



Welcome.

Welcome

Thank you for choosing the **BMO® AIR MILES®† No-Fee Business Mastercard®*** credit card.

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 AIR MILES Reward Miles. It will allow you to keep business purchases separate from personal expenses, and offers your business access to a revolving credit limit. Plus, your business purchases will earn AIR MILES Reward Miles, you can choose either AIR MILES Cash or Dream Rewards, all for no annual fee!⁸

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.

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Your new BMO AIR MILES No-Fee Business Mastercard.

Congratulations on choosing a card that offers AIR MILES Reward Miles while helping you manage your purchases. Your credit card also gives you – and your business – access to the global marketplace at nearly 30 million locations.

Getting Started

To begin accessing all your new card features and rewards:

- 1. Activate your new card(s) now.** Follow the instructions found on the sticker on your card(s).
- 2. Visit Online Banking at bmo.com or through the BMO® Mobile Banking app.** Access your credit card account information anytime.

Earning Potential

Your **BMO AIR MILES No-Fee Business Mastercard** credit card comes with benefits that add value, security, protection, convenience, and much more.

You'll automatically:

- Get 1 AIR MILES Reward Mile per \$20 spent¹
- Get 1.25X the Miles for every \$20 spent² at Shell®^{††}

A woman with short brown hair, wearing a white long-sleeved shirt and a white apron with large red polka dots, is focused on her work. She is holding a small bundle of dried lavender in her right hand and placing individual sprigs into a wooden frame that contains a grid of small, square compartments. The frame appears to be part of a drying rack or a mold. The background is a softly blurred indoor setting, possibly a kitchen or a craft room, with a framed picture on the wall and a tiled floor. A large blue circle is overlaid on the left side of the image, containing white text.

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

Additional Card Benefits

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.³

Extended Warranty & Purchase Protection

Most of your BMO AIR MILES No-Fee 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 doubled 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.⁴

Business Account Management

Optional employee cards

At your discretion, you may choose to give purchasing authority to any of your employees by requesting optional BMO AIR MILES No-Fee Business Mastercard employee credit cards. Employee cards are effective productivity tools that allow greater delegation of purchasing responsibility, as well as timely accounting of each employee's spending.

Convenience

Online and mobile account management

Timely management of your **BMO AIR MILES No-Fee Business Mastercard** accounts is at your fingertips 24/7, virtually anywhere when you register for BMO Online Banking or the **BMO Mobile App**. By simply entering your card number and password, you can:

- add or close employee cards
- view all owner and employee accounts for:
 - last 3 months transactions
 - balance and available credit card limits
- download transactions to any of the following business software such as:
 - MS Money
 - Quicken
 - Quickbooks
 - Simple Accounting
- opt for eStatement



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 store⁵ or make payments within apps quickly and easily with Apple Pay.⁶ 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.⁶

Bill payment options

Your **BMO AIR MILES No-Fee 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 AIR MILES No-Fee Business Mastercard** account at any BMO ATM.

If you have a BMO chequing or savings account, you can transfer funds to your **BMO AIR MILES No-Fee 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 AIR MILES No-Fee 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.

BMO Mastercard for Business cheques

You can order Mastercard cheques by calling the BMO Credit Card Customer Contact Centre. Please note that BMO Mastercard cheques are not available for employee cards.

Security

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 Protection⁷

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.

A close-up photograph of a middle-aged man with short, graying hair and yellow-rimmed glasses. He is resting his head on his right hand, looking down with a thoughtful or focused expression. He is wearing a dark blue t-shirt. The background is blurred, showing what appears to be a workshop or office environment. In the bottom left corner, there is a blue circular graphic containing white text. At the very bottom of the image, there are some papers with technical drawings and a small black object.

More tools
for **your**
business.

Business Banking Products

While a **BMO AIR MILES No-Fee Business Mastercard** is the ideal tool for business expense management, your business financing might also benefit from other BMO products.

Credit Line for Business

One simple no-fee application gives you ongoing easy access to funds with timely tracking through comprehensive monthly statements.

Business accounts & plans

Our accessible, cost-effective Business Current Account offers a variety of deposit options, plus unlimited transfers and value-priced cheques. 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. It is automatic and there's no cost to participate. Start saving on:

- travel & entertainment
- printing
- shipping

Rebates will be posted automatically to your **BMO AIR MILES No-Fee Business Mastercard** statement each month just below the related purchase.

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, 2023 and is subject to change.

- ¹ Offer is cumulative over the statement period. Award of Miles 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 AIR MILES Terms and Conditions and the BMO Business Mastercard Cardholder Agreement. The number of Miles will be rounded down to the nearest whole number. Fractions of Miles will not be awarded.
- ² Offer is cumulative over the statement period. Miles will be earned on purchases made at Shell locations in Canada (including, Beaver, Turbo and Payless) to a maximum of \$2,500 in any monthly billing period. The number of Miles will be rounded down to the nearest whole number. Fractions of Miles will not be awarded.
- ³ 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.
- ⁴ 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
- ⁵ 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.
- ⁶ Message and data rates may apply. Contact your wireless carrier for details.
- ⁷ Please refer to your BMO Mastercard Cardholder Agreement for more information.
- ⁸ All Rewards offered are subject to the Terms and Conditions of the AIR MILES Reward Program, are subject to change and may be withdrawn without notice. You must have accumulated sufficient Miles in your Cash Account in order to use Miles towards in-store purchases and eVouchers. Limits apply. Visit airmiles.ca/cash to learn more. To use Miles for Dream Rewards, you must have accumulated sufficient AIR MILES Reward Miles your Dream Balance. Some restrictions may apply. Quantities may be limited. Collectors must pay applicable surcharges, fees, and taxes on air, hotel, and car rental Rewards. Visit airmiles.ca for full details.

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® Assurant is a registered trademark of Assurant, Inc.

Notes

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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
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

