



Build your
business.
Reward yourself.

Welcome.

Thank you for choosing the **BMO World Elite^{®*} 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 BMO Rewards points. You can redeem your points for travel, merchandise and more.

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 World Elite Business Mastercard.

Your card comes with lots of benefits designed to help both you and your business simultaneously.¹ Enjoy the card that is more about the rewards and less about the restrictions.

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. Register at bmorewards.com using your BMO Rewards® collector number found on the back of your card.** Explore all of your reward options and view your points balance. (For primary cardholder only).²
- 3. Visit Online Banking at bmo.com** or through the BMO® Mobile Banking app. Access your credit card account information anytime.³
- 4. Add employee cards.** Get more BMO Rewards points faster by adding up to 22 employee cards.⁴
- 5. Access on-demand healthcare with Maple.** Primary cardholders and a co-owner (if applicable) can enjoy 5 free virtual care visits per year, shared by you and your family members. Connect with a Canadian-licensed general practitioner within minutes or a mental health counsellor within 12 hours or by appointment, all from the comfort of your home or office.⁵
- 6. Enjoy Airport Lounge Access.** Register for your complimentary membership to Mastercard Travel Pass provided by DragonPass to enjoy 2 free lounge passes per year.⁶



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

Earning Potential

- Earn 1.5 BMO Rewards points for every \$1 you spend^{7,8}
- Earn 4 BMO Rewards points for every \$1 you spend on gas, office supplies and cell phone/ internet bill payments (up to a maximum spend of \$50,000 per annum)^{7,8}

Your BMO Rewards

bmorewards.com is where your journey will start. Your redemption options are virtually limitless. When you register, you'll be able to use your BMO Rewards points for travel, merchandise, gift cards and more.²

Travel

Book travel through any provider of your choice and redeem your BMO Rewards points using Pay with Points to cover the cost – including flights, hotels, car rentals, vacation packages, cruises and more.⁹

Shop

Redeem for a selection of merchandise, gift cards, and more.

Contribute

Invest in your future by redeeming BMO Rewards points for a contribution into a BMO investment account.

Pay with Points

Use your BMO Rewards points to pay for business purchases. Choose to redeem for all or part of a purchase – you can redeem for as little as \$1!⁹

For more information on redeeming BMO Rewards points for travel or other rewards, visit bmorewards.com

Travel Insurance

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

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.

For full details on your travel protection coverage, including limitations and exclusions, please refer to the Certificate of Insurance that accompanied your card package.¹⁰

Car Rental Collision 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 15 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.

Baggage Loss, Theft or Damage

Covers your baggage, personal effects and/or business property against loss, theft or damage for up to \$500 per insured person to a maximum of \$1,000 per account, 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.

Trip Cancellation

Reimburses for the prepaid portion of your trip which is non-refundable and non-transferable to another travel date up to \$1,500 per insured person to a maximum of \$5,000 per account.

Trip Interruption/Trip Delay

Covers the extra cost of a one-way economy airfare up to \$2,000 per insured person to a maximum of \$10,000 per account should you need to interrupt or delay your trip.

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

Protection

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.¹¹

Extended Warranty & Purchase Protection

Most of your **BMO World Elite 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.¹²

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 World Elite 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.

Managing
your **business**
effectively.



Convenience

Online and mobile account management⁴

Timely management of your **BMO 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**. 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 of 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](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 or make payments within apps quickly and easily with Apple Pay. Visit apple.com/ca/apple-pay for a list of eligible devices.^{13, 14}

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](https://www.google.com/pay) to download the Google Pay app after today.¹⁴

Bill payment options

Your **BMO 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 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 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 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.

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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.

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 Protection¹⁵

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 World Elite 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**](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. Once you register, it is automatic and there's no cost to participate.¹⁶ Start saving on:

- Business services¹⁶
- Advertising¹⁶
- Business travel & entertainment¹⁶

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

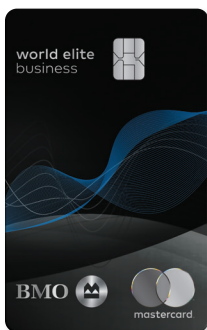
Visit [**mastercard.ca/easysavings**](https://www.mastercard.ca/easysavings) for more information and to register yourself or your key employees today.

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 November 1, 2023 and is subject to change.

- ¹ BMO Rewards points will not expire as long as the BMO World Elite Business Mastercard card account (referred to in this paragraph as the “Account”) remains open and in good standing, except as described in the section of the BMO Rewards for Business Terms & Conditions, which deals with the program termination. On cancellation of the Account, a cardholder will have 90 days in which to do either of the following: (i) redeem the points earned for one or more rewards; or (ii) reinstate the points by either reinstating the Account or opening a new Account and linking the points account that was attached to the cancelled Account to the new Account. After the ninety day period, unless the points are reinstated, any points that remain in the points account will expire. For details, please refer to the BMO Rewards Terms and Conditions for Business for further details.
- ² BMO Rewards redemptions are subject to fees and charges. For details, please see the fees, charges, and pricing policy in the BMO Rewards Terms and Conditions as well as the Important Information about BMO Mastercard cards enclosure.
- ³ Subject to interruptions in telecommunications or online systems or in power supply or any other factor or event beyond the control of BMO.
- ⁴ A maximum of 22 additional employee cards can be added to a primary cardholder’s account. Employee cards have an annual fee of \$50 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.
- ⁵ 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 World Elite Business Mastercard credit card account, will each receive an onboarding email from Maple within the first 14 days the BMO 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 World Elite Business Mastercard credit card account is closed, the primary cardholder and co-owner forfeit any covered visits that have not been used.
- ⁶ 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 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.” Value and benefits of the Mastercard Travel Pass complimentary membership are subject to change without notice. Use the two complimentary passes for yourself as the primary cardholder or to cover the cost of the lounge visit of your travelling companion. To identify the primary cardholder on your account, please check the name on your monthly statement. After using two passes, you and your travelling companion can continue to enjoy lounge access for a fee of just US\$32 per person, per visit. For a complete list of open and eligible lounges, please visit mastercardtravelpass.dragonpass.com.
- ⁷ Subject to the BMO Rewards Terms and Conditions for Business, BMO Rewards points are calculated based on purchases of goods or services charged to the BMO World Elite Business Mastercard account, less any refunds or adjustments, rounded down to the nearest whole point. Cash advances (including purchases of foreign currency or travellers cheques), interest charges, fees, credit or debit adjustments and any amount other than purchases that may be charged to the account with the card, do not qualify for points. Bank of Montreal may establish other qualifying and non-qualifying transactions from time to time.
- ⁸ You will earn 4 BMO Rewards points for each dollar you spend (up to an annual limit of \$50,000) at gas stations, office supply stores, and on your cell phone/internet (phone) bill payments. The 4 BMO Rewards points includes the base earn rate of 1.5 BMO Rewards points for each dollar you spend and the bonus of 2.5 BMO Rewards points for each dollar you spend in qualifying gas, office or cell phone/internet purchases. To qualify for the bonus reward points, 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. After you reach \$50,000 in qualifying gas, office or cell phone/internet purchases, you will earn 1.5 BMO Rewards points for each dollar you spend on these purchases and on all other eligible purchases made with the card.

⁹ Pay with Points is available for eligible purchases only. Cardholders can visit bmorewards.com to redeem their points to cover eligible transactions. The cardholder is required to have enough points for \$1 minimum redemption.

To redeem your BMO Rewards points for travel, you can book through any travel provider of your choice using your BMO credit card and then use Pay with Points for your eligible travel purchases. To be eligible for Pay with Points travel redemption, your travel purchases must be made at merchants that are classified as: airlines, car rental agencies, hotels/resorts, cruise lines, vacation packages, eligible vacation rentals, passenger railways, timeshares, travel agencies and tour operators.

Please refer to the Pay with Points section of bmorewards.com for extended Terms and Conditions.

¹⁰ Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO World Elite Business Mastercard 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

¹¹ 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.

¹² Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO World Elite Business Mastercard 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

¹³ 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.

¹⁴ Message and data rates may apply. Contact your wireless carrier for details.

¹⁵ Please refer to your BMO Business Mastercard Account Agreement for more information.

¹⁶ Visit mastercard.ca/easysavings for a full list of Terms and Conditions.

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™ Google Play, Google Pay and the Google Pay Logo are trademarks of Google LLC.

® Assurant is a registered trademark of Assurant, Inc.

Notes

A series of 25 horizontal dotted lines for taking notes.

BMO Business Mastercard Contact Information



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

