

OBTAINING A REPLACEMENT CARD

If your Card is lost or stolen when you're travelling outside of Canada, you can obtain either a replacement MasterCard or an emergency cash advance, usually within two business days. An emergency cash advance of up to \$1,000 U.S. or the value of funds remaining on your Card, whichever is less, is available through designated card replacement centres and cash advance locations worldwide. Alternatively, you may request a transfer of the remaining funds on your Card to any Canadian bank account or credit card.

Please note that in order to transfer funds from your Card, you will be asked for your Card number, expiry date and the last three digits that appear on the back of your Card.

ADDITIONAL FEATURES

- Card benefits included at no additional cost are: IDefence™, your defence against identity theft, Extended Warranty and Purchase Protection Insurance³. Please see the inserts you received with your Card for complete details.
- Travel medical and trip protection insurance can be purchased by visiting BMO Travel Insurance at bmo.com/travelinsurance, or call Mondial Assistance at:
1 866 759-2883 (toll-free in Canada/U.S.)
519 342-6366 (international call collect)

HOLDS ON FUNDS

There are some merchants such as hotels, car rental companies, gas stations 'at the pump', etc. that place a hold on funds in advance of the transactions they are processing. These holds on funds can typically take some time to clear so we recommend that you do NOT use your Card in these situations. You may however, confidently pay for the services upon completion, using your Card, e.g., when returning the car rental, when checking out of the hotel or when paying for gas at the register.

AVOID DECLINED TRANSACTIONS

A transaction may be declined due to various reasons including: lack of available funds on the account, merchant-held funds (e.g., hotel or car rental), security reasons or an equipment malfunction.

We take extra security precautions when our cardholders are travelling in some parts of the world and use their Card at certain merchants. If your Card is initially declined, get immediate assistance 24 hours a day, 7 days a week by contacting MasterCard Emergency Services at:

1 800 361-3361 (toll-free in Canada/U.S.)
514 877-0330 (international call collect)

If you call us before you travel and let us know which countries you will be visiting, we may be able to help alleviate potential problems with card transactions.

CARD EXPIRATION

Your Card, as well as any additional Cards issued under the same account, expires after three years.

If your Card expires with funds remaining, you may request a refund of the balance less applicable fees. Please note that if you do not request a refund of your balance before your Card expires, inactive fees will apply after Card expiry until your balance is zero or you request a refund, whichever comes first. Other fees may also continue to apply after Card expiry.

You may cancel your Card at any time by calling the BMO MasterCard Client Contact Centre at **1 800 263-2263** and requesting a refund of your Card balance, less applicable fees.

Balance refunds, less applicable fees, can be processed as a cheque or through an electronic balance transfer to any Canadian bank account or credit card of your choice.

DEBIT BALANCE

In certain limited cases, it is possible for an account to have a debit balance (e.g., you owe BMO Prepaid Travel MasterCard money). A debit balance may arise when you have insufficient funds on your Card to cover applicable fees. Please remember, debit balances must be paid in full immediately.

For a complete list of Frequently Asked Questions, please visit bmo.com/prepaidmastercard.



NEED MORE INFORMATION?

To learn more about the BMO Prepaid Travel MasterCard:

- visit bmo.com/prepaidmastercard
- or
- call the BMO MasterCard Client Contact Centre at **1 800 263-2263**

If your Card is lost or stolen, report it immediately 24 hours a day, 7 days a week by calling:

1 800 361-3361 (toll-free in Canada & U.S.) or call collect **514 877-0330** (outside of North America)

TTY (TeleTypewriter device for the deaf or hard of hearing): **1 866 859-2089** (Canada & U.S.)

- 1 Please review the BMO Prepaid Travel MasterCard Cardholder Agreement & Fee Schedule for full details.
 - 2 Subject to availability of funds and verification of identity. Cash withdrawal fees will apply. Please see Fee Schedule included with your Card.
 - 3 Insurance provided by Allianz Global Risks US Insurance Company.
- © Registered trade-marks of Bank of Montreal.
©** Registered trade-marks of MasterCard International Incorporated.
™ IDefence is a trademark of Davis + Henderson, Limited Partnership.
™ Bank of Montreal is an authorized user of the trademark.

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BMO Prepaid Travel MasterCard®*

YOUR TRAVEL PAYMENT CARD

BMO  **Bank of Montreal**

BMO  **Bank of Montreal**

Welcome! Get ready to use your Card with complete peace of mind



You've just received your new BMO® Prepaid Travel MasterCard – the payment card you can use around the world, or around the corner. Your Card is designed to work just like a regular BMO MasterCard, without the interest charges.

Simply load money onto your Card and you'll be ready to make purchases and cash withdrawals at more than 24 million locations worldwide.

GETTING STARTED

You can load your BMO Prepaid Travel MasterCard directly from any bank account from most financial institutions (visit bmo.com/prepaidmastercard for a detailed list) by using the same process that you would use to make a bill payment.

1. Register your BMO Prepaid Travel MasterCard as a bill to be paid via telephone, online banking or at your branch.
2. Load money via bill payment through an Automated Banking Machine (ABM), via online banking, by telephone banking, or at your branch. Please remember: you cannot load funds with cash, cheque or at merchants.

Please note: the minimum load amount is \$100; the maximum is \$10,000. These amounts apply to the total overall BMO Prepaid Travel MasterCard account, which includes all additional Cards under that account. The total credit balance on the account cannot exceed \$10,000 at any time. A maximum of 3 additional Cards may be purchased.

HOW TO LOAD FUNDS

From a BMO Bank of Montreal bank account:

- Contact BMO Direct Banking or visit a BMO Bank of Montreal branch and request a transfer from your BMO Bank of Montreal bank account to your BMO Prepaid Travel MasterCard – funds will be available immediately.
- Sign on to BMO Online Banking and transfer funds directly from your BMO Bank of Montreal Bank Account to your BMO Prepaid Travel MasterCard – funds will be available immediately.

From an existing BMO MasterCard credit card account:

- Call the BMO MasterCard Client Contact Centre at **1 800 263-2263** and make a payment from your BMO MasterCard credit card to your BMO Prepaid Travel MasterCard – funds will be available immediately.

From another financial institution:

- Make a payment to your BMO Prepaid Travel MasterCard using one of your financial institutions bill payment options (ABM, online, telephone banking or in branch) – funds will be available between 2-5 business days.

For full details on Card usage and fees, please read and retain the **BMO Prepaid MasterCard Cardholder Agreement and Fee Schedule** included with your Card.

REMEMBER...

Your BMO Prepaid Travel MasterCard is not a credit card, so your spending and cash withdrawals are limited to the funds you load on your Card account.



WHO CAN USE YOUR CARD?

You are the only person permitted to use your Card. Your BMO Prepaid Travel MasterCard is personalized with your name, just like a regular credit card, and will be valid for 3 years¹.

You may purchase up to three additional Cards for anyone over the age of majority in the province in which you reside. The additional Cards will be in the name of the additional cardholders. All additional Cards will expire on the same date as the primary Card.

Additional cardholders may load funds onto their Cards in exactly the same way as the primary cardholder and those funds will be accessible by both the primary and additional cardholders.

MAKING PURCHASES

The money loaded onto your Card account can be used to make purchases wherever MasterCard is accepted – currently at 30 million locations worldwide, including online and telephone merchants.

CASH WITHDRAWALS

You will receive a PIN to use with your Card. You will need your PIN to make cash withdrawals at any of the more than 1,000,000 Automated Banking Machines worldwide that accept MasterCard?

- Keep your PIN confidential and separate from your Card at all times.
- For all PIN-related inquiries please contact the BMO MasterCard Client Contact Centre.

Cash withdrawals will appear on your statement as a Cash Advance however no interest is accrued or calculated on BMO Prepaid Travel MasterCard cash withdrawals. Fees apply. Please see the Fee Schedule included with your Card.

CHECKING THE BALANCE

To check your account balance or list of transactions:

- Visit bmo.com/prepaidmastercard and sign in to your account.
- Use the ABM "balance inquiry" function.
- Call the BMO MasterCard Client Contact Centre at **1 800 263-2263** (use the interactive voice system).

We will not be mailing monthly statements to BMO Prepaid Travel MasterCard cardholders, but you can request a paper statement at any time by contacting the BMO MasterCard Client Contact Centre. Please see the Fee Schedule included with your Card.

LOST OR STOLEN CARD

You must notify us by telephone as soon as, and no later than within 24 hours of learning of the loss or theft of your Card. To report a lost or stolen Card:

- Within Canada or the United States, call toll-free **1 800 361-3361**, or
- Outside North America, call us collect at **514 877-0330**.

You have Zero Liability on unauthorized purchases as stated in the terms and conditions of the BMO Prepaid Travel MasterCard Cardholder Agreement included with your Card.