

Welcome.



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Maximize the Miles

Your dreams are now closer than ever. With our highest AIR MILES reward rate, you'll accumulate Miles faster. Whether you're interested in travel, merchandise¹ or AIR MILES Cash² – enjoy your rewards sooner.

Thank you for choosing the BMO AIR MILES World Elite Mastercard.

Getting started

1. Activate your new card(s) now.

Follow the instructions found on your sticker on your card(s).

2. Airport Lounge Access.

Complimentary membership in Mastercard Travel Pass provided by DragonPass. As a member enjoy lounge access for a fee of just US\$32 per person, per visit. Registration is required. Visit mastercardtravelpass.dragonpass.com or use the Mastercard Travel Pass mobile application to register.³

3. Visit Online Banking at bmo.com or through the BMO® Mobile Banking app.

Access your credit card account information anytime.

4. Additional cards.

Add additional cardholders to your account and get even more Miles.



Visit airmiles.ca to redeem for travel, merchandise and more.

Your card at a glance

You'll get 1 Mile for every \$12 spent⁴ on your BMO AIR MILES World Elite Mastercard – that's our highest AIR MILES reward rate. Plus, we'll help you fast forward your rewards with 3x the Miles when you use your card at participating AIR MILES Partners.¹⁴

Your card also comes with our exclusive 25% discount on one worldwide AIR MILES flight redemption during the calendar year.⁵ Trip Cancellation benefits and Out-of-Province/Out-of-Country Emergency Medical benefits,⁸ VIP airport lounge access³ and concierge service.

Earning potential

- Get 1 Mile for every \$12 you spend on your BMO AIR MILES World Elite Mastercard – our highest AIR MILES reward rate in the market.
- Get 3x the Miles when you use your card at participating AIR MILES Partners.¹⁴

Travel

- Receive our exclusive 25% discount on one worldwide AIR MILES flight redemption during the calendar year.⁵
- Wherever your dream vacation takes you, let your Miles get you there faster. Enjoy a wide selection of flights to choose from and no blackout periods.
- Get up to 25% off at participating National Car Rental^{®††} and Alamo Rent A Car^{®††} locations.⁶

Merchandise and experiences

With more than **1,200** reward options to choose from, you can use your Miles for merchandise, tickets to sporting events, electronics, everything you need for your next DIY project and so much more.¹

AIR MILES Cash

With AIR MILES Cash, you can use 95 Cash Miles for \$10 towards your purchase in-store or online for eVouchers with participating Partners.

airmiles.ca is where your rewards live. You can redeem your Miles for dream vacations, shop the extensive catalogue of merchandise and experiences and access AIR MILES Cash evouchers.²



Concierge services

Need theatre ticket information? Restaurant reservations? Enjoy free 24-hour access to our experienced concierge staff. For more information, call 1-800-741-6758.



For more information on your BMO AIR MILES World Elite Mastercard, visit bmo.com/creditcards

Take things up a notch

Your BMO AIR MILES World Elite Mastercard provides you with comprehensive insurance coverage (if you are 65 or under), which may protect you in the event of a medical emergency or other unforeseen event during your trip.

Mastercard Travel Pass provided by DragonPass³

Make the airport the first highlight of your trip with **Mastercard Travel Pass provided by DragonPass**. 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.

Emergency Travel and Medical Protection

Travel with unlimited-trips-per-year coverage. **Enjoy out-of-Province/ out-of-Country emergency medical protection** for journeys up to 15 days (up to \$2 million in eligible medical expenses), and more.⁷

*For more details including limitations and exclusions, please review the **BMO AIR MILES World Elite Travel and Medical Protection Certificate of Insurance in your BMO AIR MILES World Elite Information Guide.***

Extended Warranty

Save the cost of buying optional extended warranty insurance on your next purchase by paying with your BMO credit card. This coverage increases the original manufacturer's warranty period, subject to limitations and exclusions, up to a maximum of one additional year.⁸

Purchase Protection

Get added protection. 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 Information Guide you received with your card.***




For full details about these features, visit bmo.com/creditcards or call us at **1-866-991-4769**.



Additional option⁹

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).¹⁰

 Add this option to your card by visiting bmoprotection.assurant.com or by calling 1-844-840-8142.

Everyday services to fit your life

It's more than just a piece of plastic. Your BMO AIR MILES World Elite Mastercard includes a comprehensive suite of up-to-date card security and payment technologies, and account support services. Designed for everyday convenience, credit protection and more. These features make your new card the perfect payment option for you.

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)

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

Added value services

Mastercard® contactless. Tap & go™

Your BMO credit card 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

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 to register your account.

eStatements and eStatement alerts

Securely view eStatements for your credit card account anytime through BMO Online Banking. Sign up to receive alerts by email or text message to let you know when your eStatements are available to view. 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 store¹¹ or make payments within apps quickly and easily with Apple Pay.¹² 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.

Convenient bill payment

Use the following options to make payments on your BMO AIR MILES World Elite Mastercard:

- **Directly from your BMO bank account:**
 - BMO Online & Mobile Banking: Visit bmo.com to register.
 - BMO Telephone Banking: call 1-800-363-9992 to register.
- **Mail**
- **Pre-authorized payments:** Automatic monthly payments from your BMO account or an account at any financial payment institution in Canada. Call 1-866-991-4769 for more information.
- **In person** at any BMO Bank of Montreal branch.

Zero Liability Protection¹³ 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.

Terms & conditions

The information in this booklet is correct as of June 30, 2022 and is subject to change.

- ¹ 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 your Miles for Travel and/or Merchandise Rewards, you must have accumulated sufficient AIR MILES Reward Miles in your Dream Balance. Some restrictions may apply. Quantities may be limited. Collectors must pay applicable surcharges, fees, and taxes on flight, 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. For complete details, see current Program Terms and Conditions available at airmiles.ca or the AIR MILES Customer Care Centre at 1-888-AIR MILES (in Toronto, 416-226-5171).
- ² Use Cash Miles in your Cash Account in-store in increments of 95 Cash Miles for \$10 towards your purchases at participating AIR MILES Partner locations to a maximum of \$100 per day and online at airmiles.ca/cash in increments of 95 Cash Miles for every \$10 value from participating AIR MILES eVoucher Partners to a maximum of \$750 per day. eVouchers can be used at participating eVoucher Partners' locations in Canada only. See specific eVoucher reward page for details and any restrictions. Visit airmiles.ca/cash to learn more. You must have accumulated sufficient Miles in your Cash Account in order to use Miles towards in-store purchases and eVouchers. 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.
- ³ 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 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.
- ⁴ Offer is cumulative over the statement period. Award of AIR MILES Reward Miles 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 Terms and Conditions of your BMO Mastercard Cardholder Agreement and of the AIR MILES Reward Program. Reward Miles will be rounded down to the nearest whole number. Fractions of Reward Miles will not be awarded.
- ⁵ Exclusive 25% Flight Booking Discount. If you have the BMO AIR MILES World Elite Mastercard, once per calendar year when you redeem Reward Miles for any flight booking, you will receive a 25% discount on the number of AIR MILES Reward Miles that are usually required (to a maximum of 750 Reward Miles) when you book through airmiles.ca or by calling 1-888-247-6453. The flight booking discount applies to the full flight booking and will be distributed equally on each ticket included in the booking, to a maximum of 750 Miles total. For example, if your booking included three 1,500 Miles flights totalling 4,500 Miles, then each flight would receive a 250 Miles discount, and you'd be required to redeem 3,750 Miles for the booking. Any portion of the maximum 750 allocated discounted Miles unused in the one eligible flight booking transaction will be forfeited. You can choose when to apply the discount - for example, on your first flight booking in the calendar year, or save it to apply on another flight booking later in the year - but it can only be used once per calendar year with no carry-overs allowed to the following year. For greater clarification, the 25% flight booking discount resets every calendar year and cannot be accumulated over the years. This benefit can only be reset for the collector to use in the same calendar year if the original booking where the benefit was used is cancelled under all of the following conditions: (i) the booking was cancelled in full (not for partial cancellations, i.e., one ticket), (ii) the cancellation happens within the same year of booking, and (iii) the airline issues a full refund for the booking. This benefit does not apply to Cash + Miles rewards. There are no blackout periods for flight redemptions. This benefit does not apply to the cash portion of the flight redemption (such as airport improvement fees and booking fees) or to the flight component of package vacations and cruises. This benefit cannot be combined with any other offer. Flight 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 your Miles for flight rewards, you must have accumulated sufficient Dream Miles in your collector account. Some restrictions apply. Collectors must pay applicable surcharges, fees and taxes on flight rewards. Flight rewards may be subject to a minimum advance booking and availability from participating airlines. Changes, cancellations and refunds to flight tickets will follow the fare rules of the booking airline and may be subject to additional fees. For complete details, see current Program Terms and Conditions available at airmiles.ca.
- ⁶ 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 to receive discounts. Discount applies to base rate only at participating National Car Rental and Alamo Rent A Car locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges (including GST), license and concession recoupment fees, airport and airport facility fees, fuel, additional driver fee, one-way rental charge and optional items (such as LDW up to US\$30 per day) are extra. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice.
- ⁷ Subject to terms and conditions, including limitations, exclusions and other important information contained in the BMO AIR MILES World Elite Travel and Medical Protection Certificate of Insurance, which is sent to new cardholders. Out-of-Province/Out-of-Country Emergency Medical benefits are available to cardholders under the age of 65. Insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch).
- ⁸ Subject to terms and conditions, including limitations, exclusions and other important information contained in the Certificate of Insurance, which is sent to new cardholders. Insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch).
- ⁹ If you remove an optional feature from your account before the annual anniversary date, you may not receive a full refund. You may cancel this optional coverage at any time.
- ¹⁰ 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. Insurance benefits provided by Assurant.
- ¹¹ 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.
- ¹² Message and data rates may apply. Contact your wireless carrier for details.
- ¹³ Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.
- ¹⁴ 3x the Miles: BMO AIR MILES World Elite Mastercard cardholders will get 3 AIR MILES Reward Miles for every \$12 in purchases 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. Eligible purchases are purchases charged to your credit card account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees and credit or debit adjustments). The "3x the Miles" benefit is available on eligible purchases and may be withdrawn or changed at any time without notice.
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