

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

BMO MasterCard Client 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: 416-232-8306 or 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 Support
BMO Bank of Montreal
P.O. Box 300, Station M
Toronto, Ontario M6S 4X2

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 Centres
BMO Bank of Montreal
P.O. Box 300, Station M
Toronto, Ontario M6S 4X2

Call: **1-800-372-5111**
Fax: **1-866-868-1827**

or write to:

Senior Vice-President, Personal and Commercial Products
P.O. Box 300, Station M
Toronto, Ontario M6S 4X2

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

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
P.O. Box 896, Stn. Adelaide
Toronto, Ontario M5C 2K3
Call: **1 888 451-4519**
Fax: **1 888 422-2865**
Email: ombudsman@obsi.ca
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

THINGS YOU SHOULD KNOW

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

Annual billing

Fees for BMO MasterCard fee-based credit cards 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 an optional feature to your account, and then annually on the first billing following your credit card's anniversary date.

Adding an Optional Feature

If you add a fee-based optional feature to your BMO MasterCard (for example, BMO 31-day Medical Protection or BMO Travel Protection), the annual fee for the 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 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 August 3, 2009 and is subject to change.

- 1 Ongoing interest rates, payment grace period and annual fees are subject to change. See your branch or visit bmo.com/mastercard for current rates.
- 2 Purchase Protection and Extended Warranty Insurance benefits provided by Allianz Global Risks US Insurance Company.
- 3 Subject to credit availability and verification of identity. Cash advance fees will apply.
- 4 If you remove an optional feature from your account before the annual anniversary date, you may not receive a full refund.
- 5 Insurance benefits provided by Allianz Global Risks US Insurance Company and Chubb Insurance Company of Canada.
- 6 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.

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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

YOUR BENEFITS GUIDE:

BMO U.S. Dollar MasterCard^{®*}

Features



Worldwide Convenience



Security



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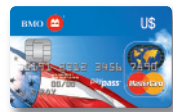
YOUR CARD



Pay for U.S. purchases in U.S. funds and avoid the uncertainty of fluctuating exchange rates

Your new BMO U.S. Dollar MasterCard®** gives you a more convenient way of paying for travel and purchases in the U.S. 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 included features, plus some options for your added protection at home and away.



BMO U.S. Dollar MasterCard

- \$25 USD annual fee
- 19.5% interest rate¹

Use your new card to pay for all your travel expenses and purchases while in the U.S., and for online purchases from U.S. merchants. Your monthly statement will show you exactly what you spent in U.S. dollars, and you pay in U.S. funds.

INCLUDED FEATURES

Your BMO U.S. Dollar 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.



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 Protection²

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 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 and 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 advance³
- locate an ABM (Automated Banking Machine) network that accepts MasterCard

Bill payment options

In order to pay your BMO U.S. Dollar MasterCard funds must be received by us in U.S. Dollars. Use one of the following convenient payment options:

- **Pre-authorized debit:** Set up an automatic monthly BMO MasterCard payment from your U.S. Dollar BMO Bank of Montreal account. Call us at 1-800-263-2263 for more information.
- **Mail:** Print your account number on the back of your U.S. Dollar cheque or money order and mail it to:
Payment Centre
P.O. Box 1200
STN D, Toronto, ON
M9A 5B4
- **In person:** Pay in person at any BMO Bank of Montreal branch.

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 directly to your BMO MasterCard. To learn more about this service, visit 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 FEATURES⁴

BMO MasterCard gives you the option to add optional 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 1-800-263-2263.

BMO TRAVEL AND MEDICAL PROTECTION⁵

We 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 or call us at 1-800-263-2263 to discuss which protection option is best for you. All fees for optional features will be billed to your BMO U.S. Dollar MasterCard in U.S. funds.

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 days³.

ZERO DOLLAR LIABILITY

You will not be liable for most cases of unauthorized purchases made in person, over the phone or online⁶. Please refer to your BMO MasterCard cardholder agreement for more information.