

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 April 10, 2015, unless otherwise noted, and are subject to change.

<p>Annual interest rate or rates</p>	<p>These interest rates are in effect from the date your account is activated.</p> <p>AIR MILES[®] cards, CashBack[®] cards, BMO Rewards[™] card, Student cards, U.S. Dollar card:</p> <p>Purchases and fees: 19.9% Cash advances: 19.9% Balance transfers: 19.9%</p> <p>BMO World Elite card:</p> <p>Purchases and fees: 20.5% Cash advances: 20.5% Balance transfers: 20.5%</p> <p>Preferred Rate card, Affinity Union and Edvantage cards:</p> <p>Purchases and fees: 17.5% Cash advances: 17.5% Balance transfers: 17.5%</p> <p>Low interest rate option – Preferred Rate card:</p> <p>Purchases and fees: 11.9% Cash advances: 11.9% Balance transfers: 11.9%</p>
<p>Interest-free grace period</p>	<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>
<p>Minimum payment</p>	<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.
<p>Foreign currency conversion</p>	<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> <p>U.S. dollar: 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 2.5%. 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 2.5%. We make the conversion on the date the transaction or refund is posted to your account.</p>
<p>Annual fees</p>	<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> <p>Annual card fees:</p> <p>BMO World Elite MasterCard \$150.00 AIR MILES World MasterCard \$99.00 CashBack World MasterCard \$79.00 BMO Rewards MasterCard \$35.00 AIR MILES MasterCard, CashBack MasterCard, Student Cards, Preferred Rate MasterCard No fee U.S. Dollar MasterCard \$35.00 USD</p> <p>(Annual fee will be waived for the following year if the card spend for the preceding year is \$1,000 or more)</p>

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Annual fees continued	Additional card annual fees: AIR MILES World MasterCard \$15.00 per card CashBack World MasterCard \$15.00 per card All other cards No fee Low interest rate option: Preferred Rate MasterCard \$20.00
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/transaction from or to your account – amount of dishonoured payment/transaction will be subject to the applicable interest rate from the date such payment/transaction is reversed. \$40.00 Charge for book of personalized MasterCard cheques \$10.00 Request for statement, cheque or transaction slip copy retrieval \$5.00 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) or MasterCard accepted Financial Institution: • Cash advances, cash-like transactions and bill payments* in Canada \$3.50 • Cash advances and cash-like transactions outside of Canada \$5.00 Promotional Balance Transfer/Promotional Convenience Cheque Fee: 1% up to 3% The exact fee for each Promotional Balance Transfer or Promotional Convenience Cheque will be disclosed at the time the promotional offer is made to you, and will be charged when the transaction is posted to your Credit Card Account. The following fees, if applicable, are charged on your statement date: Inactive account credit balance fee – \$10.00 the lesser of \$10 or the full credit balance if your account is inactive and has a credit balance for 12 consecutive billing periods. BMO Credit Card Balance Protection – \$0.94 per \$100 of your total average daily balance, (plus applicable provincial taxes) Monthly premium

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 1-800-263-2263.

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.
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