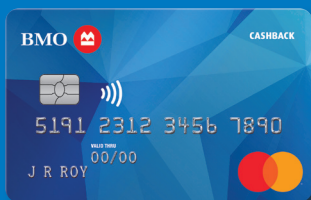




Turn everyday  
purchases into  
cash rewards.



# Welcome

Collect 'bonus' money every day, everywhere, with your new BMO CashBack® Mastercard®. Your card includes a number of built-in features for your convenience and protection, as well as security measures to ensure you, and your card, are protected.

Your new card also gives you bonus rewards at Shell®††, National Car Rental®†† and Alamo Rent A Car®††. You'll find the details inside this guide, along with information about other features included with your new card, plus some options for your added protection at home and away.

---

## Remember to activate your card!

Refer to the sticker on the front of your card for activation instructions.



Visit us at **[bmo.com/creditcards](https://bmo.com/creditcards)**



Questions 1-800-263-2263

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).

## Your card at a glance

With your BMO CashBack Mastercard, reward yourself with cash back to your card on every purchase you make! The more you spend, the more you earn – with no limits or restrictions on your cash rebate. And, since you can use your card at nearly 30 million locations worldwide, that's more buying power every time you use your card.



## Card benefits

### CashBack Reward

0.5% CashBack on all of your card purchases.<sup>1</sup> That's \$1.00 back for every \$200 you charge throughout the year.

### Shell<sup>®</sup> rewards

Earn 1.5% CashBack on all your purchases at Shell locations across Canada.<sup>2</sup>

### Car Rental Saving

Save up to 20% on National Car Rental<sup>®</sup> and Alamo Rent A Car<sup>®</sup> and up to 5% on Enterprise Rent-A-Car<sup>®</sup> at locations worldwide using the Car Rental Booking tool [partners.rentalcar.com/bmo](https://partners.rentalcar.com/bmo).

## Additional options

You can add any of following features to your BMO Mastercard.

For full details, visit [bmo.com/mastercard](https://bmo.com/mastercard) or call **1-800-263-2263** to discuss which option is best for you.

### BMO Roadside Assistance

Take worry-free road-trips anywhere in Canada or mainland U.S. With this roadside service provided by Dominion Automobile Association (DAA), you're one phone call away from towing, jump-starts, lockout assistance or whatever emergency service you may need.

### Optional BMO Credit Card Balance Protection Enhanced

Help protect yourself and your family in the event of the unexpected. Protect the balance on your BMO Mastercard from life events such as death, total disability, and job loss. The premium for BMO Credit Card Balance Protection is \$1.00 for each \$100 of your total statement balance (plus applicable provincial taxes).<sup>4</sup>

Add this option to your card by visiting [bmoprotection.assurant.com](https://bmoprotection.assurant.com) or by calling **1-844-840-8142**.

## Additional card


Add additional cardholder(s) to your account for free and earn even more cash back rewards.

## Included benefits

Your BMO Mastercard comes loaded with these valuable features:

### Convenient bill payment

#### Payment Options

Use the following options to transfer funds from your BMO  account:

- **BMO ATM**
- **BMO Online, Mobile & Telephone**  
Call 1-800-363-9992 or visit **bmo.com** to register
- **Pre-authorized debit:** automatic monthly payments from your BMO account or an account at any financial institution in Canada. Call 1-800-263-2263 or visit BMO Online Banking to enroll.
- **Mail**
- **In person:** at any BMO Bank of Montreal branch.



# Security and protection

## Worldwide support

If you have an emergency virtually anywhere in the world, you can contact the Mastercard Assistance Centre 24 hours a day:

- **1-800-247-4623** (within Canada and the U.S.)
- **1-314-275-6690** (outside North America, call collect)

Attached to the back of this guide is a wallet-sized card that includes all contact information.

## Chip technology

Every BMO Bank of Montreal® credit and debit card is embedded with a microchip that requires a PIN for transaction verification, which offers added protection against unauthorized use of your card. Visit **bmo.com/chip** for more details.

## Mastercard Identity Check™\*

Mastercard Identity Check offers an additional layer of security on your BMO Mastercard for all your online purchases. This enhanced level of security will verify your online purchases through a seamless process to ensure that your card is always protected. Identity Check works with your existing BMO Mastercard and requires no download or registration. Learn more at **bmo.com/cardsecurity**

## SecureKey Concierge Service

The Government of Canada, BMO and SecureKey Technologies have teamed up to provide an easier way to access online government services. To access this convenient new authentication process, simply look for the SecureKey Concierge sign-in option on participating government services websites. For more information call **1-800-263-2263**.

## Extended Warranty<sup>5</sup>

Save the cost of buying optional extended warranty insurance on your next purchase by paying with your BMO credit card. This coverage doubles the original manufacturer's warranty period up to a maximum of one year.

## Purchase Protection<sup>5</sup>

Get added protection – most items bought with your card are automatically insured against theft or damage for 90 days from date of purchase.

For full details on Extended Warranty and Purchase Protection, please refer to the certificate you received with your card.

## Added value

### Mastercard<sup>®</sup>\* contactless. Tap & go<sup>™</sup>\*

Your BMO Mastercard lets you make purchases at contactless terminals without having to swipe your card. Simply “tap” your card with contactless on the terminal and away you “go”. For more information, visit [mastercard.ca/tapandgo](https://mastercard.ca/tapandgo).

### BMO Pay-as-you-go RoadAssist

Provided by Dominion Automotive Association (DAA), this pay-as-you-go roadside service is available on almost all roads in Canada and the U.S. For more details visit [bmo.com/roadassist](https://bmo.com/roadassist).

### eStatements and eStatement alerts

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

### Travel Notification

Whenever you travel outside of Canada, it's important to let us know if you'll be using your BMO Mastercard. You can provide us with your travel plans online so we can help reduce potential issues with international transactions, and we'll know to expect out-of-country charges on your credit card. Quick and easy to use, it's available 24/7 through BMO Online Banking.



## Zero Liability Protection<sup>6</sup> for lost or stolen cards

With Zero Liability Protection, if someone uses your card without your authorization, you are not liable if:

- you did not contribute to the unauthorized use
- you used reasonable care to safeguard your card and Personal Identification Number (PIN), and
- you notified us immediately after you learned of the loss, theft or misuse of your card or cheques, or after you learned or suspected that someone else knows your PIN.

If you don't meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use.



# Safeguarding the use of your PIN, card and account

You must keep your account secure. You must take reasonable care to safeguard your card, PIN, account information and cheques against loss, theft or misuse.

---

## **To safeguard your PIN:**

- you must not voluntarily disclose your PIN
- you must keep your PIN confidential and separate from your card
- you must not write your PIN on your card
- you must not choose a PIN selected from your name, date of birth, telephone numbers, address or social insurance number.

If you do not properly safeguard your PIN you may be liable for unauthorized transactions on your account.

When inputting your PIN into an ATM or point-of-sale terminal, telephone or computer in public areas, please take reasonable precautions, such as ensuring that no one is watching you by using your body or hand as a shield in order to conceal your PIN from the view of others.

We encourage you to be cautious of websites, online services, callers or other parties that pretend to be Bank of Montreal (or a subsidiary) that ask for this information or purport to bring together, summarize, aggregate or consolidate your financial data and other information that is currently available to you online.

You must notify us by telephone immediately if you learn of the loss, theft or misuse of your card or cheques, or if you know or suspect that someone else knows your PIN.

The information in this booklet is correct as of May 3, 2024 and is subject to change.

- 1 Award of CashBack rewards is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of your BMO Mastercard Cardholder Agreement. CashBack rewards will be rounded down to the nearest cent.
- 2 Offer is cumulative over the statement period. You will earn bonus CashBack rewards for purchases made at Shell locations in Canada (including Beaver, Turbo and Payless) to a monthly maximum of \$2,500. CashBack rewards will be rounded down to the nearest cent.
- 3 Discount applies only to the base rate charge (time and mileage) and does not apply to applicable taxes, fees, surcharges, refueling, drop-off, delivery, youthful driver, additional driver, pick up, or one-way charges or any optional product or service (such as optional damage waiver of \$50 or less per day), which are the responsibility of the Renter. Offer valid for car class reserved. Offer valid at participating airport and neighborhood locations in the valid countries/regions. Reservations at participating National Car Rental, Alamo Rent A Car and Enterprise Rent-A-Car partners must be made at least 24 hours in advance of scheduled pick-up time. Additional mandatory charges may be imposed, including, but not limited to, a customer facility charge, airport concession fee, tourism commission assessment, vehicle license recovery fee, or other government-imposed taxes or fees. For more information, including an estimate of your total rental cost, visit our Internet website at **<https://partners.rentalcar.com/bmo>**.

BMO reserves 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. Offer is subject to vehicle availability at the time of booking. Renter and additional driver(s) must meet standard age, driver and credit requirements. Please 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 is subject to geographic and other restrictions. Non-transferrable. Void where prohibited.

- 4 The monthly premium rate is \$1.00 per \$100.00 of your total statement balance for the billing cycle, plus applicable taxes. Subject to Terms and Conditions, including limitations and exclusions contained in the BMO Credit Card Balance Protection Enhanced Certificate of Insurance. Please refer to the certificate for further details. BMO Credit Card Balance Protection Enhanced is underwritten by American Bankers Insurance Company of Florida (ABIC) and American Bankers Life Assurance Company of Florida (ABLAC) under group master policy numbers 1020BPE and 1020BPEL. ABIC and ABLAC, their subsidiaries, and affiliates carry on business in Canada under the name of Assurant<sup>®\*\*</sup>.  
®\*\* Assurant is a registered trademark of Assurant, Inc. For questions related to the insurer, you may contact Assurant<sup>®\*\*</sup> at 1-800-268-5962 or visit **[assurant.ca](http://assurant.ca)**.
- 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](http://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](http://www.cumis.com)**

- 6 Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.

---

**Earn and save with National Car Rental<sup>®††</sup>, Alamo Rent A Car<sup>®††</sup> and Enterprise Rent-A-Car<sup>®††</sup>**

---



---

**As a BMO<sup>®</sup> CashBack<sup>®</sup> Mastercard<sup>®\*</sup> cardholder:**

Save up to 20% on National Car Rental<sup>®††</sup> and Alamo Rent A Car<sup>®††</sup> and up to 5% on Enterprise Rent-A-Car<sup>®††</sup> at locations worldwide using the Car Rental Booking tool [partners.rentalcar.com/bmo](https://partners.rentalcar.com/bmo).

---

<sup>™/®\*</sup> Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.

<sup>®††</sup> National Car Rental, Alamo Rent A Car, Enterprise Rent-A-Car are trademarks of © 2024 Enterprise Holdings, Inc.

<sup>®††</sup> Registered trademark of Shell Canada Limited. Used under license by Shell Canada. Used with permission by Bank of Montreal.

Cut out the card below and keep it handy in case you need to reach us.

## BMO Credit Card Contact Information



Check your account online  
**[bmo.com/onlinebanking](https://bmo.com/onlinebanking)**



Questions  
1-800-263-2263

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

1-514-877-0330 (collect)

**BMO**

