

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 10% cash back in the first 3 months.¹

The annual card fees (primary and each additional cardholder) will be refunded every year that you are a Private Banking client.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 May 3, 2021, and January 31, 2026 to receive the 10% cash back welcome bonus offer. The 10% earn rate applies to qualified spend up to \$4,600 (up to \$500 qualified spend in grocery, up to \$300 qualified spend in transit, up to \$300 qualified spend in gas and electric vehicle charging, up to \$500 qualified spend in recurring bill payments, and up to \$3000 qualified spend on all other purchases (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) in the welcome offer period, with a maximum of \$460 cash back. Please see details as follows:
 - Grocery purchases: Receive 5% cash back on the first \$500 spent on eligible grocery purchases (made at merchant locations in Canada classified by Mastercard’s “Merchant Category Code” as “grocery stores and supermarkets” MCC 5411) per billing cycle period and an additional 5% bonus cash back up to a maximum of \$500 spent on all combined grocery purchases in the first three (3) billing cycles. In total, you could earn up to \$50 cash back from qualified grocery spend in the welcome offer period.
 - Transit purchases: Receive 4% cash back on the first \$300 spent on eligible ground transportation purchases [made at 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)] per billing cycle period and an additional 6% bonus cash back up to a maximum of \$300 spent on all combined transit purchases in the first three (3) billing cycles. In total, you could earn up to \$30 cash back from qualified transit spend in welcome offer period.
 - Gas and electric vehicle charging purchases: Receive 3% cash back on the first \$300 spent on eligible gas and electric vehicle charging purchases [made at 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)] per billing cycle and an additional 7% bonus cash back up to a maximum of \$300 spent on all combined gas and electric vehicle charging purchases in the first three (3) billing cycles. In total, you could earn up to \$30 cash back from qualified gas and electric vehicle charging spend in the welcome offer period.
 - Recurring Bill Payments: Receive 2% cash back on the first \$500 spent on eligible recurring bill payments made at a merchant location in Canada (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) per billing cycle and an additional 8% bonus cash back up to a maximum of \$500 spent on all qualified recurring bill payments in the first three (3) billing cycles. You will not earn any bonus cash back on recurring bill payments that are also classified as grocery, transit or gas and electric vehicle charging purchases as described above (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. In total, you could earn up to \$50 cash back from qualified recurring bill payments in the welcome offer period.
 - All other purchases: Receive 1% cash back on purchases and an additional 9% bonus cash back up to a maximum of \$3000 spent in the first three (3) billing cycles. In total, you could earn up to \$300 cash back from qualified purchases.
 - The 10% bonus cash back 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. 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.
- 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 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 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 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 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

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