

- **New:** 10x the Blue Points for every \$1 spent at participating Blue Rewards Partners.¹ That's over three times the rewards compared to the existing 3x the Miles benefit. For a list of current participating Partners, please visit [bmo.com/bluerewards10x](https://www.bmo.com/bluerewards10x). Stay tuned for new Partners!
- **New:** 2x the Points for every \$1 spent on eligible gas and electric vehicle charging purchases. You'll also get 2x the Points for every \$1 spent on eligible grocery, wholesale clubs and alcohol purchases.² **Enjoy the only retail credit cards in Canada to offer built-in accelerated earn on gas, EV charging, groceries and wholesale purchases, helping you earn more, every day, everywhere.**³
- **New:** Your base earn rate will be simplified — earning 0.5 Points for every \$1 spent.⁴

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¹ BMO Blue Rewards Mastercard cardholders will get 5 Blue Points for every \$1 in purchases at participating Blue Rewards Partners. Participating Blue Rewards Partners may be added or removed at any time without notice; visit www.bmo.com/bluerewards10x for partner details. This "10x the Points" multiplier is based on the base earn rate of 0.5 Points per \$1 spent on card purchases ("Base Points") and the bonus of 4.5 Points per \$1 spent on eligible Blue Rewards Partner purchases ("Bonus Points"). Points will be calculated on the total eligible cumulative purchases made at all participating Blue Rewards Partners and credited to your account within 90 days after the end of the applicable statement period. The number of Points earned will be rounded down to the nearest whole number. Fractions of Points will not be awarded. Eligible purchases are purchases charged to your credit card account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees and credit or debit adjustments). Bonus Points will be earned on eligible purchases at eligible Blue Rewards Partner locations up to a combined maximum of \$500 in net purchases posted to your account per statement cycle period. Once the maximum is reached, purchases will only be eligible to earn Base Points. The "10x the Points" benefit is available on eligible purchases and may be withdrawn or changed at any time without notice.

² BMO Blue Rewards Mastercard cardholders will earn 1 Blue Point for every \$1 in purchases in Canada at eligible: (1) Alcohol and Liquor merchants classified by Mastercard's "Merchant Category Code" as "Package Stores, Beer, Wine, and Liquor" (MCC 5921), (2) Automobile and vehicle fuel merchants classified by Mastercard's "Merchant Category Code" as "Service Stations (with or without Ancillary Services)" (MCC 5541), "Fuel Dispenser, Automated" (MCC 5542), or "Electric Vehicle Charging" (MCC 5552), (3) Grocery merchants classified by Mastercard's "Merchant Category Code" as "Grocery Stores and Supermarkets" (MCC 5411), and (4) Wholesale Clubs classified by Mastercard's "Merchant Category Code" as "Wholesale Clubs" (MCC 5300) (each an "Accelerator Spend Category"). Accelerator Spend Category purchases at participating Blue Rewards Partners will not be eligible for this offer; however, they will continue to earn the "10x the Points" benefit applicable to purchases at participating Partners. For a list of current participating Partners, please visit www.bmo.com/bluerewards10x. The 1 Point includes the base earn rate of 0.5 Points for every \$1 spent in card purchases ("Base Points") and the bonus of 0.5 Points per \$1 spent on eligible purchases in each Accelerator Spend Category ("Bonus Points"). Bonus Points will be earned on eligible Accelerator Spend Category purchases at merchant locations in Canada up to a combined maximum of \$500 in net purchases in each Accelerator Spend Category posted to your account per statement cycle period. Once the maximum is reached, purchases will no longer be eligible to earn Bonus Points. In no event will BMO ("Bank of Montreal") be liable or responsible for any claims with respect to an alcohol and liquor purchase made at a merchant that is not classified by MCC 5921, an automobile and vehicle fuel purchase made at a merchant that is not classified by MCC 5541, MCC 5542 or MCC 5552, a grocery purchase made at a merchant that is not classified by 5411 and wholesale clubs purchases made at a merchant that is not classified by MCC 5300. Points will be calculated on the total eligible cumulative purchases made at eligible merchants and credited to your account within 90 days after the end of the applicable statement period. The number of Points earned will be rounded down to the nearest whole number. Fractions of Points will not be awarded. Eligible purchases are purchases charged to your credit card account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees and credit or debit adjustments) and is subject to the Blue Rewards Terms and Conditions and the BMO Mastercard Cardholder Agreement. The offer is available on eligible purchases and may be withdrawn or changed at any time without notice.

³ Based on competitive intelligence as of December 11, 2025. No other credit card issued by a Canadian Financial Institution offers bonus rewards earn, as part of their permanent product construct, in the categories of Gas/EV Charging, Grocery and Wholesale. Categories are classified by Mastercard's "Merchant Category Code", statement is based on merchants classified as Gas/EV Charging, Grocery & Supermarkets and Wholesale Clubs as of December 11, 2025.

⁴ Offer is cumulative over the statement period. Award of Blue Points 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 Terms and Conditions of the Blue Rewards Program and the BMO Credit Card Cardholder Agreement. The number of Points will be rounded down to the nearest whole number. Fractions of Points will not be awarded.