

BMO Commercial Card

Getting Started

How does the program work?

An open Commercial Card account in Good Standing will earn Cashback at the BMO Cashback Rate, which is currently one point two five percent (1.25%) of eligible charges charged to that Commercial Card Account. Cashback is rounded down to the nearest whole cent (fractions of a Cashback will not be awarded).

How can I earn Cashback?

Earning BMO Cashback is easy. For every eligible purchase to your BMO Commercial Card, you automatically earn cash. Eligible purchases for points include, but are not limited to, airline, restaurant, hotel, car rental, service station, mail and online orders, and retail purchases. Annual fees, payments, cash advances, refunds and transactions coded by the merchant with Merchant Category Code ("MCC") 4900 - Utilities - Electric, Gas, Heating Oil, Sanitary, and Water are ineligible for point's accrual.

How can I contact the BMO Cashback Redemption Center?

If you have any questions, comments, or concerns, please contact us at our BMO Cashback Redemption Center at 1-855-825-9236, Monday to Friday between 8:00 a.m. - 11:00 p.m. (ET). The Cashback Redemption Center is closed on all U.S. federal holidays.

Earning Points

Do BMO Cashback points expire?

No, your BMO Cashback points will not expire as long as your account is open and in good standing. Good standing means that your account is not canceled, past due or otherwise in default under the terms of an Agreement you have with us.

If I close my account, what will happen to my BMO Cashback points?

If your BMO Commercial Card account is closed for any reason, the Account will no longer be able to accrue points. Upon cancellation of the account, you will have ninety (90) days in which to redeem the cashback earned. After the ninety (90) day period, any cashback which remain in your account will expire.

Is there a limit to the number of BMO Cashback points I can earn or redeem?

There is no limit on points you can earn. For redemption you can redeem at minimum \$1 increments of \$1.

Where can I earn BMO Cashback points?

You can earn BMO Cashback points at any location where VISA is accepted.

How do I know how much BMO Cashback points I have accumulated?

You can view your current BMO Cashback point balance by accessing the BMO Cashback website upon logging in at <https://www.bmocommercialcardcbus.com>

What happens to my BMO Cashback points if I lose my card?

Once you request and receive your new card, all BMO Cashback points will be transferred to the new card within 1 to 2 billing cycles.

Redeeming Points

How do I redeem BMO Cashback points?

- Redeem Cashback online through the BMO Cashback online site at <https://www.bmocommercialcardcbus.com>

Are there any extra fees/charges when redeeming Cashback?

No, there are no extra fees/charges when redeeming Cashback.

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Account Issues

What if I'm missing BMO Cashback points from my account?

If you have any issues at all with your point balance, please feel free to contact us at our BMO Corporate Client Services and one of our agents will assist you further.

What happens to my BMO Cashback points if I miss a payment?

We reserve the right to suspend your participation in the Cashback Program if your Account is not in good standing. Good standing means that your account is not canceled, past due or otherwise in default under the terms of an Agreement you have with us.

See BMO Cashback Program Rules at:

https://www.bmo.com/pdf/Commercial_Cashback_Visa_TandC_En.pdf for more detail.