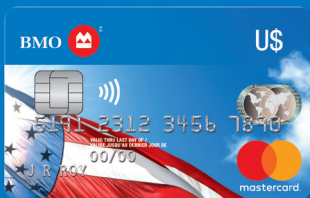




The ideal way to
travel and shop
online in U.S. dollars.




Welcome

Your new BMO U.S. Dollar Mastercard gives you a more convenient way of paying for travel and purchases in the U.S. – and helps you avoid the uncertainty of fluctuating exchange rates.


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 included features, plus some options for your added protection at home and away.

 Visit us at 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).

 Remember to activate your card!
Visit bmo.com/activate

Your card

Use your new card to pay for all your travel expenses and purchases while in the U.S., and for online purchases from U.S. merchants. Your monthly statement will show you exactly what you spent in U.S. dollars, and you pay in U.S. funds. Plus, if you spend \$1,000 USD or more in a year on your card, the annual fee for the following year will be rebated.¹



Card Benefits

Pay in U.S. Dollars

All purchases are in U.S. Dollars.

Included features

Comes loaded with features including security, protection, convenience, worldwide acceptance, help on the road, and much more.

Convenient bill payment

Use the following options to make payments on your BMO U.S. Dollar Mastercard:

- BMO Online Banking at bmo.com/onlinebanking or BMO Mobile Banking app from a BMO US\$ bank account
 - Use the "Transfers" function (instead of "Payments") for immediate update of your "Available Credit"
 - Transfer up to the available funds in your bank account without daily limit restriction
- Pre-authorized debit/auto pay from any US\$ savings or chequing accounts in Canada
- By mail



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.

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.

Chip technology

Your BMO credit card is embedded with a microchip that requires a Personal Identification Number (PIN) for transaction verification, which offers added protection against unauthorized use of your card.

Extended Warranty and Purchase Protection²

For most of your BMO U.S. Dollar Mastercard purchases, we'll double the original manufacturer's warranty period up to a maximum of one additional year, and insure purchased items against theft or damage for 90 days from the date of purchase.

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



Zero Liability Protection³ 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.

eStatements and eStatement Alerts

Securely view your eStatements for your BMO 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.

Added value

Live now, Pay Smarter

A BMO PaySmart™ installment plan can make life affordable now by turning your credit card purchases into smaller monthly payments. Visit bmo.com/paysmart to learn more.

Mastercard Contactless

Your BMO credit card lets you make purchases at contactless terminals without having to swipe your card. Simply “tap” your card with contactless feature on the terminal and away you “go”. For more information, visit mastercard.ca/tapandgo

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.†

Simply sign-up for PowerSwitch on BMO Online Banking and click on the “Payments and Transfers” tab and once there, click “Add a Pre-Authorized Payment”. You will see the link to PowerSwitch.

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](https://www.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



The information in this booklet is correct as of October 21, 2022, and is subject to change.

¹ One year is the twelve month period between annual fee-billing dates. If you qualify for the rebate, a credit equal to the annual fee will appear on the same statement in which your annual fee is billed.

² 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).

³ Please refer to your BMO Credit Card Cardholder Agreement for more information on the unauthorized use of your card.

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† 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.

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