



Your exclusive invitation to a world of rewards

The BMO World Elite MasterCard is your passport to a world of exceptional rewards.

Enjoy unparalleled access to exclusive events, luxury restriction-free travel privileges, a vast selection of merchandise and distinctive service — simply by using your card.



BMO®
World Elite™**
MasterCard®**

BMO  Harris Private Banking®

Why the BMO World Elite MasterCard?

- **Get a welcome bonus of 30,000 BMO Rewards points.** Use this \$300 travel credit to fly or book a cruise and get away anywhere, anytime¹.
- **Earn 2 BMO Rewards points for every \$1 in card purchases².** With a 2.0% redemption rate towards a travel related redemption — one of the highest in the industry — if you spend \$1,000/month on your credit card you will earn \$240 travel credit in the first year. Plus, your points never expire³.
- **Double your rewards.** Earn double BMO Rewards points, and save up to 25% off at National Car Rental^{®+} and Alamo^{®++} Rent A Car locations worldwide⁴.
- **Free Priority Pass^{™†} membership.** Wait for your flight in comfort with access to VIP airport lounges with your membership and enjoy four complimentary lounge visits each year (over \$200 US/year value)⁵.
- **Travel worry-free.** Our best-in-class travel medical insurance gives you unlimited-trips-per-year coverage for up to 21 days each (up to \$2 million in eligible expenses)⁶.
- **Price Match Guarantee.** BMO Rewards guarantees a price match on select airfare and vacation package bookings. Show us a lower advertised Canadian price and we will match it⁷.

Special offer for BMO Harris Private Banking clients:

For the first year, the annual card fee will be waived, a savings of \$150. Each subsequent year you maintain a \$50K spend threshold, the annual card fee for your BMO World Elite MasterCard will be waived⁸.

BMO Rewards Program

Our most rewarding travel program also offers valuable merchandise, gift card and financial reward options.

Travel	Exclusive access to dream travel — flights, hotels, cruises, vacation packages — with no blackout dates or seat restrictions. Apply travel credits toward the retail price of your trip — no markups — covering ALL flight charges, including taxes.
Shop	Redeem rewards for an exclusive selection of gift cards and merchandise from premium brands and retailers.
Experience	Indulge in one-of-a-kind experiences, excursions and events — from luxury spa weekends to Napa Valley wine-and-dine tours to exotic Tahitian getaways.
Contribute	Invest in your future towards a BMO investment. Redeem points into a BMO investment account or make a charitable donation.

Visit bmorewards.com to view the extensive list of rewards available for you.

Apply today for your 30,000 Welcome Bonus points¹

Contact one of our Private Banking
Professionals today.

* Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. See your branch, call the Customer Contact Centre at 1-866-991-4769, or visit bmo.com/mastercard for current rates.

The information contained in this booklet is correct as of May 2, 2014 and is subject to change.

- 1 BMO Rewards points that are awarded as a welcome bonus are only available to first time new BMO World Elite MasterCard cardholders and will not be awarded to current or former BMO World Elite MasterCard cardholders who reinstate a closed account or subsequently open a new account. If a cardholder cancels their BMO World Elite MasterCard within 30 days of opening the account and the annual fee is refunded to the cardholder, the welcome bonus will also be cancelled. The BMO Rewards points which are awarded as a welcome bonus will be reflected on the first statement following the cardholder's first transaction on the account.
- 2 Subject to the Terms and Conditions of the BMO Rewards Program, BMO Rewards points are calculated based on purchases of goods or services charged to the BMO World Elite MasterCard account (hereafter referred to in this paragraph as the "Account"), less any refunds or adjustments, rounded down to the nearest whole dollar. Cash advances (including but not limited to purchases of foreign currency or traveller's cheques), interest charges, fees, payments, credit or debit adjustments and any amount other than purchases that may be charged to the Account with the BMO World Elite MasterCard, do not qualify for points. Bank of Montreal may establish other qualifying and non-qualifying transactions from time to time.
- 3 Points will not expire as long as the BMO World Elite MasterCard account (hereafter referred to in this paragraph as the "Account") remains open and in good standing, except as described in the section of the Terms and Conditions of the BMO Rewards Program (hereafter referred to in this paragraph as the "Program"), which deals with termination of the Program. Upon cancellation of the Account, a cardholder will have ninety (90) days in which to do either of the following: (i) redeem the points earned for one or more rewards; or (ii) reinstate the points by either reinstating the Account or opening a new BMO World Elite MasterCard account and linking the points account that was attached to the cancelled Account to the new account. After the ninety (90) day period, unless the points are reinstated, any points which remain in the points account will expire. The Terms and Conditions of the Program are sent to new cardholders; please refer to the Terms and Conditions for further details.
- 4 The contract ID number (3717122 for National Car Rental and 7014883 for Alamo Rent A Car) must be included when making a car rental reservation in order to receive discounts. Discount applies to basic rate, which does not include governmentally-authorized or imposed surcharges, license recoupment/air tax recovery fees or optional items. Offer is subject to standard rental conditions. Blackout dates may apply. Not valid with any other discount or promotional rate. Subject to availability and good only at participating National Car Rental & Alamo Rent A Car locations. Subject to change without notice. 24-hour advance reservations required.
- 5 Benefits provided by Priority Pass Inc. Value of the Priority Pass membership is calculated as follows: standard membership (U.S. \$99) plus 4 free VIP lounge visits per membership year (U.S. \$108). Value and benefits of the complementary Priority Pass membership are subject to change without notice.
- 6 Subject to certain terms and conditions contained in the BMO World Elite Total Travel and Medical Protection Certificate/Policy of Insurance, which is sent to new cardholders; please refer to the certificates for further details. Inclusive medical coverage is only applicable to cardholders under the age of 65. BMO MasterCard insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch) and Chubb Insurance Company of Canada.
- 7 For complete terms and conditions for the Price Match Guarantee, please visit bmorewards.com.
- 8 50,000 spend is calculated based on purchases charged to the credit card account (less any credits or refunds). If the required spend level is achieved, a credit of your annual fees will appear on the same statement that shows the card's annual fee. Additional terms and conditions apply. See bmo.com/bmoharriswe for further details.

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BMO World Elite MasterCard Card Fees

The following provides important information about BMO World Elite MasterCard. The charges, fees and pricing listed are valid as of May 2, 2014 unless otherwise noted, and are subject to change.

Annual interest rate or rates	<p>These interest rates are in effect from the date your account is activated.</p> <p>BMO World Elite card:</p> <table border="0" style="width: 100%;"> <tr> <td>Purchases and fees:</td> <td style="text-align: right;">20.5%</td> </tr> <tr> <td>Cash advances:</td> <td style="text-align: right;">20.5%</td> </tr> <tr> <td>Balance transfers:</td> <td style="text-align: right;">20.5%</td> </tr> </table>	Purchases and fees:	20.5%	Cash advances:	20.5%	Balance transfers:	20.5%		
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Interest-free grace period	<p>21 days</p> <p>You will benefit from an interest-free grace period of at least 21 days if you pay off your balance in full by the payment due date. We don't charge interest on purchases and fees appearing on your account statement for the first time if you pay your new balance in full by the payment due date. There is no interest-free period on cash advances, including cash-like and gaming transactions, and balance transfers.</p>								
Minimum payment	<p>2% or \$10</p> <p>Your minimum payment will be the greater of 2% of the outstanding balance shown on your account statement, or \$10. You must pay the full amount of the new balance if it is \$10 or less. If the new balance exceeds your credit limit or if there is an amount past due on your account statement, you must pay the greater of:</p> <ul style="list-style-type: none"> • The minimum payment described above plus the past due amount, or • The amount by which your new balance exceeds your credit limit. 								
Foreign currency conversion	<p>Canadian dollar: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by MasterCard International ("MCI") plus 2.5%. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus 2.5%. We make the conversion on the date the transaction or refund is posted to your account.</p>								
Annual fees	<p>Annual fees are to be charged within the first monthly statement following the opening of your new account, regardless of whether or not the card has been activated, and annually on the anniversary of your account.</p> <table border="0" style="width: 100%;"> <tr> <td>Annual card fees:</td> <td></td> </tr> <tr> <td>BMO World Elite MasterCard</td> <td style="text-align: right;">\$150.00</td> </tr> <tr> <td>Additional card annual fees:</td> <td></td> </tr> <tr> <td>BMO World Elite MasterCard</td> <td style="text-align: right;">No Fee</td> </tr> </table>	Annual card fees:		BMO World Elite MasterCard	\$150.00	Additional card annual fees:		BMO World Elite MasterCard	No Fee
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BMO World Elite MasterCard	No Fee								

Other fees	The following fees are charged on the day the transaction or activity takes place:	
	Overlimit fee – charged on the day when your account balance exceeds your credit limit and at the beginning of each subsequent billing period if you remain overlimit	\$29.00
	Charge for dishonoured payment from or to your account – amount of dishonoured payment will be subject to the applicable interest rate from the date such payment is reversed.	\$40.00
	Charge for book of personalized MasterCard cheques	\$10.00
	Replacement copy of statement or sales slip	\$5.00
	Cash-like and gaming transactions: Wire transfers, money orders, travellers cheques, foreign currency, bets and betting, off-track betting, race track wagers, casino gaming chips and lottery tickets	\$2.75
	BMO Rewards Program:	
	Travel-related redemption:	
	• Online booking	FREE
	• Phone booking	\$29.95[†]
	Travel arrangement change or cancellation [‡]	\$25.00[†]
	Redemption for merchandise or financial rewards:	
	• Online orders	FREE
	• Phone orders	\$10.00[†]
	Cash advance fees – Automated teller machine (ATM) network:	
	Bank of Montreal ATM	\$1.50
	Interac ^{®§§} Network in Canada	\$2.75
Cirrus ^{®*} Network in U.S.	\$3.50	
Cirrus ^{®*} Network outside Canada and U.S.	\$4.50	
Cash advance fees – Other:		
Bank of Montreal branch and Telephone Banking	\$3.00	
MasterCard financial institution in Canada	\$4.00	
MasterCard financial institution in U.S.	\$5.00	
MasterCard financial institution outside Canada and U.S.	\$6.00	
The following fees, if applicable, are charged on your statement date:		
Inactive account credit balance fee – the lesser of \$10 or the full credit balance if your account is inactive and has a credit balance for 12 consecutive billing periods	\$10.00	
BMO Credit Card Balance Protection – Monthly premium	\$0.94 per \$100 of your total average daily balance, (plus applicable provincial taxes)	

Your account statements

We'll provide you a credit card account statement every month, unless you have a monthly outstanding balance of less than \$10 and no payments or transactions have been posted to your account and no interest or fees have been charged to your account. In such case, we will send you an account statement every three months.

Contact us

For additional information concerning your BMO credit card account, please call the BMO Customer Contact Centre at **1-866-991-4769**. TTY (for the deaf and hearing impaired): **1-866-859-2089**.

[†] Plus applicable taxes. [‡] Supplier fees for each change or cancellation to your travel arrangements may also apply and will be displayed at the time of booking based on your specific travel reservation. ^{®/™} Registered trade-marks of Bank of Montreal. ^{®*/™*} Trade-marks/registered trade-marks of MasterCard International Incorporated. ^{®§§} Trade-mark of Interac Inc. Used under license.