

## COMPLAINT RESOLUTION

*We hope you'll never have a complaint about your BMO MasterCard or its features, but if you do, we encourage you to contact us so that we can work together to find a solution. Here are the four steps you can follow:*

### HOW TO CONTACT US

#### Customer Contact Centre

1-800-263-2263

8:00 am – 11:00 pm (local time), 7 days a week

(TTY) TeleTypewriter for the deaf or hard of hearing: 1-866-859-2089

#### Lost or Stolen Cards/Emergency Card Services

##### 24/7 help line:

1-800-361-3361 (Toll free Canada & U.S.)

514-877-0330 (International call collect)

#### By Mail: BMO MasterCard

P.O. Box 300

Station M,

Toronto, ON M6S 4X2

By Fax: 1-866-517-7428

### COMPLAINT RESOLUTION

Four steps toward resolution:

#### Step 1:

Talk to MasterCard contact centre staff. If your complaint is not resolved, please involve the supervisor.

Call: 1-800-263-2263

TTY: 1-866-859-2089

or write to:

*Senior Manager, Customer Contact Centre*

BMO Bank of Montreal - Customer Contact Centre

P.O. Box 3400, RPO Streetsville

Mississauga, ON L5M 0S9

Fax: 1-877-887-9991 (English)

Fax: 1-877-227-6428 (Français)

#### Step 2:

If your complaint is unresolved after following Step 1, you may contact:

*Vice President, Customer Contact Centre*

BMO Bank of Montreal - Customer Contact Centre

P.O. Box 3400, RPO Streetsville

Mississauga, ON L5M 0S9

Call: 1-800-372-5111

Fax: 1-866-868-1827

#### Step 3:

If your complaint is still unresolved after following Step 1 and 2, you may escalate to BMO Financial Group's Ombudsman for further review of your complaint.

*BMO Financial Group Ombudsman*

BMO Financial Group

55 Bloor Street West, 8th Floor

Toronto, Ontario M4W 3N5

Call: 1-800-371-2541

Fax: 1-800-766-8029

Email: [bmo.ombudsman@bmo.com](mailto:bmo.ombudsman@bmo.com)

#### Step 4:

If your complaint has been reviewed by BMO's Ombudsman and you are not satisfied with the recommendation on your complaint, you have 180 days after receiving this recommendation to contact the Ombudsman for Banking Services and Investments (OBSI).

*Ombudsman for Banking Services and Investments*

401 Bay Street, Suite 1505

P.O. Box 5 Toronto, ON M5H 2Y4

Call: 1 888 451-4519

Fax: 1 888 422-2865

Email: [ombudsman@obsi.ca](mailto:ombudsman@obsi.ca)

[www.obsi.ca](http://www.obsi.ca)

### FINANCIAL CONSUMER AGENCY OF CANADA

The Financial Consumer Agency of Canada (FCAC) supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws. For example, financial institutions are required to provide consumers with information about complaint handling procedures, fees and interest rates. If you have a complaint about a

potential violation of a consumer protection law, you may contact the FCAC in writing at:

#### Financial Consumer Agency of Canada

6th Floor, Enterprise Building

427 Laurier Avenue West,

Ottawa, Ontario K1R 1B9

Call: 1-866-461-FCAC (3222) English

1-866-461-ACFC (2232) Français

Fax: 1-866-814-2224

[www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

### BMO MASTERCARD PRICING POLICY

Credit card fees, interest rates, and other prices are subject to change.

#### Annual billing

Fees for BMO MasterCard fee-based credit cards, low interest rate options and optional features (for example, BMO 31-day Medical Protection or BMO Travel Protection), are always billed to your account within the first 2 monthly statements after opening your account or when you add a low interest rate or optional feature to your account, and then annually on the first billing following your credit card's anniversary date.

#### Adding a Low Interest Rate or Optional Feature

If you add a fee-based low interest rate or optional feature to your BMO MasterCard (for example, BMO 31-day Medical Protection or BMO Travel Protection), the annual fee for the low interest rate or feature will be pro-rated to your credit card's next anniversary date. This means that your account may initially be billed for part of the annual fee. This pro-rated amount will be billed on your next statement. At the anniversary date, the full annual fee will be billed for the coming year.

#### Removing a Low Interest Rate

If you remove the low interest rate option within 30 days of the date the feature was added to your account, or within 30 days of the date of the statement that displayed the fee for the renewal of the feature, you will receive a full refund. After 30 days of the addition of a low interest rate (or after 30 days in the case of a renewal), the feature is considered prepaid for the balance of the year, and you will not receive a refund.

#### Removing an Optional Feature

If you remove an optional feature (for example, BMO 31-day Medical Protection or BMO Travel Protection) within 10 days of the date the feature was added to your account, or within 30 days of the date of the statement that displayed the fee for the renewal of the feature, you will receive a full refund. After 10 days of the addition of an optional feature (or after 30 days in the case of a renewal), the feature is considered prepaid for the balance of the year, and you will not receive a refund.

#### Upgrading an Optional Feature

If you upgrade to a version of an optional feature with a higher fee, (for example, from BMO 17-day Medical Protection to BMO 31-day Medical Protection), we will refund the unused portion of the annual fee for the existing optional feature and bill your account for the pro-rated annual fee for the new optional feature.

#### Downgrading an Optional Feature

If you downgrade to a version of an optional feature with a lower fee, (for example, from BMO 31-day Medical Protection to BMO 17-day Medical Protection), you will receive a full refund if you downgrade within 30 days of billing of the existing feature. We will then bill your account for the pro-rated annual fee of the new feature based on your credit card's next anniversary date. After 30 days, the existing feature is considered prepaid for the balance of the year, and you will not receive a refund.

#### Want to know more?

Call the BMO MasterCard Client Contact Centre at 1-800-263-2263.

#### The information in this guide is correct as of January 14, 2011 and is subject to change.

- 1 Purchase Protection and Extended Warranty Insurance benefits provided by Allianz Global Risks US Insurance Company.
- 2 Subject to credit availability and verification of identity. Cash advance fees will apply.
- 3 If you remove an interest rate or optional feature from your account before the annual anniversary date, you may not receive a full refund.
- 4 The Low Rate Interest Option may be subject to additional credit granting criteria. Not all applicants may qualify.
- 5 Important details including limitations and exclusions of the BMO MasterCard Balance Insurance are contained in the certificate that will follow under separate cover after your enrolment. BMO MasterCard Balance Insurance benefits provided by BMO Life Insurance Company.
- 6 Insurance benefits provided by Allianz Global Risks US Insurance Company and Chubb Insurance Company of Canada
- 7 If your card is used without your authorization, you will not be liable if: you did not knowingly contribute to the unauthorized use; you used reasonable care to keep your card safe from loss, theft or misuse; you kept your PIN confidential and separate from your card; you notify us by telephone within 24 hours if you learn of the loss, theft or misuse of your card, or if you know or suspect that someone else knows your PIN; there has not been more than one unauthorized use of your card in the last 12 months, and your account is in good standing. If you don't meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use.

<sup>®</sup> Registered trademarks of Bank of Montreal.

<sup>™</sup>/<sup>®</sup> Trade-marks/Registered trade-marks of MasterCard International Incorporated.

<sup>®</sup> Defence is a registered trademark of Davis + Henderson, Limited Partnership.

### BMO MASTERCARD CONTACT INFORMATION

#### Questions

1-800-263-2263

#### Lost or Stolen Cards/ Emergency Card Services

1-800-361-3361

514-877-0330 (collect)

#### TTY (hard of hearing)

1-866-859-2089

#### Write to us

MasterCard Customer

Service Support

P.O. Box 11064

STN Centre-Ville

Montreal, QC H3C 5A2

#### Check your account online

[bmo.com/mastercard](http://bmo.com/mastercard)

### YOUR BENEFITS GUIDE:

## BMO Preferred Rate MasterCard<sup>®</sup>

Low  
Rate

Worldwide  
Convenience

Security

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## YOUR CARD



*A lower interest rate for no annual fee.*

With your new BMO Preferred Rate MasterCard<sup>®\*</sup>, enjoy the savings of a lower interest rate – for no fee. Your card includes a number of built-in features for your convenience and protection, as well as security measures to ensure you, and your card, are protected.

You'll find the details inside this guide, along with information about features included with your new card, plus some options for your added protection at home and away.



**BMO Preferred Rate MasterCard**

The BMO Preferred Rate MasterCard carries a lower interest rate than most other cards – so it costs less if you choose to carry a balance to free up cash for more urgent needs.

## INCLUDED FEATURES

*Your BMO MasterCard comes loaded with features including security, protection, convenience, worldwide acceptance, help on the road, and much more.*

### PROTECTION

#### Built-in chip technology

Your BMO MasterCard is now more secure than ever – thanks to chip technology. Your new chip card contains an embedded microchip, which is encrypted and extremely difficult to counterfeit. With chip, your PIN becomes a key security element for completing purchases at merchants with chip card technology. You will need to enter your PIN in the same way that you do for debit transactions today. For more information, visit [bmo.com/chip](http://bmo.com/chip).



#### MasterCard PayPass™\*

Tap & Go™\*\* convenience makes small purchase payments quick and easy allowing you to “Tap” your card & “Go”. Now you can pay without having to swipe your card wherever you see the MasterCard PayPass symbol.



#### Extended Warranty Insurance and Purchase Protection<sup>1</sup>

For most of your BMO MasterCard purchases, we'll double the original manufacturer's warranty period up to a maximum of one additional year, and most items will also be insured against theft or damage for 90 days from the date of purchase.

For full details of Extended Warranty Insurance and Purchase Protection coverage, please refer to the insurance certificate enclosed in this mailing.

### CONVENIENCE

#### Worldwide acceptance

Your BMO MasterCard is accepted at nearly 30 million locations worldwide. If you ever have an emergency, virtually anywhere in the world, you can contact the MasterCard Assistance Centre 24 hours a day at 1-800-247-4623 within Canada or the U.S.A. or call collect at 314-275-6690 if you are outside Canada or the U.S.A. They will put you in touch with a representative who speaks your language and can help you:

- report a lost or stolen card
- get an emergency replacement card or an emergency cash advance<sup>2</sup>
- locate an ABM (Automated Banking Machine) network that accepts MasterCard

#### Bill payment options

Your BMO MasterCard gives you a number of convenient payment options.

- **BMO Online & Telephone Banking:** Call 1-800-363-9992 or visit [bmo.com](http://bmo.com) to register.
- **BMO ABM:** You can make a payment to your BMO MasterCard account at any BMO ABM.

If you have a BMO chequing or savings account you can transfer funds to your BMO MasterCard using the three options above and your payment will be posted immediately.

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, as 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 MasterCard payment from your BMO Bank of Montreal account or an account at any financial institution in Canada. Call us at 1-800-263-2263 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 or at any financial institution in Canada displaying the MasterCard logo.
- **Other financial institutions:** You may be able to pay using the telephone, online banking service or ABM of other financial institutions.

### ADDED VALUE

#### BMO pay-as-you-go RoadAssist

BMO pay-as-you-go RoadAssist is a Dominion Automobile Association (DAA) roadside service available 24/7 on almost any road in Canada and the U.S. All charges are conveniently billed to your BMO MasterCard. To learn more about this service, visit [bmo.com/roadassist](http://bmo.com/roadassist) or call 1-866-731-4998.

#### Traveling with peace of mind

Before you go on a trip, call us at 1-800-263-2263 and let us know when you'll be out of the country and where you'll be traveling. We may be able to help alleviate potential problems with card transactions.

## OPTIONAL FEATURES<sup>3</sup>

*BMO MasterCard gives you the option to add many features to your card. These features have been designed to meet more of your lifestyle needs. For more information or to add any of the following features to your card, call us at 1-800-263-2263.*

### LOW RATE OPTION<sup>4</sup>

You can choose to lower your annual interest rate to 11.9% for a fee of \$20 per year.

### BMO MASTERCARD BALANCE INSURANCE<sup>5</sup>

BMO MasterCard Balance Insurance helps protect you and your family in case of unexpected events by protecting the balance on your credit card. The premium for BMO MasterCard Balance insurance is 94 cents for each \$100.

### BMO TRAVEL AND MEDICAL PROTECTION<sup>6</sup>

We also offer optional protection and assistance features for you and your family when you travel throughout the year, whether it's just a weekend away or that dream vacation.

- **BMO Travel Protection**  
Travel benefits, assistance and insurance that can see you and your family through unexpected situations you might encounter when traveling or renting a car.
- **BMO Medical Protection**  
Take on the world without the worry of emergency medical expenses. You'll eliminate the last-minute scramble for insurance when planning a trip. It's great value, even for the weekend traveller.

For full details, visit [bmo.com/mastercard](http://bmo.com/mastercard) or call as at 1-800-263-2263 to discuss which protection option is best for you.

## SECURITY

*It's important that you feel your personal information is secure. It's important to us too. Our security features protect your credit card from unauthorized use. They're free and come automatically with your new card.*

### PIN

With the introduction of chip technology, your Personal Identification Number (PIN) is a key security element required to complete all of your credit card transactions, including purchases and cash advances at ABMs. Keep your PIN confidential and separate from your card at all times. You can change your PIN at any time at any BMO ABM.

### SECURECODE™\*

MasterCard SecureCode is a simple and secure way to pay at thousands of online stores. SecureCode enhances your BMO MasterCard account by protecting you against unauthorized use of your card when completing purchases online at participating online retailers. MasterCard SecureCode puts you in charge when shopping online. Only you can approve online transactions using your personal SecureCode password.

### LOST OR STOLEN CARD REPLACEMENT/ EMERGENCY FUNDS

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 or up to \$1,000 in emergency funds usually within two business days<sup>2</sup>.

### ZERO DOLLAR LIABILITY

You will not be liable for most cases of unauthorized purchases made in person, over the phone or online<sup>7</sup>. Please refer to your BMO MasterCard cardholder agreement for more information.