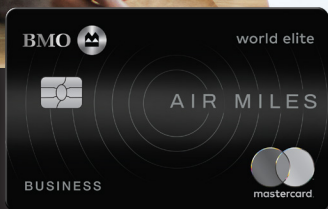


Benefits Guide

BMO AIR MILES^{®†} World Elite^{®**}
Business Mastercard^{®**}



Build your business.
Reward yourself.



Welcome.

Thank you for choosing the **BMO AIR MILES^{®†} World Elite^{®*} Business Mastercard^{®*}** credit card. You've worked hard to build a successful business, and it's time for your business to reward you. Streamline your accounting process by putting all your expenses on one card, so you can focus on the aspects of your business that matter most.

Your card offers you financial flexibility and a great opportunity to get more AIR MILES Reward Miles.^{1,2}

You'll find the details inside this guide, along with information about a number of included and optional benefits that add value, protection and convenience to your card.

Table of contents

Your new BMO AIR MILES World Elite Business Mastercard.	2
Getting Started	2
Earning Potential	4
Travel Insurance	4
Additional Card Benefits	6
Protection	6
Business Account Management	6
Convenience	7
Security	9
Business Banking Products	10
Our Commitment to You	11

Your new BMO AIR MILES World Elite Business Mastercard.

Congratulations on choosing a card that offers AIR MILES Reward Miles while helping you manage your purchases. Your credit card also gives you – and your business – access to the global marketplace at nearly 30 million locations.

Getting Started

To begin accessing all your new card features and rewards:

- 1. Activate your new card(s) now.** Follow the instructions found on the sticker on your card(s).
- 2. Visit Online Banking at [bmo.com](https://www.bmo.com) or through the BMO® Mobile Banking app.** Access your credit card account information anytime.³
- 3. Add employee cards.** Get Miles faster by adding up to 22 employee cards.⁴
- 4. Access on-demand healthcare with Maple.** Primary cardholders and a co-owner (if applicable) can enjoy 5 free virtual care visits per year, shared by you and your family members. Connect with a Canadian-licensed primary care provider within minutes, all from the comfort of your home or office.⁵
- 5. Enjoy Airport Lounge Access.** Register for your complimentary membership to Mastercard Travel Pass provided by DragonPass to enjoy lounge access for a fee of just US \$32 per person, per visit. Approximate membership value of US \$68.⁶

A credit card
built **for**
business
owners.



Earning Potential

Your **BMO AIR MILES World Elite Mastercard** credit card comes with benefits that add value, security, protection, convenience, and much more. You'll automatically:

- Get 1 Mile per \$12 spent⁷
- Get 4x the Miles when you use your card at participating AIR MILES Partners⁸
- Get up to seven cents off per litre on Shell®## fuel as a BMO cardholder⁹
- Get more Miles from brands you love. See your offers at airmiles.ca/cardlinkedoffers¹⁰

Visit airmiles.ca to redeem for travel, merchandise and find out more about online and in-store Cash Reward Partners.^{1,2}

Travel Insurance

Focus more on your business with comprehensive insurance coverage – without the premium cost.

Simply use your Mastercard card to pay for your travel arrangements and you are eligible to benefit from the following insurance benefits.

Note: You do not need to charge your trip expenses to your credit card to be eligible for the Out-of-Province/Country Emergency Medical Coverage.

For full details on your travel protection coverage, including limitations and exclusions, please refer to the Certificate of Insurance that accompanied your card package.¹¹

Car Rental Collision Damage Waiver

Covers car rentals for up to 48 consecutive days with a vehicle cost of up to \$65,000 for damage or theft of the rental car (or any of its parts or accessories). You must decline the car rental company's collision damage waiver benefit (or similar provisions, such as "loss damage waiver") to be eligible for this coverage.

Out-of-Province/Country Emergency Medical Insurance

Covers reasonable and customary charges of up to \$5,000,000 per insured person arising from a sudden and unforeseeable medical emergency while travelling outside your province or territory of residence for up to 15 consecutive days per trip. In order to be eligible for this coverage, you must be under the age of 65 and covered by a government health insurance plan.

Baggage Loss, Theft or Damage

Covers your baggage, personal effects and/or business property against loss, theft or damage for up to \$500 per insured person to a maximum of \$1,000 per account, while checked in with or carried on a common carrier.

Baggage Delay

Reimburses up to \$500 per insured person for the purchase of essential items as a result of your checked baggage being delayed by your common carrier for more than 6 hours, while en route to your destination.

Hotel Burglary

Provides up to \$1,000 of coverage if your personal or business property is lost or damaged as a result of a burglary of your travel accommodation while registered as a guest.

Trip Cancellation

Reimburses for the prepaid portion of your trip which is non-refundable and non-transferable to another travel date up to \$1,500 per insured person to a maximum of \$5,000 per account.

Trip Interruption/Trip Delay

Covers the extra cost of a one-way economy airfare up to \$2,000 per insured person to a maximum of \$10,000 per account should you need to interrupt or delay your trip.

Flight Delay

Reimburses up to \$500 per account for additional accommodation and travel expenses resulting from a

delay of more than 4 hours in the arrival or departure of your regularly scheduled airline flight.

Common Carrier Insurance

Covers an insured person for accidental bodily injury or death for up to \$500,000 while travelling on a common carrier.



Trip Assistance

Support is just a phone call away. Need help with lost documentation or tickets, lost luggage or even pre-trip planning information, call us at **1-877-704-0341** or call collect at **1-519-741-0782**.

Additional Card Benefits

Protection

BMO Business Credit Card Waiver of Liability Program

You and your business are protected against employee card abuse through the BMO Business Credit Card Waiver of Liability Program. More details, including limits and restrictions of the Program, can be found in the Program Description that accompanied your card package.¹²

Extended Warranty & Purchase Protection

Most of your **BMO AIR MILES World Elite Business Mastercard** purchases will automatically be insured against theft or damage for 90 days from the date of purchase and the original manufacturer's warranty period will be doubled up to a maximum of one year. For full details of Extended Warranty and Purchase Protection coverage, please refer to the Certificate of Insurance that accompanied your card package.¹³

Business Account Management

Optional employee cards

At your discretion, you may choose to give purchasing authority to up to 22 employees by requesting optional **BMO AIR MILES World Elite Business Mastercard** employee credit cards. Employee cards are effective productivity enhancement tools that allow greater delegation of purchasing responsibility, as well as timely accounting of each employee's spending. Employee cards have an annual fee of \$50 for every additional cardholder added to the account.⁴

Convenience

Online and mobile account management³

Timely management of your **BMO AIR MILES World Elite Business Mastercard** accounts is at your fingertips 24/7, virtually anywhere when you register for BMO Online Banking or the **BMO Mobile App**. By simply entering your card number and password, you can:

- add or close employee cards
- view all owner and employee accounts for:
 - last 3 months of transactions
 - balance and available credit card limits
- download transactions to any of the following business software such as:
 - MS Money
 - Quicken
 - Quickbooks
 - Simple Accounting
- opt for eStatement



Visit **[bmo.com](https://www.bmo.com)** and click on "Online Banking" to register now!

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 store or make payments within apps quickly and easily with Apple Pay. Visit apple.com/ca/apple-pay for a list of eligible devices.^{14,15}

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](https://google.com/pay) to download the Google Pay app after today.¹⁵

Bill payment options

Your **BMO AIR MILES World Elite Business Mastercard** gives you a number of convenient payment options.

- **BMO Online & Telephone Banking:**
Call 1-800-363-9992
or visit **BMO Online Banking** to register.
- **BMO ATM:** You can make a payment to your **BMO AIR MILES World Elite Business Mastercard** account at any BMO ATM.

If you have a BMO chequing or savings account, you can transfer funds to your **BMO AIR MILES World Elite Business Mastercard** account using the three options above.

The following payment options are also available to all customers. Remember to allow at least 2-5 business days for us to receive your payment, because we apply the payment to your account the day we receive it and not the day the payment was made.

- **Pre-authorized debit:** Set up an automatic monthly **BMO AIR MILES World Elite Business Mastercard** payment from your BMO Bank of Montreal account or an account at any financial institution in Canada. Call us at 1-844-385-5055 for more information.

- **Mail:** Print your account number on the back of your cheque or money order and mail it to:
Payment Centre
P.O. Box 6044, Station Centre-Ville
Montreal, Quebec H3C 3X2
- **In person:** Pay in person at any BMO Bank of Montreal branch in Canada.
- **Other financial institutions:** You may be able to pay using the telephone, online banking service or ATM of other financial institutions.

! This payment can be made in person at any BMO branch, or you may send a cheque via mail. You can also pay by Pre-Authorized Debit. To set up a pre-authorized payment schedule, call **1-844-385-5055** for further information.

BMO Mastercard for Business cheques

You can order Mastercard cheques by calling the BMO Credit Card Customer Contact Centre. Please note that BMO Mastercard cheques are not available for employee cards.

Security

It's important that you feel your personal business information is secure. It's important to us, too. Our security features protect your small business credit cards from unauthorized use. They're free and come automatically with your new card.

Personal Identification Number (PIN)

Your **Personal Identification Number (PIN)** is a key security element required to complete any ATM transactions using your credit card, such as cash advances. Keep your PIN confidential and separate from your card at all times. You can change your PIN at any time at any BMO ATM.

Lost/stolen card replacement

When traveling in North America, if your card is lost or stolen, you should immediately call Emergency Card

Services toll free at **1-800-361-3361**. Outside North America, call collect at **514-877-0330**. You can get a replacement card usually within two business days.

Zero Liability Protection¹⁶

You will not be liable for most cases of unauthorized purchases made in person, over the phone or online. Please refer to your BMO Business Mastercard Account Agreement for more information.

Business Banking Products

While a **BMO AIR MILES World Elite Business Mastercard** is the ideal tool for small business expense management, your business financing might also benefit from other BMO products.

Credit Line for Business

One simple no-fee application gives you ongoing easy access to funds with timely tracking through comprehensive monthly statements.

Business accounts & plans

Our business accounts are designed for businesses at all stages and size. Conveniently bank from anywhere with an account that fits your business banking transaction needs to help you reach your goals. With our Premium Savings account, you earn interest every day and get unlimited transfers, with no minimum balance requirement.



For more information on these products and others, call **1-877-262-5907** or visit **[bmo.com/business](https://www.bmo.com/business)**

Mastercard Easy SavingsTM*

Reduce the cost of your everyday business purchases with rebate savings from a growing number of national merchants when you use your credit card. Once you register, it is automatic and there's no cost to participate.¹⁷ Start saving on:

- Business services¹⁷
- Advertising¹⁷
- Business travel & entertainment¹⁷

Rebates will be applied automatically to your **BMO AIR MILES World Elite Business Mastercard** monthly statement. Reinvest in your business to make real financial progress.

Visit mastercard.ca/easysavings for more information and to register yourself or your key employees today.

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.

Terms & Conditions

The information in this booklet is correct as of February 3, 2025 and is subject to change.

- ¹ Use the Cash Miles in your AIR MILES Cash Account in-store in increments of 95 Cash Miles for every \$10 towards your purchases at participating AIR MILES Partner locations (gift cards and near-cash products are excluded and other exclusions may also apply) and online at airmiles.ca/cash in increments of 95 Cash Miles for every \$10 worth of value from participating Reward Partners. eVouchers can be used at participating Reward Partners' locations in Canada only. See specific eVoucher Reward page for details including any applicable limits and restrictions. Standard daily Cash Miles usage limits and Terms and Conditions apply. All Rewards offered are subject to the Terms and Conditions of the AIR MILES Reward Program, are subject to change and may be withdrawn without notice. For complete details, visit airmiles.ca.
- ² All Rewards offered are subject to the Terms and Conditions of the AIR MILES Reward Program, are subject to change and may be withdrawn without notice. To use Miles for Travel and/or Merchandise Rewards, you must have accumulated sufficient Dream Miles in your Collector Account. Some restrictions may apply. Quantities may be limited. Collectors must pay applicable surcharges, fees, and taxes on air, hotel, and car rental Rewards. Travel Rewards may be subject to a minimum advance booking and availability from participating Suppliers. No cancellations, exchange or refunds for tickets, certificates or merchandise once booked or ordered. Changes to flight tickets may be permitted, subject to applicable restrictions and fees. For complete details, see current Program Terms and Conditions available at airmiles.ca.
- ³ Subject to interruptions in telecommunications or online systems or in power supply or any other factor or event beyond the control of BMO.
- ⁴ A maximum of 22 additional employee cards can be added to a primary cardholder's account. Employee cards have an annual fee of \$50 for every additional cardholder added to the account. Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. Visit bmo.com/yourbiz for current rates and fees; call the Customer Contact Centre at 1-844-385-5055, or visit your branch.
- ⁵ Maple's physicians, nurse practitioners, and allied healthcare professionals are Canadian licensed and practice in their respective fields right here in Canada. If a cardholder is outside of their province of residence or abroad, they can still access their visits on Maple and connect with these professionals. For an additional fee, Maple also offers access to a wide variety of specialists such as dermatologists and endocrinologists. For additional information about the terms and conditions, visit <https://www.getmaple.ca/terms/>

The primary cardholder and a co-owner (if applicable) on the BMO AIR MILES World Elite Business Mastercard credit card account, will each receive an onboarding email from Maple within the first 14 days the BMO AIR MILES World Elite Business Mastercard credit card account is opened. The primary cardholder and co-owner must register through this email invite in order to access their covered visits and are subject to the terms provided by Maple for use of its services. So long as BMO offers eligible cardholders access to this benefit, the 5 covered visits will renew every calendar year (January to December). If the BMO AIR MILES World Elite Business Mastercard credit card account is closed, the primary cardholder and co-owner forfeit any covered visits that have not been used.
- 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 Elite Business Mastercard ("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 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 Offer is cumulative over the statement period. Award of Miles is made for purchases charged to your account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) and is subject to the Terms and Conditions of the AIR MILES Reward Program and the BMO Business Mastercard Cardholder Agreement. The number of Miles will be rounded down to the nearest whole number. Fractions of Miles will not be awarded.

- ⁸ **4x the Miles:** BMO AIR MILES World Elite Business Mastercard cardholders will get 1 Reward Mile for every \$12 in Net Purchases and 3 additional Rewards Miles for every \$12 spent at participating AIR MILES Partners (total of 4 Rewards Miles for spend at participating AIR MILES Partners). Participating AIR MILES Partners may be added or removed at any time without notice, visit airmiles.ca/BMOpartners for Partner details. Miles will be calculated on the total eligible cumulative purchases made at all participating AIR MILES Partners and credited to your account within 90 days after the end of the applicable statement period. The number of Miles awarded will be rounded down to the nearest whole number. Fractions of Miles will not be awarded.
- ⁹ This cents off per litre offer is available only to AIR MILES collectors who have linked their BMO credit or debit card with their AIR MILES collector number. This offer is exclusive to BMO personal banking credit and debit cards, as well as the Small Business credit cards. BMO corporate and commercial credit and debit cards, business banking debit cards, USD credit cards, and Prepaid credit cards do not qualify for this offer. To receive the savings at the pump, the eligible AIR MILES collector number must be connected to your BMO credit or debit card and the eligible AIR MILES collector number must be valid at the time of the purchase transaction. To qualify for the offer, eligible collectors with a BMO credit or debit card: can receive their fuel discount at the pump once the customer inputs their AIR MILES collector number and completes the payment with the BMO credit or debit card that has been linked to their AIR MILES collector number. BMO AIR MILES credit card holders with a valid AIR MILES collector number will receive an instant discount of \$0.02 per litre on regular fuel (Shell Bronze and Shell Silver) and \$0.07 per litre of premium fuel (Shell V-Power NiTRO+ or Shell V-Power NiTRO+ 91 or Shell VPower NiTRO+ 93) at Shell (excluding Flying J locations) between March 18, 2024, to December 31, 2024, to a maximum of 1,000 litres in one month. BMO non-AIR MILES credit and debit card holders, including other BMO Mastercard and BMO Visa holders must manually link their credit or debit card to an existing or new AIR MILES collector number at airmiles.ca/link to be eligible for this offer. The linking process can take up to 5 days before the benefit is provided, then eligible AIR MILES collectors will receive an instant discount of \$0.02 per litre on regular fuel (Shell Bronze and Shell Silver) and \$0.07 per litre of premium fuel (Shell V-Power NiTRO+ or Shell V-Power NiTRO+ 91 or Shell V-Power NiTRO+ 93) at Shell (excluding Flying J locations) between March 18, 2024, to December 31, 2024, to a maximum of 1,000 litres in one month. This is a limited-time offer and may be changed, extended, or withdrawn at any time without notice. All BMO AIR MILES Mastercard credit card holders are automatically linked to their AIR MILES collector number, and thus, are automatically eligible for this offer, although it can take up to 5 days before the benefit is provided. All BMO non-AIR MILES Mastercard credit holders, by linking their BMO Mastercard to their AIR MILES collector number, are automatically enrolled in this Shell CPL offer and in other AIR MILES card-linked offers. To learn more about other AIR MILES card-linked offers, visit airmiles.ca/cardlinkedoffers. BMO, AIR MILES, and Shell reserve the right, in their sole discretion, to suspend, disqualify, limit or revoke this offer to any person or account holder manipulating or otherwise abusing the process, fairness, integrity or operation of the offer. This offer will be in addition to any other offers available for you. Shell and their affiliates are not liable or responsible for any of the services and products offered/provided by BMO. Please note that any information you provide directly to Shell or that Shell obtains about you as a Shell customer or participant will be governed by Shell's Privacy Notice. Offer is subject to the Terms and Conditions of your BMO Mastercard Cardholder Agreement or BMO Visa Cardholder Agreement.
- ¹⁰ BMO card-linked offers are available to collectors with eligible BMO Mastercard credit cards that are manually linked to their AIR MILES collector number at airmiles.ca/cardlinkedoffers, as well as collectors with a BMO AIR MILES Mastercard that is auto-linked upon activation. By manually linking an eligible BMO Mastercard credit card to their AIR MILES collector number, collectors will automatically be enrolled in the Shell CPL offer outlined below. All BMO AIR MILES Mastercard credit card holders are automatically linked to their AIR MILES collector number, and thus, are automatically eligible for this offer. To see current available card-linked offers, collectors must visit the promotional website at airmiles.ca/cardlinkedoffers. To receive Bonus Miles, collectors must link their eligible BMO Mastercard credit card to their AIR MILES collector number and make eligible purchases at participating brands using the linked BMO Mastercard credit card (each an "Offer" and collectively the "Offers"). Please see each unique offer terms and conditions for specific details. Terms and conditions of BMO card-linked offers vary by Partner are subject to change and may be withdrawn at any time, and individual eligibility for each Offer is subject to the Terms & Conditions for the card-linked offers found at airmiles.ca/cardlinkedoffers. For a complete list of active card-linked offers and their respective Terms and Conditions, please visit airmiles.ca/cardlinkedoffers.
- ¹¹ Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO AIR MILES World Elite Business Mastercard 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

¹² Subject to terms and conditions, including limitations, exclusions and other important information contained in the BMO Business Credit Card Waiver of Liability Program description, which is sent to new cardholders. Program provided directly by BMO and administered by Assurant Services Canada Inc. Assurant Services Canada Inc., its subsidiaries, and affiliates carry on business in Canada under the trade name of Assurant®. For questions contact Assurant at 1-800-304-5181.

¹³ Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO AIR MILES World Elite Business Mastercard 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

¹⁴ 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.

¹⁵ Message and data rates may apply. Contact your wireless carrier for details.

¹⁶ Please refer to your BMO Business Mastercard Account Agreement for more information.

¹⁷ Visit mastercard.ca/easysavings for a full list of Terms and Conditions.

TM/[®] Mastercard is a registered trademark and the circles design is a trademark of Mastercard International Incorporated. Used under license.

TM Apple, the Apple Logo, Apple Pay, iPhone, Apple Watch and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries. iOS is trademark or registered trademark of Cisco in the U.S. and other countries.

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

[®]/[†]/TM Trademarks of AM Royalties Limited Partnership used under license by AIR MILES Loyalty Inc. and Bank of Montreal.

[®] Assurant is a registered trademark of Assurant, Inc.

[®]/[‡] Registered trademark of Shell Canada Limited. Used under license by Shell Canada. Used with permission by Bank of Montreal.

BMO Business Mastercard Contact Information



Visit us at
bmo.com/yourbiz



Questions
1-844-385-5055

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)

Write to us
**BMO Mastercard for Business
Customer Service Support
P.O. Box 187
Station F
Toronto, ON M4Y 2L5**

Drop by your local
BMO Bank of Montreal branch

BMO

