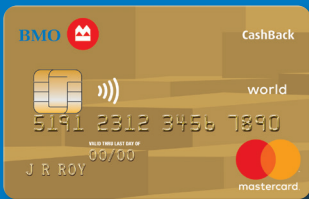




Turn everyday purchases into CashBack rewards faster.



Welcome

Congratulations! You've selected the BMO® CashBack® World Mastercard®* that helps you earn more cash back rewards, every day, everywhere.

Your BMO credit card also 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 additional information about your card, and some optional features for your added protection at home or away.

Remember to activate your card!

Refer to the sticker on the front of your card for activation instructions.

 Visit us at [bmo.com/creditcards](https://www.bmo.com/creditcards)

 Questions 1-800-263-2263

For clients who are deaf or hard of hearing, BMO supports calls (24/7) from third party relay service providers trained to relay communications through message relays (MRS) or video relays (VRS).

Your card at a glance

With your BMO CashBack World Mastercard, reward yourself with cash back on every purchase you make! The more you spend, the more you earn.¹

And since you can use your card at nearly 30 million locations worldwide, earn rewards at more places every time you use your card.



Card benefits

Earn Cash Back rewards faster

1.25% Cash Back rewards on your card purchases.¹
That's \$1.25 back for every \$100 you charge throughout the year.

Earn more

- Earn 3% CashBack rewards on all your purchases at Shell[®] locations across Canada.²

Car Rental Saving

Save up to 20% on National Car Rental[®] and Alamo Rent A Car[®] and up to 5% on Enterprise Rent-A-Car[®] at locations worldwide using the Car Rental Booking tool partners.rentalcar.com/bmo.

Travel benefits

- BMO World Mastercard Travel Protection that provides Flight Delay and Baggage Insurance, Car Rental Collision Damage Waiver, Common Carrier Insurance and Trip Assistance.⁴

Please refer to the enclosed Certificate of Insurance for complete details of your coverage, including limitations and exclusions.

BMO Roadside Assistance

- Free membership in the BMO Roadside Assistance Program (Basic Coverage) with benefits such as towing, battery boost and lock out service.⁵

Airport Lounge Access

Make the airport the first highlight of your trip with **Mastercard Travel Pass provided by DragonPass.**⁶ This program delivers airport lounge access to 1,300+ airport lounges worldwide and exclusive dining, spa and retail offers. Lounge visits cost just US\$32 per person, per visit, for yourself and any accompanying guests.



Registration is required.

Visit mastercardtravelpass.dragonpass.com or use the Mastercard Travel Pass mobile application to register.

Additional options*

You can add the following option to your BMO credit card. For full details, visit bmo.com/creditcardoptions or call **1-800-263-2263**.

Optional BMO Credit Card Balance Protection Enhanced

Help protect yourself and your family in the event of the unexpected. Protect the balance on your BMO Mastercard from life events such as death, total disability, and job loss. The premium for BMO Credit Card Balance Protection is \$1.00 for each \$100 of your total statement balance (plus applicable provincial taxes).⁷ Add this option to your card by visiting bmoprotection.assurant.com or by calling **1-844-840-8142**.

Additional cards

Add additional cardholders to your account and get even more cash back rewards.

* You may cancel this optional coverage at any time.



Included benefits

Your BMO credit card comes loaded with features:

Extended Warranty

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, subject to limitations and exclusions, up to a maximum of one year.⁸

Purchase Protection

Get added protection. Most items purchased with your card are automatically insured, subject to limitations and exclusions, against theft or damage for up to 90 days from date of purchase.⁸

For full details on Extended Warranty and Purchase Protection, including limitations and exclusions, please refer to the Certificate of Insurance you received with your card.

Mastercard[®]* contactless. Tap & go[™]*

Your BMO Mastercard lets you make purchases at contactless terminals without having to swipe your card. Simply "tap" your card with contactless on the terminal and away you "go". For more information, visit [mastercard.ca/tapandgo](https://www.mastercard.ca/tapandgo)



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.)
- **1-314-275-6690** (outside North America, call collect)

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

Mastercard Identity Check™*

Mastercard Identity Check offers an additional layer of security on your BMO Mastercard for all your online purchases. This enhanced level of security will verify your online purchases through a seamless process to ensure that your card is always protected. Identity Check works with your existing BMO Mastercard and requires no download or registration. Learn more at bmo.com/cardsecurity



Convenient bill payment

Payment Options

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

- **Directly from your BMO bank account:**
 - BMO Online & Mobile Banking:
visit [bmo.com](https://www.bmo.com) to register
 - BMO Telephone Banking:
call 1-800-363-9992 to register
- **Pre-authorized payments:**
Automatic monthly payments from your BMO account or an account at any financial payment institution in Canada. Call 1-800-263-2263 or visit BMO Online Banking to enroll for more information.
- **Mail**
- **In person:**
At any BMO Bank of Montreal branch.



Added value

BMO alerts

Sign up for BMO alerts – an easy way to stay on top of your account details on the go. Receive helpful information by email or text message, such as reminders of your payment due date, credit limit, and more. Go to **[bmo.com/onlinebanking](https://www.bmo.com/onlinebanking)** to register your account.

eStatements and eStatement alerts

Securely view your eStatements for your credit card 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.

Apple Pay

Add your BMO credit or debit card to Apple Pay and enjoy the security and convenience of paying right from your iPhone, Apple Watch or iPad. Pay in store⁹ or make payments within apps quickly and easily with Apple Pay.¹⁰ Visit **apple.com/ca/apple-pay** for a list of eligible devices.



Google Pay™

BMO brings a secure and convenient way to pay using your phone and your BMO credit or debit card. Add your BMO credit or debit card to Google Pay and start shopping in stores and in apps. Visit Google Play to download the Google Pay app today.

BMO PowerSwitch®

BMO PowerSwitch is a free service that helps you transfer your Pre-Authorized payments from a different financial institution and set up new Pre-Authorized Payments from your new BMO credit card. It also notifies your Pre-Authorized Billers of your switch so you don't have to.¹¹

Zero Liability Protection¹² for lost or stolen cards

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 Personal Identification Number (PIN), and
- you notified us immediately after you learned of the loss, theft or misuse of your card or cheques, or after you learned or suspected that someone else knows your PIN.

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

Safeguarding the use of your PIN, card and account

You must keep your account secure. You must take reasonable care to safeguard your card, PIN, account information and cheques against loss, theft or misuse.

To safeguard your PIN:

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

If you do not properly safeguard your PIN you may be liable for unauthorized transactions on your account.

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 immediately 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.



Our Commitment to You

BMO Financial Group appreciates and values the opportunity to assist you in meeting your financial objectives today, and in the future. We're committed to a strong customer focus: to service, to excellence, and to being responsive to help you reach your goals. This demands that we listen to you, constantly seek ways to enhance your experience with us, and help us earn the right to be your financial services provider.



The information in this booklet is correct as of May 3, 2024, and is subject to change.

1. Offer is cumulative over the statement period. Award of CashBack rewards is made for purchases charged to your account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, and credit or debit adjustments) and is subject to the CashBack Rewards Terms and Conditions. The number of CashBack rewards will be rounded down to the nearest cent. With the BMO CashBack World Mastercard, you will only earn CashBack rewards on your account up to a maximum monthly spend of \$7,000.
2. Offer is cumulative over the statement period. You will earn bonus CashBack rewards for purchases made at Shell locations in Canada (including Beaver, Turbo and Payless) to a monthly maximum of \$2,500. CashBack rewards will be rounded down to the nearest cent.
3. Discount applies only to the base rate charge (time and mileage) and does not apply to applicable taxes, fees, surcharges, refueling, drop-off, delivery, youthful driver, additional driver, pick up, or one-way charges or any optional product or service (such as optional damage waiver of \$50 or less per day), which are the responsibility of the Renter. Offer valid for car class reserved. Offer valid at participating airport and neighborhood locations in the valid countries/regions. Reservations at participating National Car Rental, Alamo Rent A Car and Enterprise Rent-A-Car partners must be made at least 24 hours in advance of scheduled pick-up time. Additional mandatory charges may be imposed, including, but not limited to, a customer facility charge, airport concession fee, tourism commission assessment, vehicle license recovery fee, or other government-imposed taxes or fees. For more information, including an estimate of your total rental cost, visit our Internet website at <https://partners.rentalcar.com/bmo>.

BMO reserves the right to terminate the offer or change the terms at any time. This offer cannot be combined with any other discount and cannot be applied to a previous or existing reservation or rental. Offer is subject to vehicle availability at the time of booking. Renter and additional driver(s) must meet standard age, driver and credit requirements. Please check your auto insurance policy and/or credit card agreement for rental vehicle coverage. Other restrictions, including holiday and blackout dates, may apply. Pick-up and drop-off service is subject to geographic and other restrictions. Non-transferrable. Void where prohibited.

4. Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the Certificate of Insurance that is sent to new cardholders. Insurance coverages are provided by CUMIS General Insurance Company, a member of The Co-operators group of companies and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. For questions contact Allianz Global Assistance Canada at 1-877-704-0341 or visit www.allianz-assistance.ca.

CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
Canada
1-800-263-9120
www.cumis.com

5. With the BMO CashBack World Mastercard, you will receive a free membership in the Dominion Automobile Association (DAA) and the benefits of their BMO Roadside Assistance Program (Basic Coverage). Membership terms and the features of the plan are described in the Certificate you will receive. DAA requires that BMO provide any information reasonably required solely for the purpose of confirming that you are covered by the Program.
6. Mastercard Travel Pass benefit includes membership to participating lounges within the Mastercard Travel Pass provided by DragonPass program – approximate membership value of US\$68. Enjoy lounge access for a fee of just US\$32 per person, per visit. Mastercard Travel Pass provided by DragonPass is a worldwide program run by DragonPass International Ltd. This benefit will be available to all cardholders of a BMO AIR MILES World Mastercard, BMO Cashback World Mastercard, BMO AIR MILES World Elite Mastercard or BMO Cashback World Elite Mastercard (all “eligible cardholders”). Eligible cardholders are required to comply with the Conditions of Use available online at mastercardtravelpass.dragonpass.com or on the Mastercard Travel Pass mobile application, as well as any additional terms and conditions applicable to the lounge or offer being used by the eligible cardholder. The Conditions of Use are subject to change from time to time without notice to Issuer or the eligible cardholders. Eligible cardholders

wishing to access a participating lounge must present their Mastercard Travel Pass mobile app or membership document showing the QR code and DragonPass membership number (this may be obtained by the eligible cardholder by registering an account at [mastercardtravelpass.dragonpass.com](https://www.mastercardtravelpass.dragonpass.com) or downloading the Mastercard Travel Pass application from the app store) to the lounge receptionist and reference "Mastercard Travel Pass provided by DragonPass." Some offers may be subject to a per-person, per-visit charge. Where applicable and dependent upon the offer, access charges, including those for an accompanying guest, may be charged to your credit card. Value and benefits of the Mastercard Travel Pass complimentary membership are subject to change without notice.

7. The monthly premium rate is \$1.00 per \$100.00 of your total statement balance for the billing cycle, plus applicable taxes. Subject to Terms and Conditions, including limitations and exclusions contained in the BMO Credit Card Balance Protection Enhanced Certificate of Insurance. Please refer to the certificate for further details. BMO Credit Card Balance Protection Enhanced is underwritten by American Bankers Insurance Company of Florida (ABIC) and American Bankers Life Assurance Company of Florida (ABLAC) under group master policy numbers 1020BPE and 1020BPEL. ABIC and ABLAC, their subsidiaries, and affiliates carry on business in Canada under the name of Assurant^{®**}. ^{®**} Assurant is a registered trademark of Assurant, Inc. For questions related to the insurer, you may contact Assurant^{®**} at 1-800-268-5962 or visit [assurant.ca](https://www.assurant.ca).
8. Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the Certificate of Insurance that is sent to new cardholders. Insurance coverages are provided by CUMIS General Insurance Company, a member of The Co-operators group of companies and administered by Allianz Global Assistance. Allianz Global Assistance is a registered business name of AZGA Service Canada Inc. and AZGA Insurance Agency Canada Ltd. For questions contact Allianz Global Assistance Canada at 1-877-704-0341 or visit www.allianz-assistance.ca.
CUMIS General Insurance Company
P.O. Box 5065, 151 North Service Road
Burlington, Ontario L7R 4C2
Canada
1-800-263-9120
www.cumis.com
9. Transaction limits may apply. For security reasons, periodically you may be prompted to insert your card and/or enter your PIN when using Apple Pay.
10. Message and data rates may apply. Contact your wireless carrier for details.
11. If you sign up for PowerSwitch and BMO issues you a replacement card for any reason, including if your card is lost, stolen or expires, when you activate your new card BMO will provide your new card number to your merchants/billers to allow your pre-authorized payments to continue uninterrupted. Some billers, including financial institutions, do not accept the use of PowerSwitch service for transfers, including pay cheques. Financial institutions that do, may request confirmation of the transfer from the customer. BMO PowerSwitch is a service provided by D+H. D+H refers to this service as Payment Manager which is a unique software technology solution (patent pending) designed to manage pre-authorized payments. ©2016. D+H and Payment Manager are trademarks of D+H Limited Partnership.
12. Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.

Earn and save with National Car Rental^{®††}, Alamo Rent A Car^{®††} and Enterprise Rent-A-Car^{®††}



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

Save up to 20% on National Car Rental^{®††} and Alamo Rent A Car^{®††} and up to 5% on Enterprise Rent-A-Car^{®††} at locations worldwide using the Car Rental Booking tool partners.rentalcar.com/bmo.

^{™*/®*} Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.

^{®††} Registered trademark of Shell Canada Limited. Used under license by Shell Canada. Used with permission by Bank of Montreal.

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[™] Google Play, Google Pay and the Google Pay Logo are trademarks of Google LLC.

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

BMO Credit Card Contact Information



Check your account online
bmo.com/onlinebanking



Questions
1-800-263-2263

For clients who are deaf or hard of hearing, BMO supports calls (24/7) from third party relay service providers trained to relay communications through message relays (MRS) or video relays (VRS).

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

BMO



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