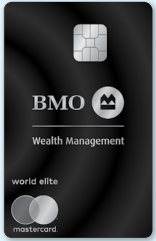

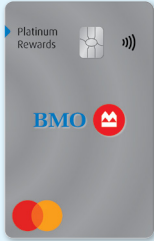


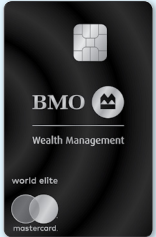
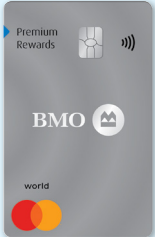





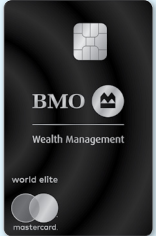
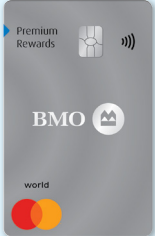
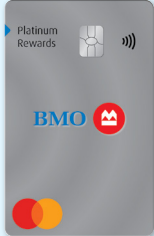


BMO U.S. credit cards available for BMO Wealth Clients¹

| | BMO U.S. credit cards with BMO Flex Rewards points ² | | | BMO U.S. credit card with Cash Back ² | BMO U.S. credit card |
|-------------------------------|--|--|---|--|--|
| Card | <p>BMO Wealth Management Credit Card</p>  <p><i>Premium travel card exclusively for BMO Wealth clients</i></p> | <p>BMO Premium Rewards Credit Card</p>  <p><i>All-in-one option to earn both everyday and travel rewards</i></p> | <p>BMO Platinum Rewards Credit Card</p>  <p><i>Get rewards on things you buy everyday</i></p> | <p>BMO Cash Back Credit Card</p>  <p><i>Get cash back on every purchase you make</i></p> | <p>BMO Platinum Credit Card</p>  <p><i>Take care of your basic needs</i></p> |
| BMO Flex Rewards ² | BMO Flex Rewards points can be redeemed for travel, merchandise or gift cards No expiration date on points as long as account is open | | | Cash Back earnings can be redeemed for a statement credit | N/A |
| | 5 points per \$1 spent on airfare 4 points per \$1 spent on dining 3 points per \$1 spent on hotels 2 points per \$1 spent on personal transportation services Up to \$4,000 per category per calendar quarter | 4 points per \$1 spent on gas, electric vehicle charging, groceries and dining 2 points per \$1 spent on hotels and airfare Up to \$2,000 per category per calendar quarter | 2 points for every \$1 spent on eligible gas and grocery purchases up to \$2,500 in combined spend per calendar quarter | 5% cash back on streaming, cable TV & satellite services, 3% cash back per \$1 spent on eligible gas and grocery purchases up to \$2,500 in combined spend per calendar quarter | N/A |
| | 1 point per \$1 spent on all other eligible purchases | 1 point per \$1 spent on all other eligible purchases | 1 point per \$1 spent on all other eligible purchases | 1% on all other eligible purchases | N/A |

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|--|--|--|---|--|--|
| Card | BMO Wealth Management Credit Card  <i>Premium travel card exclusively for BMO Wealth clients</i> | BMO Premium Rewards Credit Card  <i>All-in-one option to earn both everyday and travel rewards</i> | BMO Platinum Rewards Credit Card  <i>Get rewards on things you buy everyday</i> | BMO Cash Back Credit Card  <i>Get cash back on every purchase you make</i> | BMO Platinum Credit Card  <i>Take care of your basic needs</i> |
| Introductory Rewards Bonus³ | 60,000 bonus points when you spend US \$5,000 in the first 3 months of account opening | 35,000 bonus points when you spend US \$5,000 in the first 2 months of account opening | 25,000 bonus points when you spend US \$2,000 in the first 3 months of account opening | US \$200 cash back bonus when you spend US \$2,000 in first 3 months of account opening | N/A |
| Ongoing Benefits | \$100 Annual Travel Credit plus choice of Global Entry, TSA PreCheck® or NEXUS fee credit (One redemption up to \$100 every 4 years) ⁹ | 10% anniversary bonus every year ⁴ | 10% anniversary bonus every year ⁴ | N/A | N/A |
| Annual Fee⁵ | US \$350 annual fee | US \$95 annual fee | No annual fee | No annual fee | No annual fee |
| Foreign Transaction Fee outside of the U.S.⁶ | None | None | 3% of each transaction in U.S. dollars | 3% of each transaction in U.S. dollars | 3% of each transaction in U.S. dollars |
| Travel Medical Insurance | ✓ | N/A | N/A | N/A | N/A |
| Extended Warranty⁷ | Up to 24 months on most purchases | Up to 24 months on most purchases | Up to 12 months on most purchases | Up to 12 months on most purchases | Up to 12 months on most purchases |
| Purchase Assurance⁷ | On damaged or stolen items within 90 days of purchase | On damaged or stolen items within 90 days of purchase | N/A | N/A | N/A |

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| Master RoadAssist[®] Roadside Service⁷ | ✓ | N/A | ✓ | ✓ | ✓ |
| MasterRental[®] on rental vehicles⁷ | ✓ | N/A | ✓ | ✓ | ✓ |
| Complimentary Priority Pass[™] Select Membership⁸ | Membership plus 4 complimentary lounge visits per year | N/A | N/A | N/A | N/A |
| Lost or damaged luggage insurance⁷ | ✓ | N/A | N/A | N/A | N/A |



¹ BMO Private Banking clients are eligible to apply for BMO U.S. credit cards. BMO Nesbitt Burns clients with at least CDN \$250,000 but less than CDN \$1 million in investable assets with BMO are eligible to apply for the following cards: BMO Premium Rewards Credit Card, BMO Platinum Rewards Credit Card, BMO Platinum Credit Card, BMO Cash Back Credit Card, and BMO Platinum Credit Card. BMO Nesbitt Burns clients with CDN \$1 million or more in investable assets with BMO are also eligible to apply for the BMO Wealth Management Credit Card.

² Participation in BMO Flex Rewards is subject to terms and conditions found in BMO Flex Rewards Program Rules, available at: bmo.com/bmoflexrewardsconsumer. The Account must be current and in good standing to accrue and redeem points or cash back, as applicable. While points and cash back don't expire, if the Account is closed for any reason, the Account will no longer be able to accrue points or cash back. All accrued points or cash back not redeemed will be available for redemption for 90 days as long as the Account is closed in good standing. All cash back is redeemable in the form of a statement credit. The introductory rewards bonus is based on total net qualified purchases made in the first three months of account opening and rewards will be awarded to qualifying Accounts 3-4 weeks after the conclusion of the three month period. The Account must be open and in good standing for the bonus to be awarded.

³ The introductory rewards bonus is based on total net qualified purchases made in the first three months of account opening and rewards will be awarded to qualifying Accounts 3-4 weeks after the conclusion of the three month period. Information regarding rates and offers is subject to change. Please visit <https://www.bmo.com/en-us/main/personal/credit-cards/> for the most up-to-date offers available.

⁴ Anniversary Bonus is based on qualified net purchases made in the year prior to Anniversary Date. Please see the [Program Rules](#) for more information about the Anniversary Bonus. Bonus will post to your account approximately four weeks from your Anniversary Date.

⁵ Ask your Wealth Professional for the Summary of Credit Terms or [review here](#). All BMO U.S. credit card transactions are in U.S. dollars (USD).

⁶ There are no [foreign transactions fees](#) when BMO U.S. credit cards are used in the U.S. For purchases outside of the U.S., there are no foreign transactions fees for the BMO Wealth Management credit card and BMO Premium Rewards Credit Card.

⁷ Insurance benefits are provided under a group policy issued by New Hampshire Insurance Company, an AIG company. For complete coverage terms and conditions call 1-800-MASTERCARD (1-800-627-8372) for assistance. For more information, refer to this Mastercard [Guide to Benefits](#) for the BMO Platinum Credit Card, the BMO Cash Back Credit Card and the BMO Platinum Rewards Credit Card, this [Guide to Benefits](#) for the BMO Premium Rewards Credit Card, and this [Guide to Benefits](#) for the BMO Wealth Management Credit Card.

⁸ As a Priority Pass[™] Select member, you agree to abide by the Priority Pass conditions of Use, which can be found in the lounge directory included with your membership credentials or at www.prioritypass.com/en/Select. See Guide to Benefits for additional information.

⁹ Certain terms, conditions, and exclusions apply. See the [Guide to Benefits](#) for more information.

¹⁰ "BMO Wealth Management" is a brand name that refers to BMO Bank N.A. and certain affiliates that provide certain investment, investment advisory, trust, banking, and securities products and services.

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