

BMO Credit Card - Contest Terms & Conditions

Contest Period:

The AIR MILES Customer Contest (the "Contest") begins on **February 8, 2026** at 12:00:00 AM EST (the "Contest Start Date") and ends on **May 29, 2026** 11:59:59 AM EST (the "Contest Period").

By participating in the Contest, each entrant agrees to comply with and be bound by these Official Rules. Entrants further agree to comply with and be bound by all decisions of **Bank of Montreal ("BMO" or the "Sponsor")**, which shall be final and binding, without right of appeal, in all matters relating to this Contest and the awarding of the prize(s), including, without limitation, eligibility and/or disqualification of entries.

Armstrong Partnership LP is the "Contest Administrator."

Eligibility:

The Contest is open only to legal residents of Canada who have reached the age of majority in their province or territory of residence at the time of entry. Employees of BMO, its affiliates, and any entities involved in the administration of the Contest are not eligible. The Sponsor reserves the right to verify identity and eligibility at any time. All information provided must be truthful and accurate; failure to provide proof may result in disqualification.

To be eligible to receive a prize, entrants must have an open BMO AIR MILES credit card account and that account must be in good standing at the time the prizes are awarded. At the time of winner notification, if the selected entrant does not have a BMO AIR MILES account, they will be required to apply for and be approved for such an account within the prescribed time period communicated by the Sponsor as a condition of receiving a prize.

Only existing BMO AIR MILES credit cardholders, as of the contest start date, are eligible for this contest, including holders of:

- BMO AIR MILES World Elite Mastercard
- BMO AIR MILES Mastercard
- BMO AIR MILES No-Fee Business Mastercard
- BMO AIR MILES World Elite Business Mastercard

Customers who close their credit card account during the Contest Period or at the time the prize is awarded, or transfer out of their AIR MILES credit card to another credit card product, will not be eligible to win. The customer's credit card account linked to the contest must be in good standing **at the time the prize is awarded**.

How to enter:

To receive one (1) entry into the Contest, you must complete all the following steps under Option A or Option B:

Option A: Automatic Entry

1. Make a purchase, at least one each month, using your BMO AIR MILES credit card during the Contest Period, and you will automatically be entered into the Contest. Cardholders must keep their BMO AIR MILES card account in good standing during the Contest Period to be eligible to win a prize.

Important Notes:

- Only **primary cardholders** who make a purchase using their BMO AIR MILES credit card during the Contest Period will receive one (1) entry.
- Additional cardholders or the creation of multiple new accounts will not result in additional entries.
- Additional purchases and/or transactions with the BMO AIR MILES credit card will not result in additional entries.

Option B: No purchase necessary - Essay entry option

To enter the Contest without making a purchase using a BMO AIR MILES credit card, mail a letter to 4211 Yonge Street, Suite 601, Toronto, Ontario M2P 2A9 labelled as "**BMO AIR MILES Customer Contest Entry**"

Your letter must include the following information in the body of the message:

- First and Last name
- Complete mailing address (including city, province or territory, and postal code)
- Telephone number
- Email address
- Submit an original essay of approximately 250 words on the "One way to manage your personal finances responsibly"

All information provided must match the details in the letter exactly as specified to qualify for one (1) entry. Incomplete or incorrectly formatted entries will be disqualified. Limit of one (1) entry per person during the Contest Period. Submissions must be received before the end of the Contest Period to receive an entry and be included in the draw for the prize. Your account must be in good standing when your BMO Blue Rewards Existing Customer Contest Entry is received.

Entry Limits and Odds:

Entrants may not use more than one method of entry to participate in the Contest. Each entrant is limited to one (1) entry as outlined in these Official Rules.

If it is discovered that an entrant attempted to enter the Contest through more than one method, or used or attempted to use multiple names, email addresses, identities, or any automated, macro, script, or other system to enter or otherwise participate in the Contest, then (in the sole and absolute discretion of the Sponsor) that entrant may be disqualified from the Contest and all of their entries may be void.

Selecting one entry option over another does not increase the odds of winning. The odds of winning a prize will depend on the total number of eligible entries received during the Contest Period.

Prize:

There will be a total of **ten (10) prizes** available to be won from all eligible entries, as follows:

- **Ten (10) Grand Prizes** consisting of **100,000 Blue Points** (approximate retail value: \$665 each).

The approximate retail value of the Blue Rewards Points Prize depends on the chosen method of redemption, and available Reward options at the time of redemption. 1500 Points can be used for \$10 towards purchases at participating Blue Rewards Partners or 1500 Points can be used online for eVouchers for \$10 worth of value at participating Reward Partners. If redeemed for flights, value depends on destination chosen, date of travel and use of multiple carriers or suppliers. Winner must pay applicable taxes, related transportation fees, governmental levies, excess baggage and other non-ticket costs. The value of Blue Rewards Points used for non-flight Reward options depends on Reward options in effect at the time of redemption. Blue Rewards Points prizes are subject to the terms and conditions of the Blue Rewards Program as amended from time to time to which you agree to be bound by enrolling to become a Blue Rewards member. Blue Rewards Points prizes are not transferable or convertible to cash and must be accepted as awarded without substitution, transfer, exchange, or assignment. Prizes are non-transferable, non-refundable, and must be accepted as awarded. The Sponsor reserves the right to substitute a prize of equal value if necessary.

A random draw will be conducted on or around September 14, 2026 ("Draw Date") in Toronto, Ontario from all eligible entries received during the Contest Period. Once a selected entrant has been selected as a potential winner of any prize in this Contest, they will be automatically excluded from winning any other prize. The odds of being selected a winner of a prize depend on the total number of eligible entries received during the Contest Period.



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Winner Verification and Notification:

Selected entrants will be contacted by the Sponsor or the Contest Administrator via email and/or telephone within seven (7) business days of the draw. To be declared a winner, the selected entrant must:

1. Respond to the notification within 72 hours of the Sponsor's initial contact;
2. Correctly answer a time-limited mathematical skill-testing question without assistance or mechanical aid;
3. Complete and return the Winner Declaration and Release form within the timeframe specified by the Sponsor; and
4. Have an open and good standing BMO Air Miles Credit Card account at the time of prize award. If the selected entrant does not have such an account at the time of winner notification, they will be required to apply for and be approved for a BMO Credit Card within the prescribed time period communicated by the Sponsor as a condition of receiving the prize.

Failure to respond within the required timeframe, correctly answer the skill-testing question, complete the required documentation, or meet the account requirements will result in forfeiture of the prize, and the Sponsor reserves the right to select an alternate entrant in accordance with these Official Rules.

Use of Personal Information:

By participating in the Contest, each entrant consents to the Sponsor's, the Contest Administrator's, and their agents' use of the entrant's full name, email address, account, and eligibility information (Personal Information) for the purpose of administering the Contest, including for prize fulfilment purposes, where applicable. To review BMO's Privacy Code, see www.bmo.com/privacy.

You can withdraw your consent for the use of your Personal Information in relation to the Contest at any time. However, this will result in your entry being invalid and you will no longer be eligible to receive a prize. To withdraw from the Contest, send an email to bmorservice@bmo.com, with the subject line "Contest consent withdrawal". In the email, include your first and last name, and the email address used to enter the Contest. Please note this mailbox is not monitored for customer support requests.

Publicity and Cardholder Information:

By participating in the Contest and accepting a prize, winners consent to the use of their first and last name for any publicity carried out by the Sponsor, its agents and representatives, and marketing partners, without further notice or compensation.

Right to Cancel, Suspend, Revise or Change:

The Sponsor reserves the right, in its sole discretion, to cancel, suspend, revise, or modify this Contest, or any part thereof, for any reason, including but not limited to fraud, technical failures, or any other factor beyond the Sponsor's reasonable control that impairs the integrity or proper functioning of the Contest.

Limitation of Liability:

By entering the Contest, each entrant releases and holds harmless the Sponsor, its affiliates, advertising and promotion agencies, and their respective officers, directors, employees, and agents from any and all liability for any injuries, losses, or damages of any kind arising from or in connection with participation in the Contest or acceptance, use, or misuse of any prize.

Tax Implications:

All federal, provincial, and local taxes, if any, on prizes are the sole responsibility of the winner. The Sponsor does not provide tax advice; winners should consult their own tax advisors regarding any tax obligations related to the receipt of a prize.

Severability:

If any provision of these Official Rules is found to be invalid or unenforceable, such provision shall be severed from these Official Rules, and the remaining provisions shall remain in full force and effect.

General Conditions:

All entries become the property of the Sponsor and will not be returned. No correspondence will be entered into except with selected entrants. By participating in the Contest, each entrant agrees that the Sponsor and Contest Administrator make no representations or warranties, express or implied, with respect to any prize, including without limitation any implied warranties of merchantability or fitness for a particular purpose. Winning a prize is contingent upon fulfilling all requirements set out in these Official Rules.

Mass entries, automated entries, entries submitted by third parties, and any entries or prize claims that are late, incomplete, fraudulent, illegible, or delayed will be void. All entries and prize claims are subject to verification. Proof of entry submission does not constitute proof of receipt. Entrants agree to abide by these Official Rules. Decisions of the Sponsor and/or Contest Administrator will be final and binding on all matters relating to this Contest.

The Contest is subject to all applicable federal, provincial, and municipal laws and regulations and is void where prohibited. The Sponsor reserves the right to correct any typographical, printing, or technical errors. Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision. If any provision is determined to be invalid or unenforceable, the remaining provisions shall remain in full force and effect. The potential winner may be required to provide proof of being the authorized account holder.

Any attempt to deliberately damage any website or undermine the legitimate operation of the Contest is a violation of criminal and civil laws. The Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law, including criminal prosecution.

Blue Rewards:

For the avoidance of doubt, the terms and conditions of the Blue Rewards Program are separate from, and in addition to, these Contest Rules and any other terms and conditions relating to the use of BMO services. Nothing in these Contest Rules changes or prejudices BMO Blue Rewards, Inc.'s rights under the Blue Rewards Program and its terms and conditions.

BMO Blue Rewards, Inc. and its principals shall not be treated as agents of the Contest Sponsor for any purpose. The Contest Sponsor is not responsible for the Blue Rewards Program, including its termination, in any way. You will therefore not bring any claims against Contest Sponsor for any matter connected in any way with the Blue Rewards Program.

BMO Blue Rewards, Inc. is in no way associated with the management of this Contest and therefore accepts no responsibility for ensuring that these Contest Rules and any advertising materials published in association with this Contest do not contain any statements, claims or representations that are misleading or inaccurate, and that they are otherwise in compliance with laws of general application.

