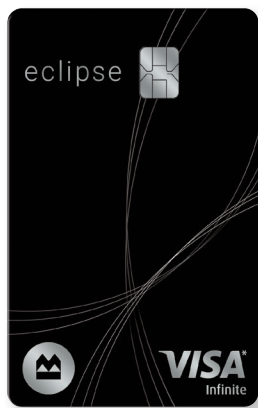


BMO eclipse Visa Infinite[®] Card



Welcome to the **BMO eclipse Visa Infinite[®] Card**, a lifestyle rewards card made just for you, with a program that allows you to earn the rewards that mean the most to you. The credit card experience that offers you features and benefits that help make your moments more rewarding.

You deserve to be rewarded

Get up to 70,000 points – 40,000 points after you spend \$3,000 in the first 3 months, and 2,500 bonus points per month for each subsequent month in which you spend at least \$2,000 on your card, for 12 months.¹

Special offer for Private Banking clients: The \$120 annual fee will be refunded every year while you're a Private Banking client in a Platinum Banking Plan.²

\$120 annual fee, \$50 additional card annual fee (per additional card).³
 21.99% Purchases, Fees & Other Charges³
 23.99% Cash Advances & Balance Transfers³ (21.99% for Quebec residents)
 Minimum \$60,000 (individual) or \$100,000 (household) annual income required.

Apply today.

 Call 1-833-256-7136

 Visit [bmo.com/privatewealthcards](https://www.bmo.com/privatewealthcards)

Your everyday just got more rewarding

- **5x the points** For every \$1 spent on groceries, dining in and out, gas and transit.⁴
- **1x point** For every \$1 spent everywhere else.¹²
- Earn **10% more points** on all purchases when you add an authorized user to your account.⁵
- Get a **\$50 anniversary lifestyle credit** to use however you want.⁶

Your Visa Infinite[®] Benefits

- Get access to the **Visa Infinite Luxury Hotel Collection** and enjoy seven exclusive benefits (like complimentary breakfast).⁷
- Make dining even finer with the **Visa Infinite Dining Series**.⁸
- Connect to the **Visa Infinite Concierge** – it's like having a personal assistant on call!⁹
- Get the **Visa Infinite Troon Golf Benefit** and enjoy discounts at 95 resorts and courses around the world.¹⁰

Insurance and Security Benefits

- **Purchase Security and Extended Warranty Insurance:** Shop confidently with Purchase Security Insurance which provides up to 90 days of coverage against theft or damage of covered items from date of purchase and Extended Warranty Insurance, which doubles the original manufacturer's warranty to a maximum of 1 year.¹¹
- **Mobile Device Insurance:** Enjoy peace of mind with Mobile Device Insurance, which provides coverage of up to \$1,000 in the event your mobile device is lost, stolen or accidentally damaged.¹¹
- **Travel Insurance:** travel worry-free with Out-of-Province/Country Emergency Medical Insurance (provides 15 days of coverage per trip for cardholders under the age of 65), Common Carrier Insurance and Car Rental Collision/Loss Damage Insurance.¹¹
- **Visa Zero Liability:** It safeguards cardholders if there is any monetary loss resulting from fraudulent card use.

The information contained in this brochure is valid as of February 3, 2025 and is subject to change

1. BMO eclipse Visa Infinite applications must be received between December 16, 2021 and June 1, 2025 (the "Offer Period") to be eligible for this offer. 40,000 BMO Rewards welcome bonus points will be applied to your BMO Rewards Collector Account after you spend a minimum of \$3,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first three (3) months after the account open date. The 40,000 BMO Rewards welcome bonus points will be credited to your Collector Account within sixty (60) business days following the qualifying \$3,000 spend. Receive an additional 2,500 BMO Rewards bonus points for each subsequent 30 day period three (3) months after your account open date during which at least \$2,000 in net purchases are posted to your account by the last day of the applicable monthly billing period. The additional monthly BMO Rewards bonus points will be earned only for the period beginning 4 months from the account open date and ending 15 months from the account open date. BMO Rewards monthly bonus points will be credited to your Collector Account within seven (7) business days following the qualifying \$2,000 monthly spend. Account must be in good standing at the time the points are credited to receive the monthly spend bonus. The primary cardholder annual fee of \$120 will be rebated in the first year and will appear as a fee and a credit on the primary cardholders first statement. After the first year, the annual fee will appear on your Credit Card statement twelve (12) months after the Credit Card open date. Offer does not apply to the Additional Card annual fee. This offer is not available to current or former BMO eclipse Visa Infinite cardholders who reinstate a closed account or open a new account during the Offer Period. Existing BMO credit card cardholders who transfer into this product during the Offer Period are not eligible for this offer. If you cancel your card within ninety (90) days of account opening, the welcome bonus will be cancelled. This offer may be withdrawn or changed without notice.
2. The primary cardholder \$120 annual fee will be refunded every year that you are a Private Banking client in a Platinum Banking Plan. Each additional cardholder will be refunded \$50 every year.
3. 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. Visit your branch; call the Customer Contact Centre at 1-833-256-7136, or visit bmo.com/rates-fees for current rates and fees.
4. The accelerated earn rate is 5 BMO Rewards points (as applicable) per \$1 charged to the Account for purchases made at merchant locations in Canada classified through the Visa network with a Merchant Category Code ("MCC") that identifies them in the "gas", "grocery", "dining", or "transit" category. The accelerated earn rate applies to the following annual purchase limits for each category, calculated from January 1st to December 31st each year:
 Dining: First \$6,000 in annual purchases
 Grocery: First \$6,000 in annual purchases
 Gas: First \$20,000 in annual purchases
 Transit: First \$20,000 in annual purchases
 Once the cardholder exceeds this threshold, the cardholder will continue earning points at the regular earn rate of 1 point per \$1 in purchases. BMO Rewards points will not be posted to an Account that is not in good standing when the purchases are made or when a statement is issued, or to an Account that is not open when the statement is issued.
5. As an introductory feature, primary cardholders that add a supplementary card to their account will receive a 10% bonus earn rate to their existing card accelerator. This benefit will be available for transactions made both by the primary cardholder and its authorized user(s). Refer to the following eligibility criteria for supplementary cardholders: Authorized User is at least 13 years of age; primary account must be activated before Authorized User is added; Authorized User must have a Canadian address where they can receive correspondence if required; Authorized User is not being requested in the name of the primary cardholder; Authorized User is not already on the account; account has less than 9 Authorized Users; Authorized User being added is not in a Business Name. This offer is subject to change.
6. Primary Cardholders will be eligible to receive a \$50 statement credit each year (annual period starts on the account anniversary date of account opening at your annual fee renewal). The Account will be credited within two statement cycles after making a purchase that is equal to or greater than the total amount of the statement credit on the Account, provided the Account is open and in good standing at the time of payout. This offer is subject to change. Primary Cardholders are limited to a maximum of one \$50 credit within the annual period. If you transfer your Account into a different product and back into an eligible product within the same annual period, or if you cancel and reapply for an eligible product within the same annual period, you will not be entitled to a subsequent \$50 credit in that annual period. Any additional lifestyle credit of \$50 awarded to the Primary Cardholder within the annual period as a result may be subject to claw back.
7. For full program terms and conditions please visit www.visaluxuryhotelcollection.com. When you book through the Visa Infinite Luxury Hotel Collection you will automatically enjoy the following seven exclusive benefits: Best Available Rate Guarantee, automatic room upgrade upon arrival when available, 3PM check-out when available, complimentary continental breakfast, free in-room internet, \$25 food or beverage voucher, VIP Guest Status.
8. Offers are available to Visa Infinite and Visa Infinite Privilege cardholders only. Limit of 6 tickets per cardholder, and tickets are subject to availability. Go to visainfinite.ca for tickets, which may be refunded, at the cardholder's request, up to 4 days before the event date. Cancellations made less than 4 days prior to the event date are non-refundable. Events may be modified or cancelled, by Visa, in whole or in part at any time, for any reason, without prior notice or liability to any person. Advertised chefs and sommeliers may change without notice. Seating requests and special dietary restrictions and allergies will be considered when requested at booking, but cannot always be accommodated. Please drink responsibly. Venues are not conducive to young children.
9. The goods and services cardholders request or otherwise choose to obtain through the Visa Infinite Concierge Service are provided by various third party service providers unrelated to Visa. Visa does not endorse, review or qualify these service providers. Visa makes no representations or warranties (either express or implied) about, and assumes no responsibility or liability for these service providers or the goods and services that may be obtained through the Visa Infinite Concierge. Neither Visa nor the Issuer is responsible for any claims or damages arising from use of any benefits or services provided by a third party. Visa cannot guarantee the successful fulfillment of cardholders' requests in all instances. There is no fee for the Concierge's services, however cardholders are responsible for the cost of any goods or services (including any related fees or costs) authorized by the cardholder and purchased by the Visa Infinite Concierge on the cardholder's behalf. All costs will be charged directly to the cardholder's Visa Infinite card.
10. You must be an eligible Canadian Visa Infinite cardholder with a valid Visa Infinite card to take advantage of the Visa Infinite Troon Golf Benefit. The Visa Infinite Troon Golf Benefit may be cancelled if your Visa Infinite card is cancelled. By reserving through Troon, the cardholder consents to be bound by all the terms and conditions, as stated herein through the Visa Infinite Troon Golf Benefit, as well as the Troon Rewards® Terms and Conditions and the Troon Privacy Policy. Troon, Visa and its Issuers, or any of its Concierge providers, are not responsible for any claims or damages arising from this offer. Troon and Visa reserve the right to modify or cancel this benefit at any time without notice.
11. Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO eclipse Visa Infinite® Card 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
12. The earn rate for purchases at merchants not classified as gas, grocery, transit, or dining in Canada is 1 BMO Rewards point (as applicable) per \$1 charged to the Account. For the accelerated earn rate, transactions made in the following categories won't be eligible for this service: Money Transfer Agent/Wire Transfers, Financial Institutions-Manual cash disbursements, Financial Institutions- Automated cash disbursements, Non-Financial Institution - Foreign Currency/Quasi-Cash, Dating or Escort Services, Truck Stop Transactions, Government-Owned Lottery (US Only), Government-Licensed On-Line Casinos (On-Line Gambling) - (US Only), Government-Licensed Horse/Dog Racing- (US Only), Betting including lottery, gaming, chips, track wagers, Political Organizations, Religious Organizations, Tax Payments, Merchants that have sale of counterfeit or trademark infringing products or services, Merchants that have sale of adult or mature content products or services.

BMO Private Wealth is a brand name for a business group consisting of Bank of Montreal and certain of its affiliates in providing private wealth management products and services. Not all products and services are offered by all legal entities within BMO Private Wealth. Banking services are offered through Bank of Montreal. Investment management, wealth planning, tax planning, philanthropy planning services are offered through BMO Nesbitt Burns Inc. and BMO Private Investment Counsel Inc. Estate, trust, and custodial services are offered through BMO Trust Company. BMO Private Wealth legal entities do not offer tax advice. BMO Trust Company and BMO Bank of Montreal are Members of CDIC.

* Trademark of Visa International Service Association and used under license.

® Registered trademark of Bank of Montreal, used under license.