



Build your business.  
Reward yourself.



# Welcome

Thank you for choosing the **BMO Rewards® Business Mastercard®\*** credit card. The card made for businesses, like yours. 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 earn BMO Rewards points that you can redeem for travel, merchandise and more. Plus, it allows you to keep business purchases separate from personal expenses.

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.

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# Your new BMO Rewards Business Mastercard.

Your card comes with lots of benefits designed to help your business, and rewards that never expire.<sup>1</sup> Enjoy the card that is more about the rewards and less about the restrictions.

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## 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. Register at [bmorewards.com](https://bmorewards.com) using your BMO Rewards® collector number.** Explore all of your reward options and view your points balance. (For primary cardholder only).<sup>2</sup>
- 3. Visit Online Banking at [bmo.com](https://bmo.com) or through the BMO® Mobile Banking app.** Access your credit card account information anytime.<sup>3</sup>
- 4. Add employee cards.** Get more BMO Rewards points faster by adding up to 22 employee cards.<sup>4</sup>

## Earning Potential

- Earn 1.5 BMO Rewards points for every \$1 you spend<sup>5,6</sup>
- Earn 3 BMO Rewards points for every \$1 you spend on gas, office supplies and cell phone/internet bill payments (up to a maximum spend of \$50,000 per annum)<sup>5,6</sup>

A woman with short dark hair, wearing a vibrant, multi-colored patterned top, is looking down at a desk. On the desk are several documents, including one with a pie chart. In the background, there are fashion sketches and mannequins, suggesting a fashion design or retail business environment. A large blue circular graphic is overlaid on the left side of the image, containing the text.

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

# BMO Rewards

[bmorewards.com](https://bmorewards.com) is where your journey will start. Your redemption options are virtually limitless. When you register, you'll be able to use your BMO Rewards points for travel, merchandise, gift cards and more.<sup>2</sup>

## Travel

Book travel through any provider of your choice and redeem your BMO Rewards points using Pay with Points to cover the cost - including flights, hotels, car rentals, vacation packages, cruises and more.<sup>7</sup>

## Shop

Redeem for a selection of merchandise, gift cards, and more.

## Pay with Points

Use your BMO Rewards points to pay for business purchases. Choose to redeem for all or part of a purchase - you can redeem for as little as \$1.<sup>7</sup>

## Contribute

Invest in your future by redeeming BMO Rewards points for a contribution into a BMO investment account.

For more information on redeeming BMO Rewards points for travel or other rewards, visit [bmorewards.com](https://bmorewards.com).

# Travel Insurance

Simply use your Mastercard card to pay for your travel arrangements and you are eligible to benefit from the following insurance benefits. For full details on your travel protection coverage, including limitations and exclusions, please refer to the Certificate of Insurance that accompanied your card package.<sup>8</sup>

## **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.

## **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 travelling 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.<sup>9</sup>

### **Extended Warranty & Purchase Protection**

Most of your **BMO Rewards 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.<sup>10</sup>

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## Business Account Management

### **Optional employee cards**

At your discretion, you may choose to give purchasing authority to any of your employees by requesting optional **BMO Rewards Business Mastercard** employee credit cards.<sup>4</sup> Employee cards are effective productivity enhancement tools that allow greater delegation of purchasing responsibility, as well as timely accounting of each employee's spending.

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## Convenience

### **Online and mobile account management**

Timely management of your **BMO Rewards Business Mastercard** accounts is at your fingertips 24/7, virtually anywhere when you register for BMO



Managing  
your **business**  
effectively.

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 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<sup>11,12</sup>. Visit [apple.com/ca/apple-pay](https://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](https://google.com/pay)<sup>11,12</sup> to download the Google Pay app today.<sup>12</sup>

### **Bill payment options**

Your **BMO Rewards 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 Rewards Business Mastercard** account at any BMO ATM.

If you have a BMO chequing or savings account, you can transfer funds to your **BMO Rewards 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 Rewards 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 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 Protection<sup>13</sup>**

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.

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# Business Banking Products

While a **BMO Rewards Business Mastercard** is the ideal tool for 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 cost-effective eBusiness Plan has no monthly account fee, no minimum balance and offers unlimited Moneris<sup>®†14</sup> and electronic transactions.<sup>15</sup> With our Premium Rate 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 Savings<sup>™\*</sup>

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

- travel & entertainment
- printing
- shipping

Rebates will be posted automatically to your **BMO Rewards Business Mastercard** statement each month just below the related purchase.

Visit [mastercard.ca/easysavings](https://www.mastercard.ca/easysavings) for more information and to register yourself or your key employees today.

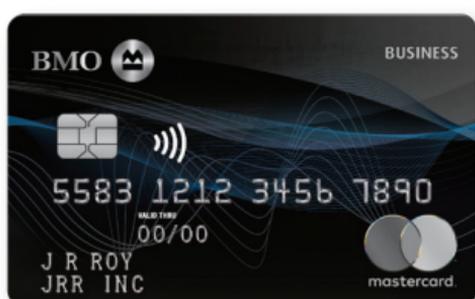
More tools  
for **your**  
**business.**



# 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 November 1, 2023 and is subject to change.

- <sup>1</sup> BMO Rewards points will not expire as long as the BMO Rewards Business Mastercard card account (referred to in this paragraph as the "Account") remains open and in good standing, except as described in the section of the BMO Rewards for Business Terms & Conditions, which deals with the program termination. On cancellation of the Account, a cardholder will have 90 days in which to do either of the following: (i) redeem the points earned for one or more rewards; or (ii) reinstate the points by either reinstating the Account or opening a new Account and linking the points account that was attached to the cancelled Account to the new Account. After the ninety day period, unless the points are reinstated, any points that remain in the points account will expire. For details, please refer to the BMO Rewards Terms and Conditions for Business for further details.
- <sup>2</sup> BMO Rewards redemptions are subject to fees and charges. For details, please see the fees, charges, and pricing policy in the BMO Rewards Terms and Conditions as well as the Important Information about BMO Mastercard cards enclosure.
- <sup>3</sup> Subject to interruptions in telecommunications or online systems or in power supply or any other factor or event beyond the control of BMO.
- <sup>4</sup> 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](https://bmo.com/yourbiz) for current rates and fees; call the Customer Contact Centre at 1-844-385-5055, or visit your branch.
- <sup>5</sup> Subject to the BMO Rewards Terms and Conditions for Business, BMO Rewards points are calculated based on purchases of goods or services charged to the BMO Rewards Business Mastercard account, less any refunds or adjustments, rounded down to the nearest whole point. Cash advances (including purchases of foreign currency or travellers cheques), interest charges, fees, credit or debit adjustments and any amount other than purchases that may be charged to the account with the card, do not qualify for points. Bank of Montreal may establish other qualifying and non-qualifying transactions from time to time.

<sup>6</sup> You will earn 3 BMO Rewards points for each dollar you spend (up to an annual limit of \$50,000) at gas stations, office supply stores, and on your cell phone/internet (phone) bill payments. The 3 BMO Rewards points includes the base earn rate of 1.5 BMO Rewards points for each dollar you spend and the bonus of 1.5 BMO Rewards points for each dollar you spend in qualifying gas, office or cell phone/internet purchases. To qualify for the bonus reward points, your purchases must be made at merchants classified in the Mastercard network as Service Stations (gas stations with or without ancillary services) and Automated Fuel Dispensers (Merchant Codes: 5541 & 5542), Stationery and Office Supply Stores (Merchant Codes: 5111 & 5943) and Cellphone/Internet billings (Merchant Codes: 4812, 4814 & 4816). Some merchants may sell similar products/services or are separate merchants who are located on the premises of these merchants but are classified in another manner, in which case this bonus earn would not apply. After you reach \$50,000 in qualifying gas, office or cell phone/internet purchases, you will earn 1.5 BMO Rewards points for each dollar you spend on these purchases and on all other eligible purchases made with the card.

<sup>7</sup> Pay with Points is available for eligible purchases only. Cardholders can visit [bmorewards.com](http://bmorewards.com) to redeem their points to cover eligible transactions. The cardholder is required to have enough points for \$1 minimum redemption.

To redeem your BMO Rewards points for travel, you can book through any travel provider of your choice using your BMO credit card and then use Pay with Points for your eligible travel purchases. To be eligible for Pay with Points travel redemption, your travel purchases must be made at merchants that are classified as: airlines, car rental agencies, hotels/resorts, cruise lines, vacation packages, eligible vacation rentals, passenger railways, timeshares, travel agencies and tour operators.

Please refer to the Pay with Points section of [bmorewards.com](http://bmorewards.com) for extended Terms and Conditions.

<sup>8</sup> Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO Rewards 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](http://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](http://www.cumis.com)

<sup>9</sup> 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<sup>®</sup>. For questions contact Assurant at 1-800-304-5181.

<sup>10</sup> Insurance benefits are subject to specific terms and conditions, including limitations, exclusions and other important information contained in the BMO Rewards 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](http://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](http://www.cumis.com)

<sup>11</sup> 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.

<sup>12</sup> Message and data rates may apply. Contact your wireless carrier for details.

<sup>13</sup> Please refer to your BMO Mastercard Cardholder Agreement for more information.

<sup>14</sup> Moneris payment processing fees still apply. Applies to all deposits posted by Moneris to your BMO business account in connection with your acceptance of Mastercard, Visa<sup>®</sup>, Interac, Discover<sup>®</sup> or Union Pay<sup>®</sup> branded cards and American Express<sup>®</sup> transactions that are settled by Moneris - including deposit of settlement funds, terminal rental fee, and any other fees. American Express credit card transactions that are not settled through Moneris are not included in unlimited Moneris transactions, and are subject to separate terms and conditions. Standard transaction fees apply. Refer to Moneris Solutions for complete details. All other debit or credit transactions posted to your BMO account related to any other brand of card processed using Moneris services, are not included and may be subject to transaction limits associated with your Plan and/or excess per-item transaction fees. (™ Visa, Discover, American Express and Union Pay are trademarks of their respective owners.)

<sup>15</sup> Electronic transactions exclude client-initiated transfers between Business Bank Accounts, Interac e-Transfers, account transaction histories completed through BMO Online Banking for Business, BMO Online Banking, BMO Mobile or BMO Tablet Banking, and cheques deposited through Mobile Cheque Deposit.

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® Assurant is a registered trademark of Assurant, Inc.



## BMO Business Mastercard Contact Information



Visit us at

**[bmo.com/yourbiz](https://www.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**

