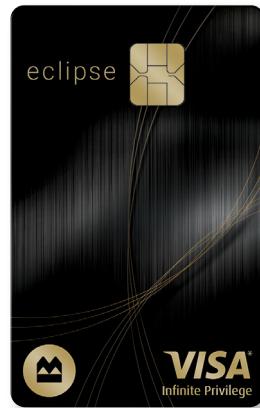


BMO eclipse Visa Infinite Privilege[®] Card



Welcome to the **BMO eclipse Visa Infinite Privilege[®] 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 makes every moment more rewarding.

You deserve to be rewarded

Get up to \$2,550 in value including up to 200,000 points, Visa Airport Companion Program & 6 Complimentary Lounge Passes, NEXUS Statement Credit, \$200 Statement Credit, Annual fee rebate for primary cardholder & additional cardholders and earn 25% more points when you add another cardholder.¹

Plus, get 0% introductory interest rate on Balance transfers for 12 months with a 2% transfer fee.²

\$599 annual fee, \$99 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 \$150,000 (individual) or \$200,000 (household) annual income required.

Apply today.

Call 1-833-256-7137

Visit bmo.com/privatewealthcards



Your everyday just got more rewarding

- **5x the points** For every \$1 spent on groceries, dining in and out, drugstore purchases, gas, and travel.⁴
- **1x point** For every \$1 spent everywhere else.¹⁴
- Get Statement Credits on NEXUS Application.¹
- Earn **25% more points** on all purchases when you add an authorized user to your account.⁵
- Get a **\$200 anniversary lifestyle credit** to use however you want.⁶

Your Visa Infinite Privilege[®] Benefits

- Enjoy a **Visa Airport Companion** membership and **6 complimentary airport lounge visits per year** – valued at more than \$250 USD. Enrollment is required. Enroll at visaairportcompanion.ca or through the Visa Airport Companion App.⁷
- Get **Priority Security Lane**, **airport parking** and **valet service discounts** at select Canadian airports.⁸
- Access the **Visa Infinite Luxury Hotel Collection** with exclusive benefits (like free breakfast).⁹
- Connect to the **Visa Infinite Concierge** – it's like having a personal assistant on call!¹⁰
- Enjoy unique dining and wine events with **Visa Infinite Dining Series** and **Visa Infinite Wine Country**.¹¹
- Get **Troon Rewards[®]** **Golf** benefits like discounts at over 95 resorts and courses around the world plus access to select private clubs across the U.S.¹²

Insurance and Security Benefits

- **Purchase Security:** Shop confidently with Purchase Security Insurance. Get up to 120 days of coverage against theft or damage of covered items from date of purchase.¹³
- **Extended Warranty:** Triple the original manufacturer's warranty to a maximum of 2 years.¹³
- **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.¹³
- **Travel Insurance:** travel worry-free with Out-of-Province/Country Emergency Medical Insurance (provides 22 days of coverage for cardholders under age 65 and 3 days of coverage for cardholders age 65 or older), Common Carrier Insurance, Car Rental Collision/Loss Damage Insurance and much more.¹³
- **Visa Secure:** It safeguards cardholders if there is any monetary loss resulting from fraudulent card use.

BMO Private Wealth

The information contained in this brochure is valid as of May 28, 2025 and is subject to change.

1 BMO eclipse Visa Infinite Privilege 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 Privilege 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.

\$2,550 in value is made up of:

Up to \$1,333: Up to 200,000 bonus reward points (worth up to \$1.333 when redeemed for travel related purchases at 150 points = \$1):

- Earn **80,000 BMO Rewards welcome bonus points** 110 days after the credit card account open date when you spend a minimum of \$6,000 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 **40,000 BMO Rewards bonus points** 180 days after the credit card account open date when you spend a minimum of \$30,000 on net card purchases within the first 180 days of account opening.
- Earn a further **80,000 BMO Rewards bonus points** 365 days after the credit card account open date when you spend a minimum of \$75,000 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 bmonewards.com for extended Terms and Conditions.

Up to \$360: Visa Airport Companion Program Membership & 6 Lounge Accesses

- Includes a **complimentary membership** to participating lounges within the Visa Airport Companion Program ("Program"), hosted and managed by DragonPass International Ltd. (approximate membership value of US\$68 = \$94 CAD based on exchange rate of 1.38 September 18, 2025).
- Receive **six complimentary lounge visits** each calendar year. Passes can be used by you as the primary cardholder or for a travelling companion (approximate lounge passes value of US\$192 = \$265 CAD based on exchange rate of 1.38 September 18, 2025).

BMO eclipse Visa Infinite Privilege Card cardholders have access to participating lounges within the Visa Airport Companion Program ("Program"), hosted and managed by DragonPass International Ltd. Both primary and secondary cardholders must enroll for this benefit separately, either through the Visa Airport Companion App (available to download for free) or on the Program Website (visaairportcompanion.ca) using a valid Canadian issued Visa Infinite Privilege Card. The complimentary visits can be used by the Cardholder for themselves and for their accompanying guests at participating lounges. All additional visits beyond the complimentary visits are subject to a fee of \$32 USD (subject to change) per person per visit. Applicable lounge access charges will be billed to the Visa Infinite Privilege Card Program membership. Unless suspended or cancelled, the Program membership and any included complimentary lounge visits (if applicable) will automatically renew annually on the anniversary date (e.g. when the Cardholder enrolled for the Program). To view a full list of participating airport lounges, their facilities, opening times and restrictions Cardholders can visit the Program App and Website for more information. Cardholders who participate in the Program are subject to the DragonPass Terms of Use, Terms of Service and Privacy Policy and Visa's Privacy Notice. To view the full Terms and Conditions for the Program, please visit the Program App or Website. The Program services and benefits are provided by DragonPass and applicable third party offer providers and neither Visa nor BMO is responsible for any claims or damages arising from participation in the Program.

Up to \$200: NEXUS Statement Credit

- Receive one statement credit up to a maximum of \$200 CAD when NEXUS Application Fee is charged and posted in the first year on your Primary card regardless of NEXUS Application status. To be eligible for the NEXUS Statement Credit, the Primary Account must be in good standing at the time of the NEXUS program membership application fee is charged and posted. BMO has no control over the NEXUS program and terms and conditions are defined by NEXUS Program.

\$200: Statement Credit

- The Account will be eligible to receive a \$200 statement credit each annual period following a single purchase that is equal to or greater than \$200 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 \$200 credit within the annual period. If you transfer your Account into a different product or 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 \$200 credit that annual period. Any additional credit of \$200 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.

\$250: Annual Fee Rebate

- The primary cardholder \$599 annual fee will be refunded \$150 every year that you are a Private Banking client in a Platinum Banking Plan. Each additional cardholder will be refunded \$99 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.

Potential \$233: 25% Bonus Points Earn Rate:

- By adding a supplementary card to the account, you will receive a 25% bonus points earn rate to your existing card accelerator. This benefit will be available for transactions made both by the primary customer and its authorized user(s). Potential \$233 (35,100 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 Aesord 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 not longer apply to your Account if you transfer into a card other than the BMO CashBack World Elite Mastercard, BMO Aesord World Elite Mastercard, BMO Air Miles World Elite Card, or BMO eclipse Visa Infinite Privilege card. Balance transfers apply to Canadian dollar amount only.

b) Balance transfers do not qualify to earn loyalty rewards such as CashBack Rewards or BMO Rewards Points, Air Miles Points or VIPorter Points. 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 \$200 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 \$200 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 \$200 purchases balance and once the \$200 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 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 pay 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 1-833-256-7137, or visit bmo.com/rates-fees for current rates and fee.

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 "air fare", "hotel", "car rental", "grocery", "dining", "drugstore" or "gas" 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 \$25,000 in annual purchases

Travel (includes air fare, hotel and car rental): First \$25,000 in annual purchases

Grocery: First \$20,000 in annual purchases

Gas: First \$15,000 in annual purchases

Drugstore: First \$15,000 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. Primary cardholders that add a supplementary card to their account will receive a 25% bonus earn rate to their existing card accelerator. This benefit will be available for transactions made both by the primary customer and its authorized user(s). The benefit will be present in the account until BMO communicates to the primary cardholder that the benefit will be discontinued. 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 \$200 statement credit each annual period following a single purchase that is equal to or greater than \$200 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 \$200 credit within the annual period. If you transfer your Account into a different product or 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 \$200 credit that annual period. Any additional credit of \$200 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. BMO eclipse Visa Infinite Privilege Card cardholders have access to participating lounges within the Visa Airport Companion Program ("Program"), hosted and managed by DragonPass International Ltd. Both primary and secondary cardholders must enroll for this benefit separately, either through the Visa Airport Companion App (available to download for free) or on the Program Website (visaairportcompanion.ca) using a valid Canadian issued Visa Infinite Privilege Card. Membership includes access to participating lounges within the Visa Airport Companion Program - approximate value calculated based on DragonPass Classic membership fee and cost of airport lounge visits. Upon enrollment, 6 complimentary lounge visits will be available for the Cardholder per membership year; the complimentary visits can be used by the Cardholder for themselves and for their accompanying guests at participating lounges. All additional visits beyond the complimentary visits are subject to a fee of \$32 USD (subject to change) per person per visit. Applicable lounge access charges will be billed to the Visa Infinite Privilege Card connected to the Cardholders' Program membership. Unless suspended or cancelled, the Program membership and any included complimentary lounge visits (if applicable) will automatically renew annually on the anniversary date (e.g. when the Cardholder enrolled for the Program). To view a full list of participating airport lounges, their facilities, opening times and restrictions Cardholders can visit the Program App and Website for more information. Cardholders who participate in the Program are subject to the DragonPass Terms of Use, Terms of Service and Privacy Policy and Visa's Privacy Notice. To view the full Terms and Conditions for the Program, please visit the Program App or Website. The Program services and benefits are provided by DragonPass and applicable third party offer providers and neither Visa nor BMO is responsible for any claims or damages arising from participation in the Program.

8. You must be an eligible Visa Infinite Privilege cardholder with a valid Visa Infinite Privilege card to take advantage of the Visa Infinite Privilege Benefits & Services. Visa Infinite Privilege Airport is subject to availability. Discounts and benefits are non-transferable. Discounts cannot be combined with any other offer or discount. Benefits and services only apply to select Canadian airports. Visa reserves the right to modify or cancel this offer at any time and without notice. For more information please visit visa.ca/infiniteprivilege.

9. For full program terms and conditions please visit www.visaluxuryhotelscollection.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.

10. The goods and services cardholders request or otherwise choose to obtain through the Visa Infinite Privilege 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 Privilege 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 Privilege Concierge on the cardholder's behalf. All costs will be charged directly to the cardholder's Visa Infinite Privilege card.

11. Eligible Visa Infinite and Visa Infinite Privilege cardholders must be legal drinking age to participate in this benefit. Reservations are mandatory for the wineries that are flagged as a star (*) on visainfinite.ca/privilege. Please contact the winery directly for reservations, hours of operation, blackout dates and other details. Tours, tastings, selection of merchandise, including wine, may be subject to availability. Eligible Visa Infinite and Visa Infinite Privilege must be presented at winery and used for any program-related purchases. Wine experiences may be modified or cancelled, by Visa or wineries, in whole or in part at any time, for any reason, without prior notice or liability to any person. Please drink responsibly. Venues are not conducive to young children.

12. You must be an eligible Canadian Visa Infinite Privilege cardholder with a valid Visa Infinite Privilege card to take advantage of the Visa Infinite Privilege Troon® Golf Benefit. The Visa Infinite Privilege Troon Golf Benefit may be cancelled if your Visa Infinite Privilege 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 Privilege 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.

13. Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO eclipse Visa Infinite Privilege® Card Certificates of Insurance booklet 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

14. The earn rate for purchases at merchants not classified as air fare, hotel, car rental, gas, grocery, drugstore, 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.

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