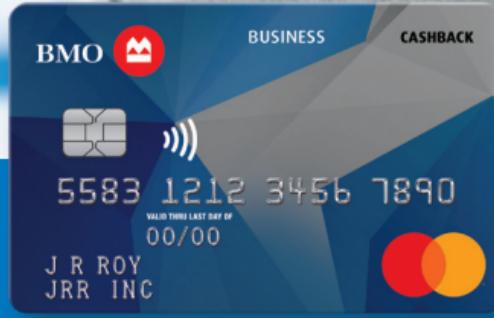


Benefits Guide

BMO CashBack®
Business Mastercard®*



Welcome.

BMO

Welcome

Thank you for choosing the **BMO CashBack® 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 opportunity to earn cash back on all your purchases. It will allow you to keep business purchases separate from personal expenses, and your business access to a revolving credit limit.

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 CashBack Business Mastercard.

Congratulations on choosing a card that offers cash back while helping you manage your purchases.

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 CashBack Business Mastercard credit card comes loaded with benefits that add value, security, protection, convenience, and much more.

You'll automatically:

- Earn 1.75% on card purchases at Shell®## gas stations¹
- Earn 1.5% on all other gas purchases, cell phone/internet bill payments, and office supply card purchases²
- Earn 0.75% cash back on all other card purchases³



A credit
card built
for business
owners.

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**

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.⁴

Extended Warranty & Purchase Protection

Most of your **BMO CashBack 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.⁵

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 CashBack Business Mastercard** employee credit cards. Employee cards are effective productivity enhancement 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 CashBack 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 store or make payments within apps quickly and easily with Apple Pay^{6,7}. 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.⁷



Managing
your **business**
effectively.

Bill payment options

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

If you have a BMO chequing or savings account, you can transfer funds to your **BMO CashBack 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 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 Protection⁸

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.

Business Banking Products

While a **BMO Cashback 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 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

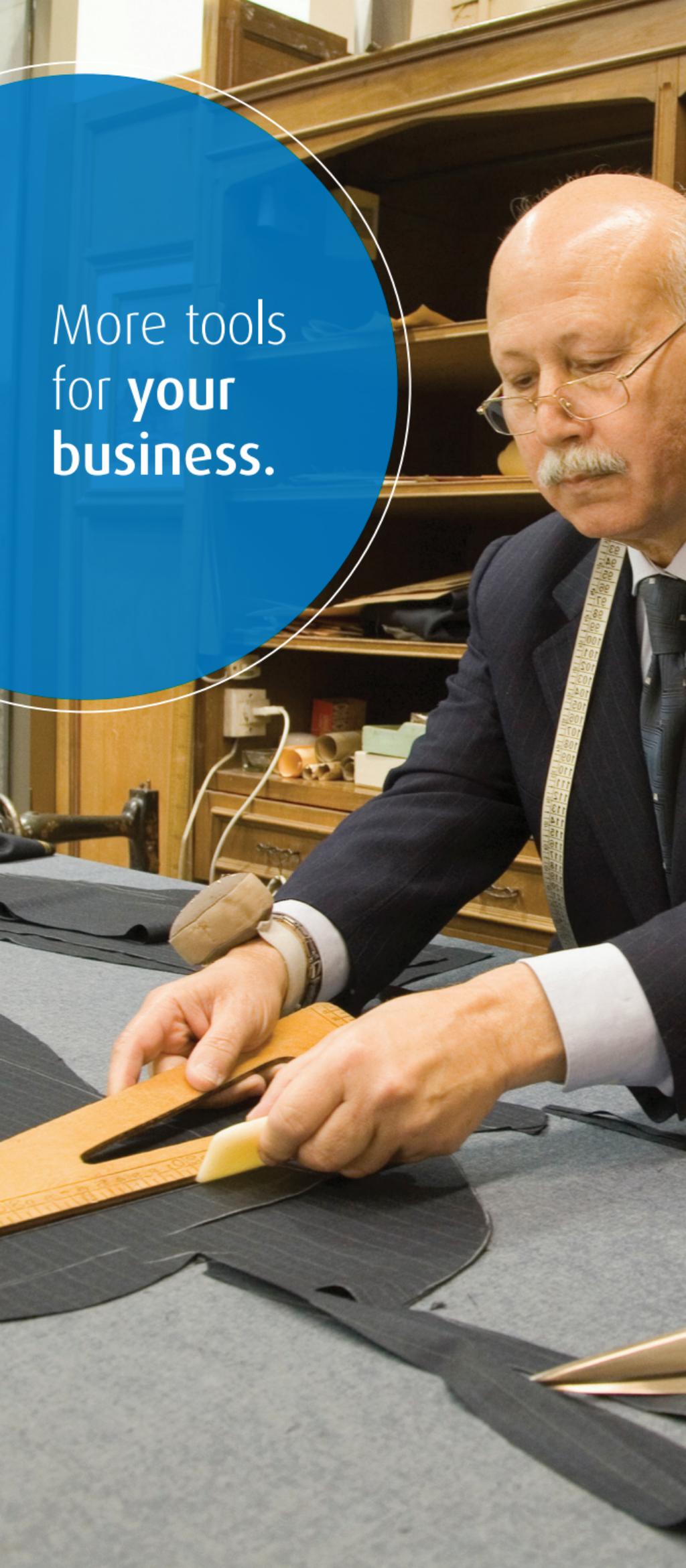
Mastercard Easy Savings™*

Reduce the cost of your everyday business purchases with rebate savings from a growing number of national merchants when you use your credit card. 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 CashBack 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.

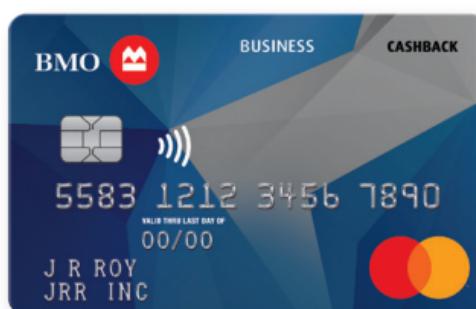
A photograph of a tailor in a workshop. He is wearing a dark suit, a white shirt, and glasses. A measuring tape hangs around his neck. He is focused on his work, using a chalk and a ruler to mark a dark fabric on a workbench. The workshop has wooden cabinets and tools in the background.

More tools
for **your**
business.

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 February 3, 2025 and is subject to change.

- ¹ You will earn 1.75% CashBack rewards for purchases made at Shell locations in Canada, which includes the base earn rate of 0.75% and the Shell bonus of 1%. The Shell bonus CashBack rewards will be earned on purchases made at Shell locations in Canada (including, Beaver, Turbo and Payless) to a maximum of \$2,500 per account. The number of CashBack rewards will be rounded down to the nearest cent.
- ² You will earn 1.5% cash back on the first \$1,000 you spend in each category per statement cycle for gas, office supply stores, and cell phone and internet (phone) bill payments for purchases made at merchant locations in Canada. The 1.5% CashBack rewards includes the base earn rate of 0.75% and the bonus of 0.75% for qualifying gas purchases, office supply store purchases, or cell phone/internet bill payments. Purchases made in these categories after the first \$1,000 will earn at the base rate of 0.75%. All other purchases will continue to earn a 0.75% base rate of cash back rewards.

To qualify for the bonus cash back rewards, your purchases must be made at merchants classified in the Mastercard network as Service Stations (gas stations with or without ancillary services) and Automated Fuel Dispensers (Merchant Codes: 5541 & 5542), Stationery and Office Supply Stores (Merchant Codes: 5111 & 5943) and Cellphone/Internet billings (Merchant Codes: 4812, 4814 & 4816). Some merchants may sell similar products/services or are separate merchants who are located on the premises of these merchants but are classified in another manner, in which case this bonus earn would not apply.

- ³ 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.
- ⁴ 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.
- ⁵ 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

- ⁶ 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.
- ⁷ Message and data rates may apply. Contact your wireless carrier for details.
- ⁸ Please refer to your BMO Mastercard Cardholder Agreement for more information.

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BMO Business Mastercard Contact Information



Visit us at
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
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

