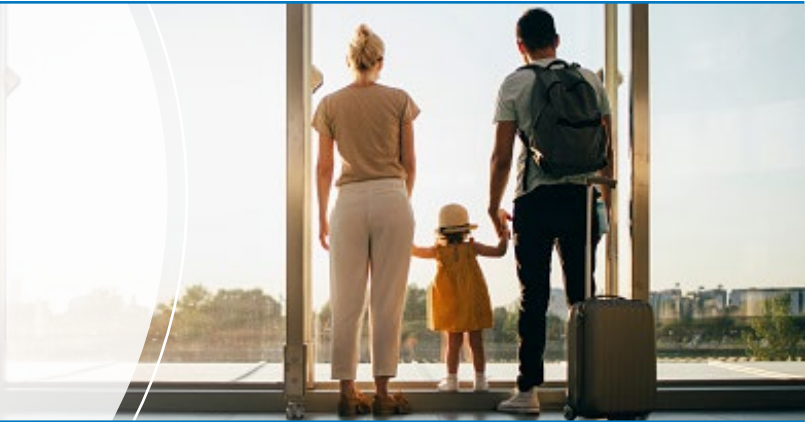


BMO VIPorter World Elite[®] Mastercard[®]



Welcome to the **BMO VIPorter World Elite Mastercard**. Enjoy Porter travel perks and get more flights, faster when you earn VIPorter points on all card purchases.

Celebrate your new VIPorter World Elite Mastercard

For a limited time, get up to \$2,600 in value^Δ including 80,000 VIPorter points^{Δ1} and a round-trip companion pass^{Δ1}. Plus receive \$1,000 in Qualifying Spend.^{Δ1}

Exclusive offer for Private Banking clients:

\$120 of your annual fee, and \$50 of the additional cardholder(s) fee, will be refunded every year that you're a Private Banking client in a Platinum Banking Plan.²

- \$199 annual fee, \$75 additional card annual fee (per additional card)³
- 21.99% for purchases³
- 23.99% for cash advances (21.99% for Quebec residents)³
- Minimum \$80,000 (individual) or \$150,000 (household) annual income required.³

Apply today.

 Call 1-866-991-4769

 Visit [bmo.com/privatewealthcards](https://www.bmo.com/privatewealthcards)

Accelerate your way to your next adventure

- **3 VIPorter points** for every \$1 spent on Porter purchases^{Δ4A} (including taxes and fees)
- **2 VIPorter points** for every \$1 spent on everyday travel like gas and transportation^{Δ4A}
- **2 VIPorter points** for every \$1 spent on groceries and dining^{Δ4A}
- **2 VIPorter points** for every \$1 spent on hotel accommodations^{Δ4A}
- **1 VIPorter point** for every \$1 spent everywhere else^{Δ4B}

And as a cardholder, your VIPorter points don't expire!^{Δ5}

Enjoy even more benefits

- An annual round-trip companion pass per year^{Δ6}
- 1 complimentary checked bag^{Δ7}
- 1 complimentary carry-on bag on all Porter fare types^{Δ8}
- Free PorterClassic seat selection^{Δ9}
- Priority re-accommodation for flight delays^{Δ10}
- Priority check-in, security, and early boarding^{Δ11}
- Earn \$1 of qualifying spend for every \$25 spent^{Δ12}
- Automatically become an Avid Traveller

^{*}This benefit applies to up to 8 passengers travelling on the same booking.

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.¹³ Registration is required. Visit [mastercardtravelpass.dragonpass.com](https://www.mastercardtravelpass.dragonpass.com) or use the Mastercard Travel Pass mobile application to register.¹⁴

Insurance and Security Benefits

- **Travel and Medical Protection**¹⁵ - Travel with unlimited-trips-per-year coverage for journeys up to 21 days (with coverage for up to \$5 million in eligible medical expenses) if you are under the age of 65. For more details, please review the BMO VIPorter World Elite Mastercard [Certificate of Insurance](#).
- **Extended Warranty**¹⁵ - Save the cost of buying optional extended warranty insurance on your next purchase by paying with your BMO credit card to double the original manufacturer's warranty period up to a maximum of one year.
- **Purchase Protection**¹⁵ - Most items purchased with your card are automatically insured against theft or damage for up to 90 days from date of purchase.

Legal

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

^Δ VIPorter is a rewards program offered by VIPorter Inc. ("Porter"). Please ensure that you, the primary cardholder, provide your own personal VIPorter number to be linked to your BMO VIPorter Mastercard card account as linking a different person's VIPorter number is prohibited. Once the primary cardholder's VIPorter number is linked to the credit card account, please allow up to 72 hours for these benefits to be activated. A VIPorter number is required in order to be awarded VIPorter points or access VIPorter rewards and benefits. You must include this same, linked VIPorter number to your qualifying Porter reservations to access the Porter Airlines benefits. The name on the Porter Airlines reservation must be identical to the name on the VIPorter account of the traveller. Porter Airline benefits are valid on itineraries marked and wholly operated by Porter Airlines; not valid on itineraries which include flights operated by Porter's codeshare or interline partners. VIPorter points issued through the use of the card will be credited to the primary cardholder's VIPorter account.

The VIPorter accounts of the primary cardholder and authorized users must be in good standing to be awarded VIPorter points or enjoy their BMO VIPorter Mastercard card benefits. Porter Airline benefits will no longer be available upon account closure, regardless of reason for closure, or if the card product is changed to a non-VIPorter Mastercard. VIPorter membership and benefits are subject to the VIPorter Program [Terms & Conditions](#) and any applicable Porter Airline terms and conditions relating to a benefit (including its published tariffs containing conditions of carriage for travel on Porter Airlines), as determined by Porter Airlines in its sole discretion and as may be changed from time to time.

[∧] Offer ends January 31, 2026. The value up to \$2,600 or more, which could be earned in the first 13 months of your BMO VIPorter World Elite account opening, is based on the combined total value of:

- **\$1228: Travel Benefits**

- \$160: Based on first checked bags for two people, on a round-trip flight in the first year
- \$200: Based on carry-ons for two people, on a round-trip flight in the first year
- \$108: Based on a PorterClassic seat for two people on a round-trip flight in the first year
- \$380: A companion pass when you spend \$9,000 within 180 days of account opening
- \$380: Annual companion pass when you spend \$50,000 within 365 days of account opening

Discount value is based on the average fare of Porter-operated flights for two passengers on a round-trip flight in 2024. Discount calculation is based on an aggregate view of actual flight bookings made between the period of January 1 – October 31, 2024.

- **\$1399: Card benefits**

- \$199: Annual Fee Rebate for the Primary Cardholder (\$199) in the first year
- \$1,200: 80,000 VIPorter points earned based on the following requirements:
 - 20,000 points earned when you spend \$5,000 within 110 days of account opening
 - 30,000 points earned when you spend \$9,000 within 180 days of account opening
 - 30,000 points earned when you spend \$18,000 within 365 days of account opening

Value is based on VIPorter members receiving a value of \$0.015/points or more when redeeming for a flight as of January 1, 2024. Redemption calculation is based on a aggregate view of actual flight bookings made between the period of January 1 – October 31, 2024.

¹ Eligible approved cardholders will receive benefits including up to 80,000 VIPorter points, a round-trip companion pass, \$1,000 in Qualifying Spend and the waiver of certain annual fees, subject to the terms and conditions below (the "Offer").

Applications for the BMO VIPorter World Elite Mastercard must be received between March 21, 2025 and January 31, 2026 (the "Offer Period") to be eligible for this offer. This offer is not available to current or former 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. 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.

Up to 80,000 VIPorter Points

Eligible approved applicants will receive:

- a) A bonus of 20,000 VIPorter points will be applied to your VIPorter account 110 days after the credit card account open after you spend a minimum of \$5,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first 110 days after the account open date.
- b) A further bonus of an additional 30,000 VIPorter points will be applied to your VIPorter account 180 days after the account open when you spend a minimum of \$9,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first 180 days after the account open date.
- c) An additional bonus of 30,000 VIPorter points will be applied to your VIPorter account 365 days after the account open when you spend \$18,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first 365 days after the account open date.

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 VIPorter account.

Companion Pass

Primary cardholders will receive one companion pass after spending a minimum of \$9,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first 180 days after the account open date. Please allow 4-6 weeks after being earned (meaning the minimum spend requirement was met and 180 days have passed) for the companion pass to be available.

The companion pass allows a companion to accompany the primary cardholder at no extra base airfare cost, but does not apply to taxes, fees, charges and surcharges, which must be paid at the time of booking. The companion pass may only be used:

- A) on flights operated by Porter Airlines (Canada) Limited and Porter Airlines Inc.;
- B) if the additional passenger travelling with you is on the same itinerary; and
- C) at the time of purchase.

Companion passes cannot be:

- A) applied to existing reservations; nor
- B) used for bookings for more than two passengers.

Maximum of one companion pass can be applied per booking. If one-way travel is booked, the companion pass will be deemed fully used and the return portion of travel will be forfeited. Valid for travel at any time with no blackout periods. Also valid against the purchase of fares on sale.

The companion pass is valid for 12 months from the date issued. The booking must be made before the pass expiry date, but travel may occur after the companion pass expiry date subject to flight schedule availability at the time of booking. Unused companion passes will automatically be cancelled on the date the card account is cancelled, regardless of reason for cancellation, or if the card account is changed to a different product.

\$1,000 in Qualifying Spend

Have \$1,000 in Qualifying Spend credited to your VIPorter account to help you reach the next VIPorter Avid Traveller membership level when you spend a minimum of \$9,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) on your VIPorter World Elite Mastercard within the first 180 days after the account open date. Please allow 4-6 weeks after being earned (meaning the minimum spend requirement was met and 180 days have passed) for the Qualifying Spend to be credited to your VIPorter account. One offer is available per cardholder in their first year and cannot be combined.

Your Qualifying Spend is calculated by taking the sum of your purchases (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) on your monthly statement, dividing that amount by twenty-five (25) and rounding up to the nearest whole number. To receive Qualifying Spend, your credit card account must be open and in good standing. VIPorter Avid Traveller membership levels are recalculated at the end of each calendar year based on your Qualifying Spend during that year. The \$1000 in Qualifying Spend will contribute to your overall Qualifying Spend of that calendar year and will contribute to your VIPorter Avid Traveller progression at the time it is awarded. This additional \$1000 in Qualifying Spend is eligible for Head Start.

This benefit has no monetary or other exchange value and cannot be sold or transferred. Porter Airlines reserves the right to change or withdraw the benefit at any time.

Annual fee waiver

The primary cardholder annual fee of \$199 will be rebated in the first year and will appear as a fee and a credit on the primary cardholder's first statement. After the first year, the annual fee will appear on your Credit Card statement twelve (12) months after the Credit Card open date.

- ² The primary cardholder's \$199 annual fee will be refunded \$120 every year that you are a Private Banking client in a Platinum Banking Plan. Each additional cardholder will be refunded \$50 every year. The primary cardholder's \$199 annual fee will also be waived in the first 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.
- ^{4A} You will earn 3 VIPorter points for every \$1 spent on eligible Porter purchases, up to \$20,000 annually in net Porter Airlines spend per BMO VIPorter World Elite Mastercard account (resets January 1st of each calendar year). The 2 VIPorter points includes the base earn rate of 1 VIPorter point for every \$1 spent on card purchases ("Base Points") and the bonus of 3 VIPorter points for every \$1 spent on eligible Porter purchases ("Bonus Points"). To earn Bonus Points, your purchases must be made directly with Porter Airlines, via flyporter.com, through the Porter Airlines call center, completed in-person at a Porter customer service counter at the airport or on board a Porter flight. If you exceed \$20,000 in combined annual purchases, you will continue to earn the Base Points.
 You will earn 2 VIPorter point for every \$1 spent on eligible gas and transportation purchases, up to \$5,000 annually in net gas and transportation spend per BMO VIPorter World Elite Mastercard account (resets January 1st of each calendar year). The 2 VIPorter point includes the base earn rate of 1 VIPorter point for every \$1 spent on card purchases ("Base Points") and the bonus of 1 VIPorter point for every \$1 spent on eligible gas and transportation purchases ("Bonus Points"). To earn Bonus Points, your purchases must be made at merchants that are classified by the Mastercard network as gas and transportation, such as service stations, bus lines, car rentals and more. If you exceed \$5,000 in combined annual purchases, you will continue to earn the Base Points. Some merchants may sell the same or similar products/services as the Applicable Merchants or are separate merchants who are located on the premises of the Applicable Merchants, but are classified by Mastercard in another manner ("Other Merchants"). You will only earn Base Rewards for purchases made at Other Merchants.
 You will earn 2 VIPorter point for every \$1 spent on eligible dining and grocery purchases, up to \$10,000 annually in net dining and grocery spend, per BMO VIPorter World Elite Mastercard account (resets January 1st of each calendar year). The 2 VIPorter point includes the base earn rate of 1 VIPorter point for every \$1 spent on card purchases ("Base Points") and the bonus of 1 VIPorter point for every \$1 spent on eligible dining and grocery purchases ("Bonus Points"). To earn Bonus Points, your purchases must be made at merchants that are classified by the Mastercard network as dining and groceries. If you exceed \$10,000 in combined annual purchases, you will continue to earn the Base Points. Some merchants may sell the same or similar products/services as the Applicable Merchants or are separate merchants who are located on the premises of the Applicable Merchants, but are classified by Mastercard in another manner ("Other Merchants"). You will only earn Base Rewards for purchases made at Other Merchants.
 You will earn 2 VIPorter point for every \$1 spent on eligible hotel purchases, up to \$5,000 annually in net hotel spend, per BMO VIPorter World Elite Mastercard account (resets January 1st of each calendar year). The 2 VIPorter point includes the base earn rate of 1 VIPorter point for every \$1 spent on card purchases ("Base Points") and the bonus of 1 VIPorter point for every \$1 spent on eligible hotel purchases ("Bonus Points"). To earn Bonus Points, your purchases must be made at merchants that are classified by the Mastercard network as hotels. If you exceed \$5,000 in combined annual purchases, you will continue to earn the Base Points. Some merchants may sell the same or similar products/services as the Applicable Merchants or are separate merchants who are located on the premises of the Applicable Merchants, but are classified by Mastercard in another manner ("Other Merchants"). You will only earn Base Rewards for purchases made at Other Merchants.
- ^{4B} Subject to the BMO VIPorter Terms and Conditions, VIPorter points are calculated based on purchases of goods or services charged to a BMO VIPorter Mastercard account, less any refunds or adjustments. Cash advances, cash-like transactions, interest charges, fees, payments, credit or debit adjustments and any amount other than purchases that may be charged to the account with the card, do not qualify for the issue of VIPorter points. We may establish other qualifying and non-qualifying transactions from time to time.
- ⁵ Any VIPorter points earned, regardless of source, will not expire for as long as your BMO VIPorter Mastercard account is active - even if you have not flown or redeemed within twenty-four (24) months. If your BMO VIPorter Mastercard is cancelled, your VIPorter points will be set to expire in accordance with the [VIPorter terms and conditions](#).
- ⁶ Primary cardholders will receive one companion pass after spending a minimum of \$50,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first 365 days after the account open date. The voucher will be available 4-6 weeks after the spend requirement has been met.
 The companion pass allows a companion to accompany the primary cardholder at no extra base airfare cost, but does not apply to taxes, fees, charges and surcharges, which must be paid at the time of booking. The companion pass may only be used:
 - A) on flights operated by Porter Airlines (Canada) Limited and Porter Airlines Inc.;
 - B) if the additional passenger travelling with you is on the same itinerary; and
 - C) at the time of purchase.
 Companion passes cannot be:
 - A) applied to existing reservations; nor
 - B) used for bookings for more than two passengers.
 Maximum of one companion pass can be applied per booking. If one-way travel is booked, the companion pass will be deemed fully used and the return portion of travel will be forfeited. Valid for travel at any time with no blackout periods. Also valid against the purchase of fares on sale.
 The companion pass is valid for 12 months from the date issued. The booking must be made before the pass expiry date, but travel may occur after the companion pass expiry date subject to flight schedule availability at the time of booking. Unused companion passes will automatically be cancelled on the date the card account is cancelled, regardless of reason for cancellation, or if the card account is changed to a different product.
- ⁷ Valid for BMO VIPorter World Elite Mastercard primary and secondary cardholders and up to eight (8) additional guests travelling on the same reservation; not valid when travelling on a group booking (10+ guests on the same reservation). Each passenger on the reservation is eligible for one (1) piece of checked baggage without charge. If the first checked bag is already complimentary (for example, as a result of VIPorter Avid Traveller benefits or the fare purchased), there is no additional checked bag benefit that will be provided. Free first checked bag benefit may not be applied retroactively, and no refunds will be issued. Size and weight of baggage must comply with Porter's standard checked baggage allowance. Any piece of baggage exceeding the size or weight allowance is subject to all applicable oversized weight and size restrictions and fees and other rules applicable to the carriage of baggage (see flyporter.com). May only be used as described and has no monetary or other exchange value.
- ⁸ Valid for BMO VIPorter World Elite Mastercard primary and secondary cardholders and up to eight (8) additional guests travelling on the same reservation; not valid when travelling on a group booking (10+ guests on the same reservation). Each passenger on the reservation is eligible for one (1) piece of carry-on baggage without charge. If the first carry-on bag is already complimentary (for example, as a result of VIPorter Avid Traveller benefits or the fare purchased), there is no additional carry-on benefit that will be provided. Free first carry-on bag benefit may not be applied retroactively, and no refunds will be issued. Size and weight of baggage must comply with Porter's standard carry-on baggage allowance. Any piece of baggage exceeding the size or weight allowance is subject to all applicable oversized weight and size restrictions and fees and other rules applicable to the carriage of baggage (see flyporter.com). May only be used as described and has no monetary or other exchange value.
- ⁹ Valid for BMO VIPorter World Elite Mastercard primary and secondary cardholders and up to eight (8) additional guests travelling on the same reservation; not valid when travelling on a group booking (10+ guests on the same reservation). The complimentary PorterClassic seat selection benefit may not be applied retroactively, and no refunds will be issued. Complimentary seat selection can be applied to PorterClassic seats in rows numbered 8+. May only be used as described and has no monetary or other exchange value.
- ¹⁰ Valid for BMO VIPorter Mastercard, BMO VIPorter World Mastercard and BMO VIPorter World Elite primary and secondary cardholders and up to eight (8) additional guests travelling on the same reservation. When necessary, receive priority re-accommodation for flight delays.
- ¹¹ Valid for BMO VIPorter Mastercard, BMO VIPorter World Mastercard and BMO VIPorter World Elite primary and secondary cardholders and up to eight (8) additional guests travelling on the same reservation. Receive dedicated check-in, early boarding and priority security (where available).
- ¹² Receive \$1 in Qualifying Spend toward your VIPorter Avid Traveller membership level for every \$25 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments). Qualifying Spend will be credited to your account between 1-2 business days after your credit card monthly statement is prepared. For example, if your monthly statement is prepared on November 1, your Qualifying Spend will be credited by November 4 and will count towards your then-current Qualifying Spend balance.
 Your Qualifying Spend is calculated by taking the sum of your purchases (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) on your monthly statement, dividing that amount by twenty-five (25) and rounding up to the nearest whole number. To receive Qualifying Spend, your credit card account must be open and in good standing.
 VIPorter Avid Traveller levels are recalculated at the end of each calendar year based on your Qualifying Spend during that year. The \$1 in Qualifying Spend for every \$25 spent on your card will contribute to your overall Qualifying Spend of that calendar year and will contribute to your VIPorter Avid Traveller progression at the time it is awarded. This benefit has no monetary or other exchange value and cannot be sold or transferred. Porter Airlines reserves the right to change or withdraw the benefit at any time.

- ¹³ 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, BMO VIPorter World Mastercard or BMO VIPorter 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.
- ¹⁴ 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.
- ¹⁵ Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the 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.

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