



The card for
the person
who...

**BMO® World Elite™
MasterCard®**

**The ultimate
travel card**

Seeks an elite,
comprehensive,
rewarding travel
experience

**BMO® AIR MILES® World
Elite™ MasterCard®**

**The ultimate AIR
MILES® experience**

Wants to earn
AIR MILES® reward
miles at the highest
rate to enjoy more of
what life has to offer,
including travel

**BMO® CashBack World
Elite™ MasterCard®**

**The ultimate
CashBack card**

Wants to maximize
their CashBack
with the freedom
to create their own
experiences and have
added peace of mind

**BMO® AIR MILES®
MasterCard®**

**The everyday
AIR MILES® card**

Enjoys the pursuit
of rewards on
everyday purchases
and wants to earn
rewards everywhere
they shop

**BMO® CashBack
MasterCard®**

**The simple
CashBack card**

Likes to keep
things simple as
they earn extra
money to use how
they like

Why it's
great value



Travel rewards
and more

The best of
everything in a
premium travel
card including
superior service and
protection, with 4
Priority Pass™ airport
lounge passes worth
US\$200 a year.



Cash & travel
rewards and more

Lets the avid
AIR MILES® Collector
earn reward miles
everywhere they
shop, with no earn
restrictions and
25% discount on
AIR MILES® flights
in North America.



Cash rewards

The simplest way
to earn the most
CashBack to reach
any goal faster,
with no caps, tiers
or restrictions.



Cash & travel
rewards and more

Offers a superior
AIR MILES® earn
rate for a no-fee
card, turning every
card purchase into
something more.



Cash rewards

Great value, period.
Allows for savings
as you spend, with
no caps, tiers or
restrictions, and no
annual fee.

Reward

2 for \$1

2 BMO Rewards points
for every \$1 – that's
2% back for travel

1 for \$10

1 AIR MILES® reward
mile for every \$10

1.75%

CashBack

1 for \$20

1 AIR MILES® reward
mile for every \$20

1%

CashBack



BMO World Elite MasterCard

The ultimate travel card



The ultimate travel card for the person who wants an elite travel experience and the ability to book any flight they want with medical and trip coverage, no matter how many trips they take a year.

The prestige travel card for the person who...



Enjoys travel



Wants to experience the best of everything



Is willing to pay for quality but expects good value



May be frustrated by earning and redemption restrictions on other travel cards

More freedom, less hassle, plus elite experiences...



Book travel at any time through the BMO Rewards program



Relax at Priority Pass™ airport lounges worldwide



Travel worry-free



Enjoy more of what life has to offer at home and away, with 24-hour concierge service

Why customers love it

High rate of 2% back in travel rewards, plus welcome bonus of \$300 in travel rewards

Comprehensive 21-day travel medical, plus trip cancellation

Includes 4 passes/yr to Priority Pass™ airport lounges worldwide

\$150
Annual fee

20.5%
Interest rate

\$0
Additional cards

\$70,000 or \$120,000
Annual income eligibility (Personal/Household)

2 BMO Rewards points for every **\$1** on all card purchases – that's **2% back** in travel rewards

How does it work?

Example: **Spend** \$3,500 a month on your card
Earn \$840 in travel rewards each year
Add \$300 travel rewards welcome bonus

\$1,140 travel rewards this year

Book travel and more and check your BMO Rewards points balance at BMOrewards.com.

What could you do with your BMO Rewards points?

\$1,130 Fly from Calgary to Barcelona¹

\$1,040 Fly from Halifax to Paris¹

How does it stack up against competitors?

	BMO® World Elite™ MasterCard®	TD® Aeroplan® Visa Infinite	RBC® Visa Infinite Avion®	CIBC Aventura® Visa Infinite
Base earn rate*	2 BMO® Rewards points for every \$1	1 Aeroplan mile for every \$1	1 RBC reward point for every \$1	1 Aventura point for every \$1
Additional card fee	\$0	\$50	\$50	\$50
Points cover taxes and fees	✓	×	✓	✓
Airport lounge membership including passes	✓	×***	×	×
Travel medical coverage**	21 days	15 days	15 days	15 days

Why it's worth the annual fee

Welcome bonus 30,000 BMO Rewards points worth \$300 in travel rewards

Free additional cards to earn rewards faster A \$50 value/card

Priority Pass™ membership with 4 airport lounge passes Worth over US\$200/yr

Medical and trip insurance 21-day coverage, unlimited trips/yr



BMO AIR MILES® World Elite MasterCard

The ultimate AIR MILES® experience



The ultimate AIR MILES® card for the avid Collector who enjoys prestige and wants to get the most out of life, not just when away, but every day.

Our highest-earning AIR MILES® card for the person who...

	Loves collecting AIR MILES® reward miles and finding extra miles with AIR MILES® Sponsors
	Likes to travel for less
	Seeks balance in life and greater flexibility to choose
	Wants their spending to go further

More choice, less worry and guidance when you need it...

	Flexibility to redeem for travel, merchandise, sporting events, and more
	Relax in Priority Pass™ airport lounges worldwide
	Travel worry-free
	Get more out of life with 24-hour concierge service

Why customers love it

Outstanding AIR MILES® rate of 1/\$10 with no tiers, caps or spending limits

25% discount on all AIR MILES® flights in North America

15-day travel medical coverage, with trip cancellation

\$120
Annual fee

19.9%
Interest rate

\$0
Additional cards

\$70,000 or \$120,000
Annual income eligibility (Personal/Household)

1 for every \$10 Earn 1 AIR MILES® reward mile for every \$10 on all card purchases

How does it work?

Example: **Spend** \$3,500 a month on your card
Earn 4,200 AIR MILES® reward miles each year
Add 2,000 AIR MILES® reward miles for Sponsor earn¹

6,200
annual
AIR MILES®
reward miles¹

Earn additional bonus miles with 2x reward miles at participating locations.
Earn reward miles twice every time you shop at AIR MILES® Sponsors and show your AIR MILES® Collector card when making a purchase with your BMO AIR MILES® World Elite MasterCard.

What could you do with your AIR MILES® reward miles?



Fly anywhere in North America high or low season, with your 25% discount²

5,800
points

Get a deluxe espresso machine

How does it stack up against competitors?

	BMO® AIR MILES® World Elite™ MasterCard®	American Express® AIR MILES® Platinum	American Express® AIR MILES® Reserve	TD® Aeroplan® VISA Infinite
Annual fee	\$120	\$65	\$299	\$120
Additional card fee	\$0	\$0	\$50	\$50
Base earn rate*	1 reward mile for every \$10	1 reward mile for every \$15	1 reward mile for every \$15	1 Aeroplan mile for every \$1
Discount on flight redemptions	✓	×	×	×
Airport lounge access including passes	✓	×	✓	×**
No earn caps, tiers, or categories	✓	×	×	×

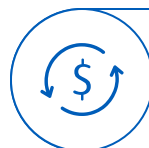
Why it's worth the annual fee

Priority Pass™ membership with 2 airport lounge passes	Worth over US\$150/yr
Free additional cards to earn rewards faster	A \$50 value/card
Highest earn rate	With no caps, tiers or earning restrictions
Medical and trip insurance	15-day coverage, trip cancellation included



BMO CashBack World Elite MasterCard

The ultimate CashBack card



A great card for the person who wants to save while they spend so they can reach their goals sooner, whether it's planning for a trip or topping up their TFSA.

Our highest-earning CashBack card for the person who...



Wants maximum rewards delivered in the simplest way



Enjoys prestige but expects good value



Is a discerning shopper who wants to get the most out of every purchase



Saves for the future

Convenience, peace of mind and the freedom to create your own experiences...



Reach goals sooner with the highest CashBack rate



Earn effortlessly, with the same great rate everywhere you shop



Use your CashBack any way you like



Extra peace of mind when making purchases, with double the coverage

Why customers love it

Great CashBack rate of 1.75%, with no tiers, caps or spending limits

Twice the standard purchase protection and extended warranty

Anytime concierge service – from scheduling dinner plans to activities with the kids

\$120
Annual fee

19.9%
Interest rate

\$0
Additional cards

\$70,000 or \$120,000
Annual income eligibility (Personal/Household)

\$0
Annual fee
in the first year
Offer until
Aug 31, 2015

1.75% CashBack on all card purchases

How does it work?

Example: **Spend** \$3,500 a month on your card

Earn \$735 CashBack each year

\$735 annual
CashBack

Your accumulated CashBack is paid out once a year and appears on your January statement.

What could you do with your CashBack?



Enjoy dinner for two, 5 times a year



Get a new phone or tablet



Save about 13% of your \$5,500 TFSA contribution limit for the year

How does it stack up against competitors?

	BMO® CashBack World Elite MasterCard™	CIBC Dividend™ Unlimited World Elite MasterCard™	SimplyCash™ Preferred Card American Express	Scotiabank Momentum® Visa Infinite™
Base earn rate*	1.75%	0.5% to 2% Tiered based on spend	1.5%	1.0%
No caps, tiers or restrictions	✓	×	×	×
Additional card fee	\$0	\$30	\$0	\$30
Purchase Protection Plus	180 days	180 days	×	90 days
Extended Warranty Plus	✓	×	×	×
Roadside assistance	✓	×	×	×

Why it's worth the annual fee

The highest CashBack rate 1.75% on every purchase, no restrictions

Free additional cards to earn rewards faster A \$30 value/card

Roadside assistance and 8-day travel medical Roadside assistance worth \$69/yr

2-year extended warranty and 180-day purchase protection 2x the standard coverage



BMO AIR MILES® MasterCard

The everyday AIR MILES® card



A great card for the person who wants to turn their day-to-day credit card purchases into something more without paying an annual fee – and have the flexibility to choose from a wide range of rewards, both big and small.

A great AIR MILES® card for the person who...

- Enjoys shopping and the pursuit of AIR MILES® reward miles
- Wants to get more on everything they spend
- Wants flexibility to make their own choices
- Likes to treat themselves

More options, great savings and more fun...

- Puts more fun into shopping
- Helps stretch the budget on everyday needs like groceries and gas
- Treat yourself to movies, coffee and more with AIR MILES Cash
- An easy way to save up for something special

Why customers love it

Earn miles everywhere you spend and earn twice at AIR MILES® Sponsors

No annual fee and free additional cards

The flexibility to choose how you want to be rewarded

\$0
Annual fee

19.9%
Interest rate

\$0
Additional cards

\$25,000
Min. recommended annual income

1 for every \$20 Earn 1 AIR MILES® reward mile for every \$20 on all card purchases

How does it work?

Example: **Spend** \$1,000 a month on your card
Earn 600 AIR MILES® reward miles each year
Add 300 AIR MILES® reward miles for Sponsor earn¹

900
annual
AIR MILES®
reward miles¹

Earn 1.25x reward miles at Shell gas stations and 1.5x reward miles at participating National Car Rental or Alamo Rent A Car locations.
Earn reward miles twice when you shop at AIR MILES® Sponsors and show your AIR MILES® Collector card when making a purchase with your BMO AIR MILES® MasterCard.

What could you do with your AIR MILES® reward miles?

525
AIR MILES®

Enjoy an exclusive culinary, theatre or sporting event starting at 525 AIR MILES® reward miles²

95 = \$10

Save with AIR MILES® Cash: 95 AIR MILES® reward miles = \$10 towards your next purchase with any participating AIR MILES® Cash reward partner like Shell or Rexall³

How does it stack up against competitors?

	BMO® AIR MILES® MasterCard	American Express® AIR MILES®	Scotiabank SCENE® VISA	CIBC Aero Platinum™ Visa
Annual fee	\$0	\$0	\$0	\$39
Base earn rate*	1 reward mile for every \$20	1 reward mile for every \$20	1 scene point for every \$1	1 Aeroplan mile for every \$1.50
Bonus earn**	✓	✓	✓	✓
Branch network	✓	✗	✓	✓
Car rental discounts	✓	✗	✗	✓

Why it's a great deal

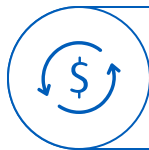
- No annual fee and free additional cards** To earn reward miles faster at no cost
- Discount on car rentals at participating locations** Up to 25% savings
- Extended warranty and purchase protection** Included

The information in the above table is for illustration purposes only. Actual reward miles earned depends on the Collector's purchases and participating Sponsor offers. All third-party trade-marks are property of their respective owners and are not associated with this tool.
¹Sponsor earn is based on the typical number of AIR MILES® reward miles earned by a BMO AIR MILES® cardholder at AIR MILES® Sponsors. ²All rewards are subject to change and may be withdrawn without notice. For complete details, visit airmiles.ca.
³You must have accumulated sufficient reward miles in the Cash balance of your Collector Account in order to redeem reward miles towards in-store purchases and eVouchers. Visit airmiles.ca/cash to learn more. *Does not include welcome bonus or category bonus.
**Bonus earn defined as bonus points issuance in select shopping locations, etc.



BMO CashBack MasterCard

The simple CashBack card



This is the perfect card for the practical, value-conscious person who wants something back from their spending but doesn't want to pay an annual fee or deal with a points program.

A straightforward CashBack card for the person who...

	Wants to save while they spend
	Likes to keep things simple
	Expects good value for their money
	Seeks freedom from restrictions and fees

Easy, affordable and endlessly rewarding...

	Puts money in your pocket from everyday spending, with no annual fee
	Effortless, with no fine print and no points to redeem
	A great starter card for building a credit history
	No limits or restrictions on earning
	Peace of mind when making purchases

Why customers love it

Earn 1% CashBack on every purchase, no tiers, caps or spending limits

No annual fee and free additional cards

Up to 25% discount on car rentals at participating locations

\$0
Annual fee

19.9%
Interest rate

\$0
Additional cards

\$25,000
Min. recommended annual income

1% CashBack on all card purchases – that's \$1 for every \$100 in card purchases

How does it work?

Example: **Spend** \$1,000 a month on your card
Earn \$120 CashBack each year

\$120 annual CashBack

Your accumulated CashBack is paid out once a year and appears on your January statement.

What could you do with your CashBack?

- Pay your video streaming membership for a year
- Enjoy a nice dinner out for two
- Offset your holiday spending

How does it stack up against competitors?

	BMO® CashBack Mastercard	CIBC Dividend® Card	TD CashBack MasterCard®	Scotia Momentum® Visa Card
Base earn rate*	1.0%	0.25% to 1% Tiered based on spend	0.75%	1.0%
No caps, tiers or restrictions	✓	✗	✓	✗
Car rental discount	✓	✓	✓	✓
Purchase protection	90 days	90 days	✗	90 days
Extended warranty	✓	✓	✗	✓

Why it's a great deal

- No annual fee and free additional cards** To earn CashBack faster at no cost
- Discount on car rentals at participating locations** Up to 25% savings
- Extended warranty and purchase protection** Included



The BMO World Elite credit card family

Three cards. Three great rewards programs.

For people who enjoy prestige and want to experience more of what the world has to offer, BMO World Elite credit cards provide exceptional service and superior reward rates, with no caps, tiers or restrictions on earnings.

There are three ways to collect and endless ways to enjoy.

BMO Rewards

For an elite travel experience



BMO World Elite MasterCard

The ultimate travel card



- Earn BMO Rewards points towards travel with every card purchase. Points never expire.
- Redeem by booking travel through the BMO Rewards program, with no blackout periods or seat restrictions
- BMO Rewards points cover all flight charges, including taxes
- Also redeem for merchandise, gift cards, BMO investments and more

AIR MILES® Rewards

More than 1,200 reward options



BMO AIR MILES® World Elite MasterCard

The ultimate AIR MILES® experience



- Earn AIR MILES® reward miles with every card purchase
- The ultimate flexibility in rewards – redeem for flights, merchandise, AIR MILES® Cash, event tickets and more
- Choose from a wide selection of flights and fly sooner with the BMO exclusive 25% discount on all flights in North America, with no blackout periods

CashBack Rewards

Nothing could be easier



BMO CashBack World Elite MasterCard

The ultimate CashBack card



- Earn CashBack with every card purchase
- The same great CashBack rate no matter where you shop
- Effortless – your CashBack is applied to your statement automatically
- Total freedom to choose how you use your CashBack – a new smartphone, a flight or investment

Why it's better to be a BMO credit card customer



We're here to help with all your banking needs



Annual fee rebated with a BMO Premium Bank Plan



BMO Mobile PayPass Tag for quick Tap & Go™ payments with your mobile device



Stay connected to your finances – with online, tablet and mobile banking