
- Optional employee cards[2]

CashBack Rewards Redemption

Register your credit card at bmocashback.com and tell us how and when you want to redeem CashBack rewards!

Redemption Options:

- Direct deposit into a BMO savings, chequing or BMO InvestorLine account
- Statement credit

Redemption Frequency:

- Automatic recurring deposits (min. $25)
- One-time lump sum (min. $1)

Redemption Program Eligibility:

- A minimum of $1 cash back must be accumulated to redeem
- Direct deposits must be made to an existing BMO account held by the **primary cardholder**

Travel Insurance

Simply use your Mastercard card to pay for your travel arrangements and you are eligible to benefit from the following insurance benefits.

For full details on your travel protection coverage, including limitations and exclusions, please refer to the Certificate of Insurance that accompanied your card package.[13]

Car Rental Collision/Loss Damage Waiver

Covers car rentals for up to 48 consecutive days with a vehicle cost of up to $65,000 for damage or theft of the rental car (or any of its parts or accessories). You must decline the car rental company's collision damage waiver benefit (or similar provisions, such as "loss damage waiver") to be eligible for this coverage.

Out-of-Province/Country Emergency Medical Insurance

Covers reasonable and customary charges of up to $5,000,000 per insured person arising from a sudden and unforeseeable medical emergency while travelling outside your province or territory of residence for up to 8 consecutive days per trip. In order to be eligible for this coverage, you must be under the age of 65 and covered by a government health insurance plan.

! **Note:** You do not need to charge your trip expenses to your credit card to be eligible for the Out-of-Province/Country Emergency Medical Coverage.

Baggage Loss, Theft or Damage

Provides coverage of up to $500 per insured person to a maximum of $1,000 per trip for all insured persons combined if your baggage, personal effects and/or business property is lost, stolen or damaged while checked in with or carried on a common carrier.

Baggage Delay

Reimburses up to $500 per insured person for the purchase of essential items as a result of your checked baggage being delayed by your common carrier for more than 6 hours, while en route to your destination.

Hotel Burglary

Provides up to $1,000 of coverage if your personal or business property is lost or damaged as a result of a burglary of your travel accommodation while registered as a guest.

Flight Delay

Reimburses up to $500 per account for additional accommodation and travel expenses resulting from a delay of more than 4 hours in the arrival or departure of your regularly scheduled airline flight.

Common Carrier Insurance

Covers an insured person for accidental bodily injury or death for up to $500,000 while travelling on a common carrier.

Trip Assistance

Support is just a phone call away. Need help with lost documentation or tickets, lost luggage or even pre-trip planning information, call us at **1-877-704-0341** or call collect at **1-519-741-0782**.





Additional card benefits

Travel Benefits

Register an account at **mastercardtravelpass.dragonpass.com** or download the Mastercard Travel Pass application from the app store and present your membership at the lounge receptionist to enjoy access to more than 1,300 airport lounges across over 140 countries worldwide, provided by DragonPass.

Access is available for a fee of US$32 per person, per visit, charged to your **BMO CashBack World Elite Business Mastercard**.[4]

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 CashBack World Elite Business Mastercard**. Or get a minimum 10% off the base rate when you book with your card.[9,10] Book with **Avis**.

Get up to 35% off Budget car rental base rates when you prepay with your **BMO CashBack World Elite Business Mastercard**. Or get a minimum of 10% off the base rate when you book with your card.[9,10] Book with **Budget**.

Protection

Roadside Assistance

Includes free battery boosts, flat-tire change, lockout service and towing (a $75/year market value), helping manage unexpected roadside service needs.[11]

BMO Business Credit Card Waiver of Liability Program

You and your business are protected against employee card abuse through the BMO Business Credit Card Waiver of Liability Program. More details, including limits and restrictions of the Program, can be found in the Program Description that accompanied your card package.[14]

Extended Warranty & Purchase Protection

Coverage is automatically provided in the event of theft or damage of most of your **BMO CashBack World Elite Business Mastercard** purchases 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.[13]

Business Account Management

Optional employee cards

At your discretion, you may choose to give purchasing authority to up to 22 employees by requesting optional **BMO CashBack World Elite Business Mastercard** employee credit cards. Employee cards can help simplify purchasing and expense management and allow greater delegation of purchasing responsibility, accounting and track of each employee's spending. Employee cards have an annual fee of $75 for every additional cardholder added to the account.[2]

Convenience

Online and mobile account management

Timely management of your **BMO CashBack World Elite Business Mastercard** accounts is at your fingertips 24/7, virtually anywhere when you register for BMO Online Banking or the BMO Mobile App.[1]

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



Control and secure your cards

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



View account details

- Owner & employee account information
- Last 3 months of transactions
- Balance and available credit
- Card limits



Download transactions

- MS Money
- Quicken
- QuickBooks
- Simple Accounting



Manage employee cards

- Add employee cards
- Close employee cards



Go paperless

- Opt in for eStatements



Visit 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 or make payments within apps quickly and easily with Apple Pay. Visit apple.com/ca/apple-pay for a list of eligible devices.[15,16]

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.[16]



Bill payment options

Your **BMO CashBack World Elite 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 CashBack World Elite Business Mastercard** account at any BMO ATM.

If you have a BMO chequing or savings account, you can transfer funds to your **BMO CashBack World Elite 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 CashBack World Elite 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

It's important that you feel your personal business information is secure. It's important to us, too. Our security features protect your small 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.

Lost/stolen card replacement

When traveling in North America, if your card is lost or stolen, you should immediately call Emergency Card Services toll free at **1-800-361-3361**. Outside North America, call collect at **514-877-0330**. You can get a replacement card usually within two business days.

Zero Liability Protection[12]

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.

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.

eStatements and eStatement alerts

Securely view eStatements for your credit card account anytime through BMO Online Banking. Sign up to receive alerts by email or text message to let you know when your eStatements are available to view. eStatement Alerts will help you keep on top of your credit card payments.

Business Banking Products

While a **BMO CashBack World Elite Business Mastercard** is the ideal tool for small 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.[17,18]

Business accounts & plans

Our business accounts are designed for businesses at all stages and size. 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

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. Once you register, it is automatic and there's no cost to participate.[19]

Start saving on:

- Business services[19]
- Advertising[19]
- Business travel & entertainment[19]

Rebates will be applied automatically to your **BMO CashBack World Elite Business Mastercard** monthly statement. Reinvest in your business to make real financial progress.



Visit mastercard.ca/easysavings 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 November 1, 2026, and is subject to change.

[1] Subject to interruptions in telecommunications or online systems or in power supply or any other factor or event beyond the control of BMO.

[2] A maximum of 22 additional employee cards can be added to a primary cardholder's account. Employee cards have an annual fee of $75 for every additional cardholder added to the account. 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 for current rates and fees; call the Customer Contact Centre at 1-844-385-5055 or visit your branch.

[3] Maple's physicians, nurse practitioners, and allied healthcare professionals are Canadian licensed and practice in their respective fields right here in Canada. If a cardholder is outside of their province of residence or abroad, they can still access their visits on Maple and connect with these professionals. For an additional fee, Maple also offers access to a wide variety of specialists such as dermatologists and endocrinologists. For additional information about the terms and conditions, visit **https://www.getmaple.ca/terms/**

The primary cardholder and a co-owner (if applicable) on the BMO CashBack World Elite Business Mastercard credit card account, will each receive an onboarding email from Maple within the first 14 days the BMO CashBack World Elite Business Mastercard credit card account is opened. The primary cardholder and co-owner must register through this email invite in order to access their covered visits and are subject to the terms provided by Maple for use of its services. So long as BMO offers eligible cardholders access to this benefit, the 5 covered visits will renew every calendar year (January to December). If the BMO CashBack World Elite Business Mastercard credit card account is closed, the primary cardholder and co-owner forfeit any covered visits that have not been used.

[4] Mastercard Travel Pass benefit includes membership to participating lounges within the Mastercard Travel Pass provided by DragonPass program – approximate membership value of US$68. Enjoy lounge access for a fee of just US$32 per person, per visit. Mastercard Travel Pass provided by DragonPass is a worldwide program run by DragonPass International Ltd. This benefit will be available to all cardholders of a BMO CashBack World Elite Business Mastercard ("eligible cardholders"). Eligible cardholders are required to comply with the Conditions of Use available online at **mastercardtravelpass.dragonpass.com** or on the Mastercard Travel Pass mobile application, as well as any additional terms and conditions applicable to the lounge or offer being used by the eligible cardholder. The Conditions of Use are subject to change from time to time without notice to Issuer or the eligible cardholders. Eligible cardholders wishing to access a participating lounge must present their Mastercard Travel Pass mobile app or membership document showing the QR code and DragonPass membership number (this may be obtained by the eligible cardholder by registering an account at **mastercardtravelpass.dragonpass.com** or downloading the Mastercard Travel Pass application from the app store) to the lounge receptionist and reference "Mastercard Travel Pass provided by DragonPass." Some offers may be subject to a per-person, per-visit charge. Where applicable and dependent upon the offer, access charges, including those for an accompanying guest, may be charged to your credit card. Value and benefits of the Mastercard Travel Pass complimentary membership are subject to change without notice.

[5] Please visit **https://mastercardamericas-smb.myidentityprotectiononline.com/enroll/home** to access Mastercard ID Theft Protection for Small Business and for a full list of Terms & Conditions.

[6] Please visit **https://mcr.riskrecon.com/card-benefit** to access My Cyber Risk and for a full list of Terms & Conditions.

[7A] Earn 5% cash back on Gas and EV charging purchases made at merchant locations in Canada up to a maximum of $1,000 spent per statement cycle period. The 5% cash back includes the base earn rate of 1.25% cash back for card purchases ("Base Rewards") and the bonus of 3.75% cash back for Gas and EV charging purchases ("Bonus Rewards"). To earn Bonus Rewards, purchases must be made through merchant locations in Canada classified by Mastercard's "Merchant Category Code" as "Service Stations" (MCC 5541), "Automated Fuel Dispenser" (MCC 5542), "Electric Vehicle Charging" (MCC 5552) or "Transportation Services not elsewhere classified" (4789).

[7B] Earn 4% cash back on recurring bill payments made at merchant locations in Canada up to a maximum of $1,000 spent per statement cycle period. The 4% cash back includes the base earn rate of 1.25% cash back for card purchases ("Base Rewards") and the bonus of 2.75% cash back for recurring bill payments made at merchant locations in Canada ("Bonus Rewards"). Recurring bill payments are defined as payments on a monthly or regular basis, and which are automatically billed by the merchant to your BMO CashBack World Elite Business Mastercard. Not all merchants offer recurring payments, and not all ongoing payments will be considered "recurring bill payments" and therefore may not earn Bonus Rewards. To earn Bonus Rewards, purchases must be made through merchant locations in Canada classified by Mastercard's "Merchant Category Code" within one of the following MCC codes: 5968, 4900, 7997, 6300 & 5969. BMO ("Bank of Montreal") cannot guarantee that any merchant offering recurring payments is classified under the applicable MCC codes and in no event will BMO be liable or responsible for any claims with respect to a recurring bill payment made at a merchant that is not classified under the applicable MCC codes. Please check with your merchant to see if your recurring payment qualifies.

[7C] Earn 3% cash back on shipping, insurances, office supplies, and telecommunication purchases made at merchant locations in Canada up to a maximum of $1,000 spent per statement cycle period. The 3% cash back includes the base earn rate of 1.25% cash back for card purchases ("Base Rewards") and the bonus of 1.75% cash back for shipping, insurances, office supplies, and telecommunication purchases ("Bonus Rewards"). To earn Bonus Rewards, purchases must be made through merchant locations in Canada classified by Mastercard's "Merchant Category Code" within one of the following MCC codes: 4214, 4215, 9402, 6300, 9399, 7339, 5111, 5943, 4812, 4814 & 4816.

[8] Purchases made in all categories listed in footnote 7A, 7B, and 7C after the first $1,000 per cycle will earn at the base rate of 1.25%. All other purchases made outside these categories will earn a 1.25% base rate of CashBack rewards,

without limit. CashBack rewards earned is cumulative over the statement period. Award of CashBack rewards is made for purchases charged to your account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, payments, credit or debit adjustments) and is subject to the BMO CashBack Rewards Terms and Conditions for the BMO Business CashBack Mastercard. The number of CashBack rewards will be rounded down to the nearest cent.

[9] **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 – Canadian 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.

[10] Canadian 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 bookings and rental agreement in effect at the time and place of rental and booking will apply. At the time of the reservation, 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.

[11] With the BMO World Elite Business Mastercards, you will receive a free membership of the Dominion Automobile Association and the benefits of their BMO Roadside Assistance Program (Basic Coverage). Membership terms and the features of the plan are described in the Certificate that you will receive or access the Certificate using the following link https://www.bmo.com/pdf/SB-roadside-assistance-en.pdf. DAA requires BMO to provide any information reasonably required for the sole purpose of confirming that you are covered by the Program.

[12] Please refer to your BMO Business Mastercard Account Agreement for more information.

[13] 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

CUMIS General Insurance Company
P.O. Box 5065,
151 North Service Road
Burlington, Ontario L7R 4C2
Canada
1 800 263 9120
www.cumis.com

[14] 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.

[15] 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.

[16] Message and data rates may apply. Contact your wireless carrier for details.

[17] 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%.

[18] Subject to the account being in good standing and the customer abiding by the cardholder agreement.

[19] Visit mastercard.ca/easysavings for a full list of Terms and Conditions.

BMO Business Mastercard Contact Information

Visit us at bmo.com/yourbiz

Questions
1-844-385-5055

TTY (for the deaf and hard of hearing)
1-866-859-2089

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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® Assurant is a registered trademark of Assurant, Inc.

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