

# Important information about BMO MasterCard cards

The following provides important information about BMO MasterCard\*\* cards. The charges, fees and pricing listed are valid as of August 16, 2013 unless otherwise noted, and are subject to change.

|   |   |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
|---|---|----------------------------|----------------|---------------------------|----------------|---|---------------|----------------------------|-------------------------|---------------------------|-------------------------|-----------------|---------------|
| <b>Annual interest rate or rates</b>      | <p>These interest rates are in effect from the date your account is activated.</p> <p><b>AIR MILES<sup>®</sup> cards, CashBack<sup>®</sup> cards:</b></p> <table> <tr> <td>Purchases and fees:</td> <td style="text-align: right;"><b>19.9%</b></td> </tr> <tr> <td>Cash advances:</td> <td style="text-align: right;"><b>19.9%</b></td> </tr> <tr> <td>Balance transfers:</td> <td style="text-align: right;"><b>19.9%</b></td> </tr> </table>   | Purchases and fees:        | <b>19.9%</b>   | Cash advances:            | <b>19.9%</b>   | Balance transfers:                        | <b>19.9%</b>  |                            |                         |                           |                         |                 |               |
| Purchases and fees:                       | <b>19.9%</b>  |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
| Cash advances:                            | <b>19.9%</b>  |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
| Balance transfers:                        | <b>19.9%</b>  |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
| <b>Interest-free grace period</b>         | <p><b>21 days</b></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>   |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
| <b>Minimum payment</b>                    | <p><b>2% or \$10</b></p> <p>Your minimum payment will be the greater of <b>2%</b> of the outstanding balance shown on your account statement, or <b>\$10</b>. You must pay the full amount of the new balance if it is <b>\$10</b> 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"> <li>• The minimum payment described above plus the past due amount, or</li> <li>• The amount by which your new balance exceeds your credit limit.</li> </ul>  |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
| <b>Foreign currency conversion</b>        | <p><b>Canadian dollar:</b> The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by MasterCard International ("MCI") plus <b>2.5%</b>. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus <b>2.5%</b>. We make the conversion on the date the transaction or refund is posted to your account.</p> <p><b>U.S. dollar:</b> The exchange rate for converting non-U.S. dollar transactions to U.S. dollars is the rate charged to us by MasterCard International ("MCI") plus <b>2.5%</b>. The exchange rate for converting refunds of non-U.S. dollar transactions to U.S. dollars is the rate charged to us by MCI minus <b>2.5%</b>. We make the conversion on the date the transaction or refund is posted to your account.</p>   |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
| <b>Annual fees</b>                        | <p>Annual fees are to be charged within the first two monthly statements following the opening of your new account, regardless of whether or not the card has been activated, and annually on your statement anniversary date.</p> <p><b>Annual card fees:</b></p> <table> <tr> <td>AIR MILES World MasterCard</td> <td style="text-align: right;"><b>\$99.00</b></td> </tr> <tr> <td>CashBack World MasterCard</td> <td style="text-align: right;"><b>\$79.00</b></td> </tr> <tr> <td>AIR MILES MasterCard, CashBack MasterCard</td> <td style="text-align: right;"><b>No fee</b></td> </tr> </table> <p><b>Additional card annual fees:</b></p> <table> <tr> <td>AIR MILES World MasterCard</td> <td style="text-align: right;"><b>\$15.00 per card</b></td> </tr> <tr> <td>CashBack World MasterCard</td> <td style="text-align: right;"><b>\$15.00 per card</b></td> </tr> <tr> <td>All other cards</td> <td style="text-align: right;"><b>No fee</b></td> </tr> </table> | AIR MILES World MasterCard | <b>\$99.00</b> | CashBack World MasterCard | <b>\$79.00</b> | AIR MILES MasterCard, CashBack MasterCard | <b>No fee</b> | AIR MILES World MasterCard | <b>\$15.00 per card</b> | CashBack World MasterCard | <b>\$15.00 per card</b> | All other cards | <b>No fee</b> |
| AIR MILES World MasterCard                | <b>\$99.00</b>  |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
| CashBack World MasterCard                 | <b>\$79.00</b>  |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
| AIR MILES MasterCard, CashBack MasterCard | <b>No fee</b>   |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
| AIR MILES World MasterCard                | <b>\$15.00 per card</b>   |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
| CashBack World MasterCard                 | <b>\$15.00 per card</b>   |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |
| All other cards                           | <b>No fee</b>   |                            |                |                           |                |   |               |                            |                         |                           |                         |                 |               |

|  |   |                |
|--|---|----------------|
| <b>Other fees</b>                        | The following fees are charged on the day the transaction or activity takes place:  |                |
|  | Charge for dishonoured payment from or to your account<br>(Amount of dishonoured payment will be subject to the applicable interest rate from the date such payment is reversed.) | <b>\$40.00</b> |
|  | Charge for book of personalized MasterCard cheques  | <b>\$10.00</b> |
|  | Replacement copy of statement or sales slip   | <b>\$5.00</b>  |
|  | <b>Cash-like and gaming transactions:</b>   |                |
|  | Wire transfers, money orders, travellers cheques, foreign currency, bets and betting, off-track betting, race track wagers, casino gaming chips and lottery tickets               | <b>\$2.75</b>  |
|  | <b>Cash advance fees – Automated teller machine (ATM) network:</b>  |                |
|  | Bank of Montreal ATM  | <b>\$1.50</b>  |
|  | Interac <sup>®</sup> Network in Canada  | <b>\$2.75</b>  |
|  | Cirrus <sup>®</sup> Network in U.S.   | <b>\$3.50</b>  |
|  | Cirrus <sup>®</sup> Network outside Canada and U.S.   | <b>\$4.50</b>  |
|  | <b>Cash advance fees – Other:</b>   |                |
|  | Bank of Montreal branch and Telephone Banking   | <b>\$3.00</b>  |
|  | MasterCard financial institution in Canada  | <b>\$4.00</b>  |
|  | MasterCard financial institution in U.S.  | <b>\$5.00</b>  |
|  | MasterCard financial institution outside Canada and U.S.  | <b>\$6.00</b>  |
|  | The following fees, if applicable, are charged on your statement date:  |                |
| <b>Over limit fee:</b>                   | <b>\$29.00</b>  |                |
| <b>BMO MasterCard balance insurance:</b> |   |                |
| Monthly premium                          | <b>\$0.94 per \$100 of your outstanding balance, plus applicable taxes</b>  |                |

### Your account statements

We'll provide you an 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.

### Determination of interest

To calculate interest charges on cash advances, we multiply the daily closing balance of your cash advances by the daily cash advance interest rate, which is equal to the annual cash advance interest rate divided by 365. To calculate interest charges on purchases and fees, we multiply the daily closing balance of your purchases and fees by the daily purchase interest rate, which is equal to the annual purchase interest rate divided by 365.

### Contact us

For additional information concerning your BMO MasterCard account, please call the BMO MasterCard Customer Contact Centre at 1-800-263-2263.

TTY (for the deaf and hearing impaired):  
1-866-859-2089.