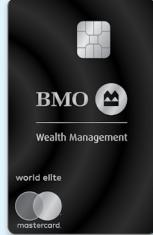


BMO U.S. credit cards available for BMO Wealth clients¹

	BMO U.S. credit cards with BMO Flex Rewards points ²				BMO U.S. credit card with Cash Back ²
Card	BMO Wealth Management Credit Card	BMO Escape Credit Card	BMO Premium Rewards Credit Card	BMO Platinum Rewards Credit Card	BMO Cash Back Credit Card
	 <p>Premium travel card exclusively for BMO Wealth clients</p>	 <p>Earn points on every step of your trip</p>	 <p>Optimize spending with rewards on everyday and travel purchases</p>	 <p>Get rewards on things you buy everyday</p>	 <p>Get cash back on every purchase you make</p>
Introductory Welcome Offer	60,000 bonus points when you spend US \$5,000 in the first 3 months of account opening ³	45,000 bonus points when you spend US \$5,000 in the first 3 months of account opening ³	35,000 bonus points when you spend US \$5,000 in the first 2 months of account opening ⁴	15,000 bonus points when you spend US \$1,500 in the first 3 months of account opening ³	New cardholder welcome bonus! See offer details.
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.				
	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 dining and airfare 3 points per \$1 spent on hotels, cruises, tours and travel agencies 2 points per \$1 spent on rideshare, taxis and car rentals Up to \$2,000 per category per calendar quarter	4 points per \$1 spent on gas, groceries, dining and EV charging 2 points per \$1 spent on hotels and airfare Up to \$2,000 per category per calendar quarter	2 points per \$1 spent on gas, groceries, and EV charging Up to \$1,500 in combined spend per calendar quarter	5% cash back on streaming, cable TV and satellite services 3% cash back per \$1 spent on gas, groceries and EV charging [†] Up to \$1,500 in combined spend per calendar quarter
	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 point per \$1 spent on all other eligible purchases	1% on all other eligible purchases
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) ¹⁰	Choice of Global Entry, TSA PreCheck [®] or NEXUS fee credit (one redemption up to \$100 every 4 years) ¹⁰ Up to \$240 in annual hotel credits — receive a \$20 statement credit each month you spend at least \$200 in hotel purchases ¹⁰	10% anniversary bonus points every year ⁵	15% anniversary bonus points when you spend at least \$15,000 every year ⁵	N/A

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

Card	BMO Wealth Management Credit Card	BMO Escape Credit Card	BMO Premium Rewards Credit Card	BMO Platinum Rewards Credit Card	BMO Cash Back Credit Card
	<i>Premium travel card exclusively for BMO Wealth clients</i>	<i>Earn points on every step of your trip</i>	<i>Optimize spending with rewards on everyday and travel purchases</i>	<i>Get rewards on things you buy everyday</i>	<i>Get cash back on every purchase you make</i>
Annual Fee⁶	US \$350 annual fee	US \$150 annual fee	US \$95 annual fee	No annual fee	No annual fee
Foreign Transaction Fee outside of the U.S.⁷	None	None	None	3% of each transaction in U.S. dollars	3% of each transaction in U.S. dollars
Travel Medical Insurance⁸	✓	N/A	N/A	N/A	N/A
Extended Warranty⁸	Up to 24 months on most purchases	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
Purchase Assurance⁸	On damaged or stolen items within 90 days of purchase	On damaged or stolen items within 90 days of purchase	On damaged or stolen items within 90 days of purchase	N/A	N/A
Master RoadAssist® Roadside Service⁸	✓	✓	N/A	✓	✓
MasterRental® on rental vehicles⁸	✓	✓	N/A	✓	✓
Complimentary Priority Pass™ Membership⁹	Membership plus four complimentary lounge visits per year	Membership plus two complimentary lounge visits per year	N/A	N/A	N/A
Lost or damaged luggage insurance⁸	✓	✓	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 Cash Back Credit Card, BMO Platinum Rewards Credit Card, BMO Premium Rewards Credit Card and BMO Escape 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/bmoflexrewardscustomer](#). 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 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 The introductory rewards bonus is based on total net qualified purchases made in the first two months of account opening and rewards will be awarded to qualifying Accounts 3-4 weeks after the conclusion of the two-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.

⁵ 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.

⁶ 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).

⁷ 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, the BMO Escape Credit Card and the BMO Premium Rewards Credit Card.

⁸ 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 Cash Back Credit Card and the BMO Platinum Rewards Credit Card, the [Guide to Benefits](#) for the BMO Premium Rewards Credit Card, the [Guide to Benefits](#) for the BMO Escape Credit Card and the [Guide to Benefits](#) for the BMO Wealth Management Credit Card.

⁹ As a Priority Pass™ 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/conditions-of-use](#).

¹⁰ See the [Guide to Benefits](#) for more information on the BMO Escape Credit Card and the [Guide to Benefits](#) for more information on the BMO Wealth Management Credit Card.

¹¹ "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.

Investment Products: **ARE NOT A DEPOSIT - NOT INSURED BY THE FDIC OR ANY FEDERAL GOVERNMENT AGENCY - NOT GUARANTEED BY ANY BANK - MAY LOSE VALUE.**

BMO Private Wealth is a brand name for a business group consisting of Bank of Montreal and certain of its affiliates in providing private wealth management products and services. Not all products and services are offered by all legal entities within BMO Private Wealth. Banking services are offered through Bank of Montreal. Investment management, wealth planning, tax planning, and philanthropy planning services are offered through BMO Nesbitt Burns Inc. and BMO Private Investment Counsel Inc. Estate, trust, and custodial services are offered through BMO Trust Company. BMO Private Wealth legal entities do not offer tax advice. If you are already a client of BMO Nesbitt Burns Inc., please contact your Investment Advisor for more information. BMO Nesbitt Burns Inc. is a Member - Canadian Investor Protection Fund and is a Member of Canadian Investment Regulatory Organization. BMO Trust Company and BMO Bank of Montreal are Members of CDIC.

¹² Registered trademark of Bank of Montreal, used under license.

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