BMO® Prepaid Mastercard®⁂

A secure payment card loaded with your own money

BMO

Welcome! Get ready to use your card with complete peace of mind.

You've just received your new BMO® Prepaid Mastercard. Your card is designed to work just like a regular BMO Mastercard, without the interest charges.

Simply load money onto your card and you'll be ready to make purchases and cash withdrawals at more than 30 million locations worldwide.

Visit us at **bmo.com/prepaidmastercard**

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).

! Remember... Your BMO Prepaid Mastercard is not a credit card, so your spending and cash withdrawals are limited to the funds you load on your card account.

Getting started

You can load your BMO Prepaid Mastercard directly from any bank account from most financial institutions by using the same process that you would use to make a bill payment.

1. Register your BMO Prepaid Mastercard as a bill to be paid via telephone, online or mobile banking or at your branch.
2. Load money via bill payment through an Automated Teller Machine (ATM), via online or mobile banking, by telephone banking, or at your branch. Please remember: you cannot load funds with cash, cheque or at merchants.

Please note: the minimum load amount is $100, however bill payments of $1,000 or more from other financial institutions will not be accepted. These payments will not be loaded to your BMO Prepaid Mastercard and BMO will refund the payment to the originating account. The maximum load amount from BMO is $10,000. These amounts apply to the total overall BMO Prepaid Mastercard account, which includes all additional cards under that account. The total credit balance on the account cannot exceed $10,000 at any time.

Funds you load into the account are not insured under the Canada Deposit Insurance Corporation Act (CDIC).

How to load funds

Loading funds onto your card is easy!

- If you have a BMO savings or chequing account, you can transfer funds directly from your account to your card conveniently through BMO Online or Mobile Banking. Funds will be available the next business day as a credit to your account.
- If you do not have a BMO savings or chequing account, simply register your BMO Prepaid Mastercard account with your financial institution as a bill payment. Once registered, you may deposit any amount under $1,000 into your BMO Prepaid Mastercard using the bill payment function through an Automated Teller Machine (ATM), by telephone, online or mobile or at your branch. Funds will be available to use in 2 to 5 business days as a credit to your account.

NOTE: Please check directly with your financial institution if you can load funds to your BMO Prepaid card. If your financial institution does not support bill payments to your BMO Prepaid card, visit your local BMO branch to open a deposit account.

For full details on card usage and fees, please read and retain the BMO Prepaid Mastercard Cardholder Agreement and card carrier included with your card.

Who can use your card?

You are the only person permitted to use your card. Your BMO Prepaid Mastercard is personalized with your name.

Making purchases

The money loaded onto your card account can be used to make purchases wherever Mastercard is accepted — currently at 30 million locations worldwide, including online and telephone merchants.

Cash withdrawals

You will receive a PIN to use with your card. You will need your PIN to make cash withdrawals at any of the more than 1,000,000 ATMs worldwide that accept Mastercard[2].

- Keep your PIN confidential and separate from your card at all times.

Cash withdrawals will appear on your statement as a Cash Advance however no interest is accrued or calculated on BMO Prepaid Mastercard cash withdrawals. Fees apply. Please see the card carrier included with your card for applicable fees.

Changing your pin

You can change your pin anytime via the following:

- At a BMO branch
- Call the Customer Contact Centre at **1-800-263-2263** (use the interactive voice system).

Checking the balance

To check your account balance or to see your account activity:

- Visit the BMO Online or Mobile Banking site and sign in to your account
- Use the ATM "balance inquiry" function
- Call the Customer Contact Centre at **1-800-263-2263** (use the interactive voice system)

We will not be mailing monthly statements to BMO Prepaid Mastercard cardholders, but you can request a paper statement at any time by contacting the Customer Contact Centre. Fees apply — please see the card carrier included with your card for further details.

Lost or stolen cards

You must notify us as soon as, and no later than within 24 hours of learning of the loss or theft of your card or PIN or if you suspect they are lost or stolen. To report a lost or stolen card, choose from the following:

- Sign in to Online Banking, go to the My Accounts page, and choose Lost or Stolen Card from the list of options.
- Sign in to Mobile Banking, go to the Manage Cards tab, and choose Lost or Stolen from the list of options.
- Visit your nearest branch
- Within Canada or the United States, call toll-free **1-800-361-3361**
- Outside North America, call us collect at **514-877-0330**

Zero liability protection for lost & stolen cards

With BMO Mastercard, you have peace of mind knowing that you won't be held responsible for "unauthorized purchases", be it in the store, over the telephone or online. 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 PIN
- you notified us by telephone within 24 hours after you learned of the loss, theft or misuse of your card or after you knew or suspected that someone else knows your PIN
- you haven't reported two or more unauthorized transactions in the last 12 months, and
- your account is in good standing.

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

Safeguarding your card and PIN

Please take care to safeguard your card and PIN against loss, theft or misuse. To safeguard your PIN:

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

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 web sites, 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 within 24 hours if you learn of the loss, theft or misuse of your card or if you know or suspect that someone else knows your PIN.

Obtaining a replacement card

If your card is lost or stolen when you're travelling outside of Canada, you can obtain either a replacement Mastercard or an emergency cash advance, usually within two business days. An emergency cash advance of up to $1,000 U.S. or the value of funds remaining on your card, whichever is less, is available through designated card replacement centres and cash advance locations worldwide. Alternatively, you may request a transfer of the remaining funds on your card to any Canadian bank account or credit card.

Please note that in order to transfer funds from your card, you will be asked for your card number, expiry date and the last three digits that appear on the back of your card.

Holds on funds

There are some merchants such as hotels, car rental companies, gas stations 'at the pump', etc. that place a hold on funds in advance of the transactions they are processing. These holds on funds can typically take some time to clear so we recommend that you do NOT use your card in these situations. You may however, confidently pay for the services upon completion, using your card, e.g., when returning the car rental, when checking out of the hotel or when paying for gas at the register.

Avoid declined transactions

A transaction may be declined due to various reasons including: lack of available funds on the account, merchant-held funds (e.g., hotel or car rental), security reasons or an equipment malfunction.

We take extra security precautions when our cardholders are travelling in some parts of the world and use their card at certain merchants. If your card is initially declined, get immediate assistance 24 hours a day, 7 days a week by contacting Mastercard Emergency Services at:

1-800-361-3361 (toll-free in Canada/U.S.)

514-877-0330 (international call collect)

Before you go on a trip, call us at **1-800-263-2263** or use BMO Online Banking and let us know when you'll be out of the country and where you'll be traveling. We may be able to help alleviate potential problems with card transactions.

Card Cancellation

You may cancel your card at any time by calling the Customer Contact Centre at **1-800-263-2263** and requesting a refund of your card balance, less applicable fees.

Debit balance

In certain limited cases, it is possible for an account to have a debit balance (e.g., you owe BMO Prepaid Mastercard money). A debit balance may arise when you have insufficient funds on your card to cover applicable fees. Please remember, debit balances must be paid in full immediately.

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/mastercard

Questions – 1-800-263-2263

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Lost or Stolen Cards/ Emergency Card Services
1-800-361-3361 | 514-877-0330 (collect)

BMO

[1] Please review the BMO Prepaid Mastercard Cardholder Agreement & card carrier for full details.

[2] Subject to availability of funds and verification of identity. Cash withdrawal fees will apply. Please see the card carrier included with your card for applicable fees.

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