



BMO Authorization for Automatic Credit Card Payments ("Auto Pay") Consumer Form and Terms and Conditions

Name: _____

Address: _____ City/State/ZIP: _____

Credit Card Number: _____

The undersigned authorize BMO N.A. as the issuer of the credit card identified above, its agents, and assigns ("**Bank**") to debit the following checking account for the following amount due on the credit card:

Auto Pay Amount (select one):

- The Minimum Payment Due for each billing cycle
- The Statement Balance for each billing cycle

Debit my checking account number: _____

Financial Institution Name: _____

Corporate Address of Financial Institution: _____

Financial Institution Transit Routing Number: _____

The nine-digit number printed on the lower left corner of a check for the account.

For a non-BMO Checking Account, the undersigned must include a voided check of the account to be debited. The voided check must include the account holder's name and address.

Cancellation will only be effective in accordance with the Terms and Conditions provided with this Form. I agree to inform the Bank immediately of any change in the account number identified above. Participation in the Auto Pay Program is subject to the Terms and Conditions accompanying this Form. Cardholder's signature is required to authorize recurring automatic payments from the checking account listed on this Form.

Applicant Signature

Date

Bank Reference Only

Is the DDA account set up with a debit filter? Yes No

Mail to: BMO N.A., P.O. Box 6101, Carol Stream, IL 60197-6101

Customer should retain a copy of this form and terms for their records.

Auto Pay Terms & Conditions

Retain a copy of these Terms and Conditions for your records. If you have any questions, please contact the Customer Service center at the number on the back of your card.

By enrolling in the BMO Automatic Payment Program ("Program"), you authorize BMO N.A. ("BMO", "we" or "us") to debit the bank account you designated ("Designated Account") each billing cycle to make payments to your BMO credit card account.

Your billing statement will show your upcoming Auto Pay Amount, which will vary each month based on your New Balance. Your Auto Pay Amount will be debited on your billing statement Payment Due Date ("Debit Date") or the next business day, if your Payment Due Date falls on a non-business day.

We may reduce your Auto Pay Amount when any unscheduled payments have been made or credits are received after the closing date shown on your billing statement and prior to the scheduled Debit Date. You can schedule up to one automated payment per month, and the amount of the payment cannot exceed your New Balance.

You must ensure that there are sufficient funds in the Designated Account on the Debit Date to satisfy the Auto Pay Amount. We may cancel your program participation at any time for any reason including if any payment is returned, and you may be charged fees based on the terms and conditions of the Card Agreement. We will notify you when you cancel participation in the Program. Regardless of whether you receive notice from us in advance of your next Payment Due Date, you are responsible for payments under the terms of your Card Agreement.

To stop your next scheduled automatic payment, you must delete the payment in BMO Digital Banking or contact us before 11pm CT the day before the payment is due. To terminate your participation in the program, you must delete the automatic payment schedule in BMO Digital Banking or contact us at least 4 days before your Payment Due Date.

If you have not set up Auto Pay or have any questions, please call us at the number on the back of your card.