

- **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 1 Point for every \$1 spent.⁴
- **New:** Powered by the Dominion Automobile Association, you will also have access to basic roadside assistance coverage, including free battery boosts, flat-tire change, lockout service, and towing, all free of charge.⁵ Please visit [bmo.com/roadsideassistancebasic](https://www.bmo.com/roadsideassistancebasic) to view the Terms and Conditions. If you are already paying for this optional benefit, you will be rebated for any unused portion of your coverage.
- **New:** To enhance your travel experience, we are also adding 4 free airport lounge passes per year with Mastercard Travel Pass provided by DragonPass. As of June 2, 2026, if you've already registered your current card with the Mastercard Travel Pass app, you'll be prompted to validate your card details.⁶

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¹ BMO Blue Rewards World Elite Mastercard cardholders will get 10 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 1 Point per \$1 spent on card purchases ("Base Points") and the bonus of 9 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 \$1000 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 World Elite Mastercard cardholders will earn 2 Blue Points 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 2 Points include the base earn rate of 1 Point for every \$1 spent in card purchases ("Base Points") and the bonus of 1 Point 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 are 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.

⁵ With the BMO CashBack World Mastercard, BMO CashBack World Elite Mastercard and the BMO Blue Rewards World Elite Mastercard, you will receive a free membership of the Dominion Automobile Association and the benefits of their BMO Roadside Assistance Program (Basic Coverage). Membership terms and the features of the plan are described in the Certificate that you will receive or access the Certificate using the following link [bmo.com/roadsideassistancebasic](https://www.bmo.com/roadsideassistancebasic). DAA requires BMO to provide any information reasonably required for the sole purpose of confirming that you are covered by the Program.

⁶ 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 Ascend World Elite Mastercard and a BMO Blue Rewards World Elite Mastercard ("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." Value and benefits of the Mastercard Travel Pass complimentary membership are subject to change without notice. Use the four complimentary passes for yourself as the primary cardholder or to cover the cost of the lounge visit of your travelling companion. To identify the primary cardholder on your account, please check the name on your monthly statement. After using four passes, you and your travelling companion can continue to enjoy lounge access for a fee of just US\$32 per person, per visit. For a complete list of open and eligible lounges, please visit mastercardtravelpass.dragonpass.com.