

Cut out the card below and keep it handy in case you need to reach us.

BMO Mastercard Contact Information

Check your account online
bmo.com/mastercard

Questions
 1-800-263-2263

TTY (for the deaf and hard of hearing)
 1-866-859-2089

Lost or Stolen Cards/Emergency Card Services
 1-800-361-3361
 514-877-0330 (collect)



ChangeIt[®] is a convenient way to help those in need. When you make a purchase with your BMO credit card, you can round up your purchase price and donate the difference.

You choose the charities and how much you'd like to give. ChangeIt will do the rest. Your donation goes directly to your chosen charities, and the charities will issue annual tax receipts.

To enrol your credit card, register at changeit.ca.

Earn reward miles everywhere.



The information in this booklet is correct as of June, 2015, and is subject to change.

- ¹ Award of AIR MILES reward miles is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of your BMO MasterCard Cardholder Agreement. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded.
- ² Offer is cumulative over the statement period. Reward miles will be earned on purchases made at Shell locations in Canada (including, Beaver, Turbo and Payless) based on the AIR MILES reward rate of the account to a maximum of \$2,500 in any monthly billing period. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded.
- ³ Reward miles will be earned on car rentals at participating National Car Rental and Alamo Rent A Car locations worldwide. Offer is cumulative over the statement period. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded.
- 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 Important details, including additional limitations and exclusions of BMO Travel and/or Medical Protection, are contained in the BMO Travel Insurance certificates. BMO MasterCard Insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch) and Chubb Insurance Company of Canada.
- ⁶ Important details including limitations and exclusions of the BMO Credit Card Balance Protection are contained in the certificate of insurance that will follow under separate cover after your enrolment. BMO Credit Card Balance Protection benefits provided by BMO Life Insurance Company.
- ⁷ Purchase Protection and Extended Warranty Insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch).



Your card

Your BMO AIR MILES MasterCard offers a great way to turn everyday purchases into a wide range of AIR MILES rewards – from travel and merchandise to exciting entertainment packages.



Your card gets you:

AIR MILES reward miles with every purchase

1 AIR MILES reward mile for every \$20 in card purchases¹

Shell rewards

1.25x AIR MILES reward miles on purchases at Shell locations across Canada²

National Car Rental Alamo Rent A Car

1.5x AIR MILES reward miles for every \$20 you spend³ and up to 25% discount on rentals⁴ at locations worldwide

Additional options

You can add any of the following features to your BMO MasterCard.

For full details, visit bmo.com/mastercard or call **1-800-263-2263** to discuss which option is best for you.

Travel and Medical Protection⁵

We offer optional protection and assistance features for you and your family when you travel throughout the year, whether it's just a weekend away or that dream vacation.

BMO Roadside Assistance

Take worry-free road-trips anywhere in Canada or mainland U.S. With this roadside service provided by Dominion Automobile Association (DAA), you're one phone call away from towing, jump-starts, lockout assistance or whatever emergency service you may need.

BMO Credit Card Balance Protection⁶

Helps protect you and your family in case of unexpected events by insuring the balance on your BMO MasterCard. The premium for BMO Credit Card Balance Protection is 94 cents for each \$100 of your statement balance, plus applicable taxes.

Additional cards

Add an additional cardholder to your credit card account for FREE (and earn even more reward miles).

Included benefits

Your BMO MasterCard comes loaded with these valuable features:



Convenient bill payment

Payment Options

Use the following options to transfer funds from your BMO bank account:

- BMO ATM
- BMO Online, Mobile & Telephone Banking:
Call 1-800-363-9992
or visit bmo.com to register.

Pre-authorized debit: automatic monthly payments from your BMO account or an account at any financial institution in Canada.

Call 1-800-263-2263 or visit BMO Online Banking to enrol.

- Mail
- In person: at any BMO Bank of Montreal branch.

Security and protection

Worldwide support

If you have an emergency virtually anywhere in the world, you can contact the MasterCard Assistance Centre 24 hours a day:

- **1-800-247-4623** (within Canada and the U.S.)
- **314-275-6690** (outside North America, call collect)

Attached to the back of this guide is a wallet-sized card that includes all contact information.

Chip technology

Every BMO Bank of Montreal® credit and debit card is embedded with a microchip that requires a PIN for transaction verification, which offers added protection against unauthorized use of your card. Visit bmo.com/chip for more details.

MasterCard SecureCode™**

MasterCard SecureCode offers you a more secure Internet shopping experience when you use your BMO MasterCard online. Register for your personal MasterCard SecureCode today at bmo.com/securecode.

SecureKey Concierge Service

The Government of Canada, BMO and SecureKey Technologies have teamed up to provide an easier way to access online government services. To access this convenient new authentication process, simply look for the SecureKey Concierge sign-in option on participating government services websites. For more information call 1-800-263-2263.

Extended Warranty⁷

Save the cost of buying optional extended warranty insurance on your next purchase by paying with your BMO credit card. This coverage doubles the original manufacturer's warranty period up to a maximum of one additional year.

Purchase Protection⁷

Get added protection – items bought with your card are automatically insured against theft or damage for 90 days from date of purchase.

For full details on Extended Warranty and Purchase Protection, please refer to the certificate you received with your card.

Identity Theft Recovery

Should you become a victim of identity theft, call IDefence®⁸ toll-free at **1-866-323-7187**, available around the clock. Specialists will help you find the fastest and most efficient way to restore your financial information and restore your personal reputation.



Safeguarding your card, PIN and cheques

Please take care to safeguard your card, PIN and credit card cheques against loss, theft or misuse.

To safeguard your PIN:

- You must not voluntarily disclose your PIN.
- You must keep your PIN separate from your card.
- You must not choose a PIN selected from your name, date of birth, telephone numbers, address or social insurance number.

When inputting your PIN into an ATM or point-of-sale terminal, telephone or computer in public areas, please take reasonable precautions, such as ensuring that no one is watching you by using your body or hand as a shield in order to conceal your PIN from the view of others.

We encourage you to be cautious of websites, online services, callers or other parties that pretend to be Bank of Montreal (or a subsidiary) that ask for this information or purport to bring together, summarize, aggregate or consolidate your financial data and other information that is currently available to you online.

You must notify us by telephone within 24 hours if you learn of the loss, theft or misuse of your card or cheques, or if you know or suspect that someone else knows your PIN.

Zero Liability Protection for lost & stolen cards

With BMO MasterCard, you have peace of mind knowing that you won't be held responsible for "unauthorized purchases", be it in the store, over the telephone or online. With Zero Liability Protection, if someone uses your card without your authorization, you are not liable if:

- you did not contribute to the unauthorized use
- you used reasonable care to safeguard your card and PIN
- you notified us by telephone within 24 hours after you learned of the loss, theft or misuse of your card or cheques or after you knew or suspected that someone else knows your PIN
- you haven't reported two or more unauthorized transactions in the last 12 months, and
- your account is in good standing.

If you don't meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use.

Added value

MasterCard Contactless™*

Your BMO MasterCard lets you make purchases at PayPass terminals without having to swipe your card. Simply "Tap" your card with *PayPass* on the terminal and away you "Go". For more information, visit [mastercard.com/paypass](https://www.mastercard.com/paypass).

For additional convenience, order a Mobile *PayPass* Tag, which sticks to the back of your mobile device. Register to receive email transaction notifications on all of your Tap & Go™* purchases. For more details, visit [bmo.com/mobiletag](https://www.bmo.com/mobiletag).

eStatements and eStatement Alerts

Securely view your eStatements for your BMO MasterCard account anytime through BMO Online Banking. Sign up to receive alerts by email or text message so you know when your eStatements are ready for viewing. eStatement Alerts will help you keep on top of your credit card payments.

Travel notification

Whenever you travel outside of Canada, it's important to let us know if you'll be using your BMO MasterCard. You can provide us with your travel plans online so we can help reduce potential issues with international transactions, and we'll know to expect out-of-country charges on your credit card. Quick and easy to use, it's available 24/7 through BMO Online Banking.

Complaint resolution

We hope you'll never have a complaint about your BMO AIR MILES MasterCard or its features, but if you do, we encourage you to contact us so that we can work together to find a solution.

Here are the four steps you can follow:

Step 1

Talk to a Customer Contact Centre representative. If your complaint is not resolved, please involve the supervisor.

Call: **1-800-263-2263**

TTY: **1-866-859-2089**

or write to:

Senior Manager, Customer Contact Centre
BMO Bank of Montreal - Customer Contact Centre
P.O. Box 3400, RPO Streetsville
Mississauga, ON L5M 0S9
Fax: **1-877-887-9991** (English)
Fax: **1-877-227-6428** (Français)

Step 2

If your complaint is unresolved after following Step 1, you may contact:

Office of the Head, Channel Strategies and Solutions
BMO Bank of Montreal
P.O. Box 3400, RPO Streetsville
Mississauga, ON L5M 0S9
Call: **1-800-372-5111**
Fax: **1-866-868-1827**

Step 3

If your complaint is still unresolved after following Step 1 and 2, you may escalate to BMO Financial Group's Ombudsman for further review of your complaint.

BMO Financial Group Ombudsman
BMO Financial Group
1 First Canadian Place
P.O. Box 150, Toronto, ON M5X 1H3
Call: **1-800-371-2541**
Fax: **1-800-766-8029**
Email: bmo.ombudsman@bmo.com

Step 4

If your complaint has been reviewed by BMO's Ombudsman and you are not satisfied with the recommendation on your complaint, you have 180 days after receiving this recommendation to contact the Ombudsman for Banking Services and Investments (OBSI).

Ombudsman for Banking Services and Investments
401 Bay Street, Suite 1505
P.O. Box 5, Toronto, ON M5H 2Y4
Call: **1-888-451-4519**
Fax: **1-888-422-2865**
Email: ombudsman@obsi.ca
www.obsi.ca

Financial Consumer Agency of Canada

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. For example, financial institutions are required to provide consumers with information about complaint handling procedures, fees and interest rates. If you have a complaint about a potential violation of a consumer protection law, you may contact the FCAC in writing at:

Financial Consumer Agency of Canada
6th Floor, Enterprise Building
427 Laurier Avenue West,
Ottawa, Ontario K1R 1B9
Call: **1-866-461-FCAC** (3222) English
1-866-461-ACFC (2232) Français
Fax: **1-866-814-2224**
www.fcac-acfc.gc.ca




Welcome

You have made the choice to enter a world of great rewards letting you collect every day with your new BMO AIR MILES^{®†} MasterCard^{®**} at over 30 million locations worldwide. Your card includes a number of built-in features for your convenience and protection, as well as security measures to ensure that you and your card are protected.

You'll find the details inside this guide, along with information about other included features with your new card, and some optional features for your added protection at home and away.

 Visit us at bmo.com/mastercard

 Questions [1-800-263-2263](tel:1-800-263-2263)

 TTY (for the deaf and hard of hearing) [1-866-859-2089](tel:1-866-859-2089)

Remember to
activate your card!

Visit bmo.com/activate
or call [1-800-263-2263](tel:1-800-263-2263)

Earn and save with
National Car Rental^{®††}
and Alamo Rent A Car^{®**}



As a BMO[®] CashBack[®] MasterCard^{®**} cardholder:

- Earn 1.5x AIR MILES reward miles for every \$20 you spend on all rentals.
- Save up to 25% on car rentals at participating locations.

Please quote the applicable Contract ID code when making a reservation:
National Car Rental - 3717122; Alamo Rent A Car - 7014883.

[1.800.CAR.RENT[®]](https://1.800.CAR.RENT) nationalcar.ca alamo.ca [1.800.462.5266](tel:1-800-462-5266)

TERMS AND CONDITIONS: Discount applies to base rate only, which does not include taxes, governmentally-authorized or imposed surcharges, license recoupment/air tax recovery fees or optional items. Contract ID 3717122 at National Car Rental and Contract ID 7014883 at Alamo Rent A Car must be included at the time of reservation. 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 locations. Subject to change without notice. 24-hour advance reservations required. Discount varies by rental date, location and vehicle type.

[®] Registered trade-marks of Bank of Montreal.

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^{®††} National, the "flag" and Emerald Club are trademarks of Vanguard Trademark Holdings USA, LLC.

^{®**} Alamo is a trademark of Vanguard Trademark Holdings USA, LLC.

^{®§} IDefence is a registered trademark of Davis + Henderson, Limited Partnership.