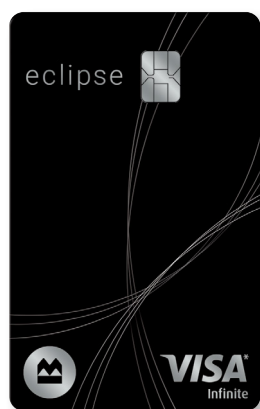


BMO® eclipse Visa Infinite® Card



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 \$1,250 in value including up to 80,000 Bonus points, monthly streaming statement credit, \$50 statement credit, and the annual fee waived for both the primary cardholder and authorized users.¹

\$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

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
- Enjoy a **\$50 statement credit**⁶
- Enjoy a **\$20/month** in streaming subscription statement credit¹

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 May 28, 2025 and is subject to change

- 1 BMO eclipse Visa Infinite applications must be received between December 15, 2025 and October 31, 2026 (the "Offer Period") to be eligible for this offer. This offer is not available to current or former BMO eclipse Visa Infinite cardholders who reinstate a closed account or open a new account for the same card during the Offer Period. Existing BMO credit card cardholders who transfer into this product during the Offer Period are not eligible for this offer. This offer may be withdrawn or changed without notice. **\$1,250 in value is made up of:**
 - Up to \$533:** Up to 80,000 bonus reward points (worth up to \$533 when redeemed for travel-related purchases at 150 points = \$1):
 - Earn **40,000 BMO Rewards welcome bonus points** 110 days after the credit card account open date when you spend a minimum of \$4,000 on net card purchases (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first 110 days of account opening.
 - Earn an additional **20,000 BMO Rewards bonus points** 180 days after the credit card account open date when you spend a minimum of \$7,000 on net card purchases within the first 180 days of account opening.
 - Earn a further **20,000 BMO Rewards bonus points** 365 days after the credit card account open date when you spend a minimum of \$12,000 on net card purchases within the first 12 months of account opening.
 - Please allow up to 8 weeks after the conditions for each element of the offer are fulfilled for the bonus points to be credited to your BMO Rewards Account. If the Credit Card is cancelled within 365 days from the date it was opened, all Bonus Rewards earned within that period may be cancelled. To receive Welcome Bonus Points, your credit card account must be open and in good standing.
 - Both eligible travel and non-travel purchases can be redeemed up to 90 days after the purchase date. To be eligible for the travel redemption rate of 150 points per \$1 value, travel purchases must be made at merchants that are classified as airlines, car rental agencies, hotels/resorts, vacation packages, cruise lines, eligible vacation rentals, passenger railways, timeshares, travel agencies and tour operators. For all other non-travel purchases, you can redeem at a rate of 200 points per \$1 value.
 - Please refer to the Pay with Points section of bmorewards.com for extended Terms and Condition.
- Up to \$240:** Monthly Streaming Subscription Statement Credits:
 - Primary Cardholders will be eligible to receive up to **\$20 streaming subscription statement credit each month** on purchases classified with Merchant Category Codes ("MCC") MCC 4899 (Cable and Other Pay Television services), MCC 5815 (Digital Goods Media), and MCC 5818 (Large Digital Merchants) when you spend a minimum of **\$500 on net card purchases** (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) each month. Each monthly evaluation period will always begin on the first day of the month and end on the last day of the month. The first evaluation period for the minimum spend of \$500 will be on the first day of the month following your account open date, the credits will be assessed and if you qualify, the account will be credited the following month. An evaluation is conducted monthly, for a total of 12 monthly evaluation periods. The maximum total credit available is \$240 over 12 months. Monthly Streaming Subscription Statement Credits are subject to change and may be withdrawn without notice.
- \$170: Annual Fee Waiver Offer:**
 - 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 Card annual fee of \$50** will also be refunded every year if they are added at the time of primary cardholder's application and that you are a Private Banking client in a Platinum Banking Plan.
- \$50: Statement Credit:**
 - The Account will be eligible to receive a \$50 statement credit each annual period following a single purchase that is equal to or greater than \$50 during the annual period. The Account's first annual period occurs from the account open date until the first anniversary date when the annual fee renewal occurs. The Account will be credited within two statement cycles following the Account's anniversary date when the annual fee renewal occurs provided the Account is open and in good standing at the time of payout. This benefit's annual period will reset on the Account's anniversary date thereafter. The Account is 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 Account within the annual period as a result may be subject to being withdrawn at the discretion of the Bank. This offer is subject to change.
- Potential \$280:** First year potential BMO Rewards points:
 - Potential \$280 (42,000 BMO Rewards Points) earned on everyday purchases based on first year average spend per account.
- 2 a) Subject to these Terms and Conditions, each balance transfer amount is eligible for a promotional interest rate of 0% provided that each balance transfer is posted to your BMO CashBack World Elite Mastercard, BMO Ascend World Elite Mastercard, BMO Air Miles World Elite account, or BMO eclipse Visa Infinite Privilege Card (the "Account") in the first 12 (twelve) statement periods from the Account open date ("Promotional Period"), and your Account remains in good standing. Offer is available to new customers only upon Account approval for applications submitted on or after December 15, 2025. Balances from other BMO credit card accounts are not eligible to be transferred. The promotional rate will no longer apply to your Account if you transfer into a card other than the BMO CashBack World Elite Mastercard, BMO Ascend World Elite Mastercard, BMO Air Miles World Elite Card, or BMO eclipse Visa Infinite Privilege Card. Balance transfers apply to Canadian dollar amounts only.
b) Balance transfers do not qualify to earn loyalty rewards such as CashBack Rewards or BMO Rewards Points, Air Miles Points or VIPerPoints. Balance transfers are treated as cash advances and the promotional interest rate applies from the date the transactions are posted to your Account until the last day of the Promotional Period. After the Promotional Period expires, any remaining balance transfer amounts will be charged interest at the standard annual interest rate for cash advances. The promotional interest rate of 0% does not apply to purchases, fees, cash advances and other charges posted to your Account during the Promotional Period. Standard interest rates will continue to apply to those transactions. Please refer to your monthly statement for the interest rate applicable to your Account.
c) Each balance transfer is subject to a fee of 2% which will be charged to your account on the date the balance transfer is posted to your Account. For example, if an amount of \$1,000 is transferred to your Account, you will be charged a fee of \$20. You may request a balance transfer for as low as \$100, as long as the transfer amount plus the fee, does not exceed the unused portion of the credit limit on your Account.
d) For residents outside of Quebec, if your account has balances with different interest rates, such as purchases with a standard interest rate and balance transfers with a promotional interest rate, any payment that exceeds the minimum payment will be allocated proportionately to those balances according to the terms set out in the BMO Credit Card Cardholder Agreement. For example, if you have a balance of \$800 in purchases at the standard interest rate and a \$200 balance transfer balance at a promotional interest rate, 80 percent of your payment will be allocated to your purchases balance and 20 percent will be allocated to your balance transfer amount balance.
For residents of Quebec, if your account has balances with different interest rates, such as purchases with a standard interest rate and balance transfers with a promotional interest rate, any payment that exceeds the minimum payment will apply first with to the debt with the highest credit rate, then to other debts in decreasing order of credit rate according to the terms set out in the BMO Credit Card Cardholder Agreement. For example, if you have a balance of \$800 in purchases at the standard interest rate and a \$200 balance transfer balance at a promotional interest rate, and the standard interest rate is higher than the promotional interest rate, 100 percent of your payment will first be allocated to your \$800 purchases balance and once the \$800 is paid off, any excessive payments made will be allocated to your \$200 balance transfer balance.
e) You will pay interest on purchases unless you pay your full Account balance by the payment due date. For example, if you complete a balance transfer for \$5,000 and spend \$2,000 in purchases during the same statement period, you must pay the entire balance of \$7,000 before the payment due date to avoid paying interest on your purchases. You will be charged interest if you only pay the amount owing for your purchases. There is no interest-free grace period for cash advances or balance transfers.
f) To transfer balances from non-BMO credit card accounts, register for Online Banking or log in at bmo.com and do the following: select your Mastercard or Visa card account, then select Set up Balance Transfer or Pre-authorized payment, then select Credit Card Balance Transfer and follow the instructions to complete the transfer.
g) This offer may be withdrawn or changed without notice.
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. The Account will be eligible to receive a \$50 statement credit each annual period following a single purchase that is equal to or greater than \$50 during the annual period. The Account's first annual period occurs from the account open date until the first anniversary date when the annual fee renewal occurs. The Account will be credited within two statement cycles following the Account's anniversary date when the annual fee renewal occurs provided the Account is open and in good standing at the time of payout. This benefit's annual period will reset on the Account's anniversary date thereafter. The Account is 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 Account within the annual period as a result may be subject to being withdrawn at the discretion of the Bank. This offer is subject to change.
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 visa.infinite.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 CIBC.

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