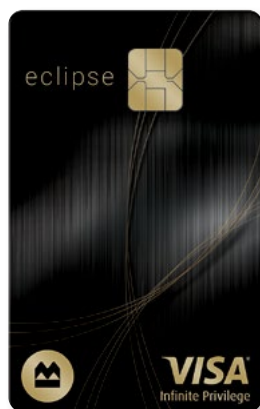


BMO eclipse Visa Infinite Privilege* Card



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 130,000 points – 50,000 points when you spend \$6,000 in the first 3 months, plus 30,000 points when you spend at least \$30,000 in the first 6 months. Receive an additional 50,000 points when you spend at least \$75,000 in the first year.¹

Special offer for Private Banking clients: \$150 of your annual fee refunded every year while you're a Private Banking client in a Platinum Banking Plan.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
- 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.

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 March 6, 2024 and January 31, 2026 (the "Offer Period") to be eligible for this offer. 50,000 BMO Rewards welcome bonus points will be applied to your BMO Rewards Collector Account after you spend a minimum of \$6,000 (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. BMO Rewards welcome bonus points will be credited to your Collector Account within sixty (60) business days following the applicable qualifying spend threshold being met. Receive an additional 30,000 BMO Rewards points (6) months after the Credit Card account open date after you spend a minimum of \$30,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first six (6) months after the account open date. The 30,000 BMO Rewards points will be applied to your BMO Rewards Collector Account within forty (40) business days following the applicable qualifying criteria being met. Receive an additional 50,000 BMO Rewards points twelve (12) months after the Credit Card account open date when you spend a minimum of \$75,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first twelve (12) months after the account open date, as long your account is in good standing at the time you qualify for the additional points. 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 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 \$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.
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. Primary Cardholders will be eligible to receive a \$200 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 \$200 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 \$200 credit in that annual period. Any additional lifestyle credit of \$200 awarded to the Primary Cardholder within the annual period as a result may be subject to claw back.
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 Airport Benefits & Services. Visa Infinite Privilege Airport offer 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.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.
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 by 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.

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

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