

Collect reward miles on your debit card



Earn up to **480** AIR MILES^{®†} reward miles a year with your debit card purchases

Here's how it works:

- You have either a **Performance Plan, Premium Plan or Senior Plan with AIR MILES.**
- You'll collect 1 AIR MILES reward mile for every \$40 you spend¹ on your debit card.
- You can earn as many as 40 reward miles a month just for using your debit card for your normal purchases.
- You'll collect reward miles on debit card purchases paid from your lead account only. (The lead account is the one you designate to pay any fees required by your banking, i.e., monthly Plan fees, transaction fees.).

Added bonus! If you act before November 30, 2009.

If you are currently in the Plus, Practical or Performance Plan with a senior discount, we'll give you an extra bonus of 100 AIR MILES reward miles² if you upgrade to a Performance, Premium or Senior Plan with AIR MILES³ before November 30, 2009. To upgrade, visit a branch or call us at 1-877-CALL-BMO.

Earn more reward miles by using your AIR MILES MasterCard^{®*}



Collect **double** the reward miles – or more – when you use an AIR MILES MasterCard

Here's how:

With a **no-fee AIR MILES MasterCard**, you earn 1 reward mile for every \$20 in credit card purchases⁴. That's twice the rate of your debit card.

Added bonus! If you act before November 30, 2009.

If you don't have a no-fee AIR MILES MasterCard, apply by November 30 and you'll get 100 Bonus reward miles on your first card purchase⁵.

Visit bmo.com/double to apply!

Collect faster. Reward yourself sooner.

To earn even more, choose the **Gold AIR MILES MasterCard** (annual fee \$99). You'll get:

- 1 reward mile for every \$15 you spend⁴
- An exclusive 25% discount⁶ on the number of reward miles required to redeem for all AIR MILES flights worldwide
- Plus more

Don't have a Gold AIR MILES MasterCard? Apply or upgrade today and you'll also receive 150 Bonus reward miles with your first card purchase⁵ plus 150 Bonus reward miles each month you spend \$2,000 on your card for the first 3 months⁷.

Visit bmo.com/double to apply!
Or call 1-800-263-2263 to upgrade.

Get even more bonus reward miles... simply for saving money



Collect up to **1200 bonus** reward miles a year

Earn 25% bonus AIR MILES reward miles on purchases using your Gold AIR MILES MasterCard – you can earn as many as 100 reward miles per month.

Here's how:

- You are a Gold AIR MILES MasterCard customer.
- You must maintain a total minimum daily balance of \$5,000⁸ across your Everyday Banking accounts per month (for example, \$3,000 in a chequing account and \$2,000 in a savings account). The same AIR MILES Collector Number must be on all of your bank accounts and Gold AIR MILES MasterCard.

Example:

	Monthly rewards
Gold 1/\$15 on \$6,000/month spend	= 400 reward miles
25% bonus for \$5,000 balance	= 100 reward miles
Monthly total	= 500 reward miles

Contact us for assistance

If you have any questions or need assistance in getting the most from your Personal Banking, please:

- Visit your local branch
- Visit bmo.com/airmiles, or
- Call us at 1-877-CALL-BMO.

Terms & Conditions:

- ¹ Based on debit card purchases (minus refunds) from your qualifying account.
 - ² This offer is only available to customers with an existing Practical, Plus or Performance Plan with senior discount who upgrade to a Performance, Premium or Senior Plan with AIR MILES by November 30, 2009 and customers must still be in the upgraded plan on December 31, 2009. If all qualifying criteria have been met, the 100 bonus reward miles will automatically be credited by February 28, 2010 to the Collector Number on the lead account of the upgraded plan.
 - ³ A monthly fee of \$5.45 per month is applicable for adding AIR MILES to the Senior Plan.
 - ⁴ Award of AIR MILES reward miles is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of your BMO MasterCard Cardholder Agreement.
 - ⁵ If you cancel your card within 30 days of opening your account and your annual fee (if any) is rebated, the bonus reward miles will be cancelled.
 - ⁶ You will receive a 25% discount from the number of AIR MILES reward miles you would ordinarily require to redeem flights. This benefit applies to all flights available upon the redemption of AIR MILES reward miles. This benefit does not apply to the cash portion of the flight redemption (such as fuel surcharges, airport improvement fees and booking fees) or to the flight component of Package Vacations and Cruises. This offer cannot be combined with any other offer.
 - ⁷ 150 Bonus reward miles will be issued each month you spend more than \$2,000 (less refunds) for the first three months after your account is opened.
 - ⁸ A total Balance of \$5,000 must be maintained in your BMO Everyday Banking chequing and/or savings account(s) at all times in the month prior to your BMO Gold AIR MILES MasterCard statement cycle date. 25% bonus reward miles will be awarded, to a maximum of 100 reward miles, on purchases made (less refunds) during your statement cycle period. The 25% bonus is awarded on the base collection rate of 1 reward mile for every \$15 in net retail sales.
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