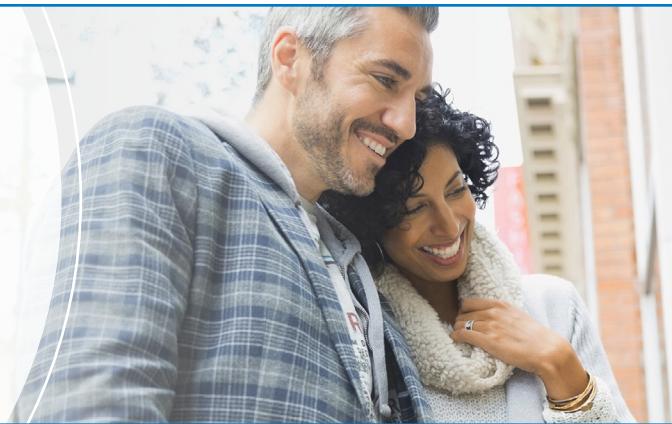


BMO® CashBack® World Elite® Mastercard®*



Welcome to **BMO CashBack® World Elite®*** **Mastercard®**. Make every day feel like pay day with 5% cash back on groceries. You'll earn unlimited cash back on your every day purchases. Use your CashBack rewards to grow your savings, invest, pay bills, book a trip for the family, or anything else you choose. Don't like waiting? Redeem your cash back any time for as low as \$1.

Exclusive offer for Private Banking clients

Get up to \$700 in value including \$40 cash back each month in your first year. Your Primary Cardholder and Authorized Users annual fee is refunded each year while you're a Private Banking client in a Platinum Banking plan.¹

Plus, get a 0% introductory interest rate on Balance transfers for 12 months with a 2% transfer fee.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 residents³
Minimum \$80,000 (individual) or \$150,000 (household) annual income required.

Apply today.



Call 1-866-991-4769



Visit bmo.com/privatewealthcards

Your World Elite card gives you:

- Earn more cash back in the categories that mean the most:
 - **5%** on groceries⁴
 - **4%** on transit including ride sharing, taxis and public transportation⁵
 - **3%** on gas and electric vehicle charging⁶
 - **2%** on recurring bill payments like your monthly phone bill or favourite streaming service⁷
 - **1%** unlimited cashback on all other purchases⁸
- Redeem your cash back any time for as low as \$1 or set up an automatic recurring deposit starting at \$25.⁹
 - Deposit it into your BMO chequing or savings account
 - Put it into your InvestorLine account
 - Use it as a credit on your monthly statement
- Your CashBack rewards never expire as long as your account is open and in good standing.
- Purchase protection and extended warranty on most items bought with your card.¹⁰
- Free membership in the Dominion Automobile Association (DAA) and the benefits of their BMO Roadside Assistance Program (Basic Coverage).¹¹

Elevate your airport experience:

Complimentary membership in **Mastercard Travel Pass**

provided by DragonPass. As a member enjoy lounge access for a fee of just US\$32 per person, per visit.¹² Registration is required. Visit mastercardtravelpass.dragonpass.com or use the Mastercard Travel Pass mobile application to register.¹³

Travel with confidence:

BMO CashBack World Elite Travel and Medical Protection

- 8 day Out-of-Province/Out-of-Country Emergency Medical Protection up to \$5 million for cardholders under age 65. Includes Collision Damage Waiver on rental cars and more.¹⁴

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

1 BMO CashBack World Elite Mastercard applications must be received between December 15, 2025, and October 31, 2026, to be eligible for this offer. This bonus offer is limited to new BMO CashBack World Elite Mastercard accounts and will not be awarded to current or former cardholders who reinstate a closed account, product transfer, or who open a new account for the same card during the Offer Period. Limit of one bonus offer per account. If you cancel your card within ninety (90) days from the date your account is opened, all CashBack rewards earned within that period will be cancelled. This offer may be withdrawn or changed without notice.

\$700 in value is made up of:

Up to \$480 Welcome Offer Cash Back:

- Receive \$40 cash back bonus each month when you spend a minimum of \$2,000 on net card purchases (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) per billing cycle in the first twelve (12) billing cycles after the account open date.

\$170: Annual Fee Waiver:

- 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.

\$69: Roadside Assistance:

- With the BMO CashBack World Mastercard and BMO CashBack World Elite Mastercard, you will receive a complimentary membership in the Dominion Automobile Association (DAA) and the benefits of their BMO Roadside Assistance Program (Basic Coverage). Membership terms and plan features are described in the Certificate you will receive.

- 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 dollars 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 \$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 may 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 and Mastercard cheques. Visit your branch; call the Customer Contact Centre at 1-866-991-4769, or visit bmo.com/rates-fees for current rates and fees.

4 Earn 5% cash back on the first \$500 you spend on grocery purchases made at merchant locations in Canada per statement cycle period and 1% unlimited cash back thereafter. The 5% cash back includes the base earn rate of 1% cash back for card purchases ("Base Rewards") and the bonus of 4% cash back for grocery purchases made at merchant locations in Canada ("Bonus Rewards"). To earn Bonus Rewards, grocery purchases must be made at merchant locations in Canada classified by Mastercard's "Merchant Category Code" as "grocery stores and supermarkets" (MCC 5411). In no event will BMO ("Bank of Montreal") be liable or responsible for any claims with respect to a grocery purchase made to a merchant that is not classified by MCC 5411.

5 Earn 4% cash back on the first \$300 you spend on ground transportation purchases made at merchant locations in Canada per statement cycle period and 1% unlimited cash back thereafter. The 4% cash back includes the base earn rate of 1% cash back for card purchases ("Base Rewards") and the bonus of 3% cash back for ground transportation purchases made at merchant locations in Canada ("Bonus Rewards"). To earn Bonus Rewards, ground transportation purchases must be made through merchant locations in Canada classified by Mastercard's "Merchant Category Code" as "Transportation - Suburban and Local Commuter Passenger including Ferries" (MCC 4111), "Passenger Railways" (MCC 4112), "Taxicabs and Limousines" (MCC 4121), "Bus Lines" (MCC 4131) or "Transportation Services not elsewhere classified" (MCC 4789). In no event will BMO ("Bank of Montreal") be liable or responsible for any claims with respect to a ground transportation purchase made to a merchant that is not classified by MCC 4111, MCC 4112, MCC 4121, MCC 4131 or MCC 4789.

6 Earn 3% cash back on the first \$300 you spend on automobile and vehicle fuel purchases made at merchant locations in Canada per statement cycle period and 1% unlimited cash back thereafter. The 3% cash back includes the base earn rate of 1% cash back for card purchases ("Base Rewards") and the bonus of 2% cash back for automobile and vehicle fuel purchases made at merchant locations in Canada ("Bonus Rewards"). To earn Bonus Rewards, automobile and vehicle fuel purchases must be made through merchant locations in Canada classified by Mastercard's "Merchant Category Code" as "Service Stations" (MCC 5541), "Automated Fuel Dispenser" (MCC 5542) or "Electric Vehicle Charging" (MCC 5552). In no event will BMO ("Bank of Montreal") be liable or responsible for any claims with respect to an automobile and vehicle fuel purchase made at a merchant that is not classified by MCC 5541, MCC 5542 or MCC 5552.

7 Earn 2% cash back on the first \$500 you spend in recurring bill payments made at merchant locations in Canada per statement cycle period and 1% unlimited cash back thereafter. The 2% cash back includes the base earn rate of 1% cash back for card purchases ("Base Rewards") and the bonus of 1% cash back for recurring bill payments made at merchant locations in Canada ("Bonus Rewards"). Recurring bill payments are defined as payments made on a monthly or regular basis, and which are automatically billed by the merchant to your BMO CashBack World Elite Mastercard. Not all merchants offer recurring payments, and not all ongoing payments will be considered "recurring bill payments" and therefore may not earn Bonus Rewards. Please check with your merchant to see if your recurring payment qualifies. You will not earn the 1% bonus cash back on Recurring Bill Payments that are also eligible grocery, transit or gas and electric vehicle charging purchases as classified by Mastercard's "Merchant Category Code" and are subject to the bonus capping rules of eligible grocery, transit or gas and electric vehicle charging purchases.

8 Offer is cumulative over the statement period. Award of CashBack rewards is made for purchases charged to your account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) and is subject to the CashBack Rewards Terms and Conditions and the BMO Mastercard Cardholder Agreement. The number of CashBack rewards will be rounded down to the nearest cent.

9 One-time cash back redemption amounts must be equal to or greater than \$1 and will be deposited 2 - 5 business days following the date the deposit is requested. Automatic recurring cash back redemption amounts must be equal to or greater than \$25 and will be deposited 2 - 5 business days following the customer's statement cycle date when an existing cash back balance is equal to or greater than \$25. Bank deposits require accurate account details.

10 Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO CashBack World Elite Mastercard 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

11 With the BMO CashBack World Elite Mastercard, you will receive a free membership in the Dominion Automobile Association (DAA) and the benefits of their BMO Roadside Assistance Program (Basic Coverage). Membership terms and the features of the plan are described in the Certificate you will receive. DAA requires that BMO provide any information reasonably required solely for the purpose of confirming that you are covered by the Program. Toll Free: 1-866-731-4999 for help 24 hours from anywhere in Canada and mainland U.S.

12 Mastercard Travel Pass benefit includes membership to participating lounges within the Mastercard Travel Pass provided by DragonPass program - approximate membership value of US\$68. Enjoy lounge access for a fee of just US\$32 per person, per visit. Mastercard Travel Pass provided by DragonPass is a worldwide program run by DragonPass International Ltd. This benefit will be available to all cardholders of a BMO AIR MILES World Mastercard, BMO Cashback World Mastercard, BMO AIR MILES World Elite Mastercard or BMO Cashback World Elite Mastercard (all "eligible cardholders"). Eligible cardholders are required to comply with the Conditions of Use available online at mastercardtravelpass.dragonpass.com or on the Mastercard Travel Pass mobile application, as well as any additional terms and conditions applicable to the lounge or offer being used by the eligible cardholder. The Conditions of Use are subject to change from time to time without notice to Issuer or the eligible cardholders. Eligible cardholders wishing to access a participating lounge must present their Mastercard Travel Pass mobile app or membership document showing the QR code and DragonPass membership number (this may be obtained by the eligible cardholder by registering an account at mastercardtravelpass.dragonpass.com or downloading the Mastercard Travel Pass application from the app store) to the lounge receptionist and reference "Mastercard Travel Pass provided by DragonPass." Some offers may be subject to a per-person, per-visit charge. Where applicable and dependent upon the offer, access charges, including those for an accompanying guest, may be charged to your credit card. Value and benefits of the Mastercard Travel Pass complimentary membership are subject to change without notice.

13 Cardholders must enroll for this benefit, either through the Mastercard Travel Pass App (available to download for free) or on the Program Website (mastercardtravelpass.dragonpass.com) using a valid Canadian issued BMO World or World Elite Mastercard.

14 Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO CashBack World Elite Mastercard 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

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.

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

® Bank of Montreal is a licensed user of the registered trade-mark and design owned by Mastercard International Inc.



Private Wealth