

## BMO® IGA AIR MILES®+Mastercard®\* Terms and Conditions

\* Offer valid for transactions made between July 13, 2020 through December 31, 2020 ("Offer Period") when you use your valid BMO AIR MILES Mastercard to make an Eligible Purchase at participating Shell locations. You must also enter your AIR MILES Collector Number at the time of transaction. The AIR MILES Collector Number and the AIR MILES Collector Number associated with the BMO AIR MILES credit card must be the same Collector Number.

- This 5X top up offer ("Top Up Offer") applies to the base AIR MILES Reward Miles collected from Shell during the Offer Period. Base Miles are awarded by Shell for the following purchases in a single transaction ("Eligible Purchases"):
  - 1 AIR MILES Reward Mile for every 20L of Shell Bronze, Shell Silver or Shell Diesel fuel; or
  - 1 AIR MILES Reward Mile for every 10L of Shell V-Power® Premium fuels; or
  - 1 AIR MILES Reward Mile for every \$5 spent at a Shell convenience store ("Convenience Store Transactions"), which exclude tobacco products, lottery tickets (instant and scratch), Shell gift cards, partner/third-party gift cards, prepaid credit cards, phone cards, and any other goods or services specified from time to time or as excluded by law.
- The Top Up Offer will be calculated based on the total Eligible Purchase transactions that earn base Miles from Shell during the Offer Period. The total Miles awarded in connection with the Top Up Offer will be a combination of base Miles awarded by Shell, base Miles awarded by BMO, including any accelerator offer Miles as applicable, and Top Up Offer Miles that in sum will equal 5X the base Miles awarded by Shell. A maximum of 2,500 Top Up Miles may be awarded per cardholder during the Offer Period for Eligible Purchases of Convenience Store Transactions.
- As an illustrative example of how you'll earn 5X the Shell base Miles as part of this Top Up Offer: A customer purchases 40L of Shell Bronze fuel at \$1.00 per liter and pays using a BMO AIR MILES World Elite Mastercard, at a total cost of \$40.00. The customer gets two (2) base Miles awarded by Shell (based on earn rate of 1 Mile per 20L of fuel in a single transaction). By paying for this transaction with a BMO AIR MILES World Elite Mastercard, in addition to the two (2) base Miles for this transaction, the customer gets four (4) base Miles awarded by BMO (based on an earn rate of 1 Mile for every \$10 spent by customer in a Statement cycle period) and four (4) Top Up Offer Miles, bringing the total Miles collected to 10 AIR MILES Reward Miles, which is 5X the two (2) base Miles awarded by Shell.
- AIR MILES Reward Miles earned in connection with this Top Up Offer will appear in your AIR MILES Collector Account, under a combination of base Miles awarded by Shell, base Miles awarded by BMO, including any accelerator offer Miles as applicable, and Top Up Offer Miles. The Top Up Offer Miles may post earlier than the base Miles awarded by BMO.
- AIR MILES Reward Miles earned in connection with purchases on your BMO AIR MILES Mastercard will be calculated for purchases charged to your account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) and awarded once per Statement period and are not awarded if your account is closed or not in good standing. No cash surrender value. The number of Reward Miles will be rounded down to the nearest whole number. Fractions of Reward Miles will not be awarded.
- BMO AIR MILES World Mastercard and BMO AIR MILES Small Business credit cards are subject to a monthly cap as provided in the corresponding terms and conditions and will be ineligible to earn Miles for this offer once their monthly cap has been reached.
- BMO AIR MILES Commercial Mastercard credit cards are excluded from this offer.
- Offer is subject to the Terms and Conditions of your BMO Mastercard Cardholder Agreement and the AIR MILES Reward Program, is subject to change and may be withdrawn without notice.

1. BMO IGA AIR MILES Mastercard applications must be received between August 17, 2020 and October 31, 2020 (the "Offer Period"). 950 AIR MILES Bonus Miles offer is limited to new accounts. Existing BMO IGA AIR MILES Mastercard customers who cancel their card during the Offer Period, and existing BMO Mastercard customers who transfer into this product during the Offer Period are not eligible. 950 Bonus Miles will be awarded when you spend \$1,000 in net card purchases (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) in the first three (3) months from the Credit Card open date. The 950 Bonus Miles will be credited to the primary Credit Cardholder's Collector Account within ninety (90) business days following the qualifying \$1,000 spend. The first 800 Bonus Miles will appear on your BMO credit card statement and the remaining 150 Bonus Miles will appear on your AIR MILES Collector statement. All Bonus Miles will be credited in accordance with the set balance preference (between AIR MILES Cash and AIR MILES Dream balances) at the time of posting. The AIR MILES Bonus Miles Offer is subject to the AIR MILES Reward Program Terms and Conditions. Limit of one Bonus offer per Collector Account. If you cancel your card within ninety (90) days of opening your account, the Bonus reward miles will be cancelled. This offer may be changed, extended or withdrawn at any time without notice.\* Use the Cash Miles in your AIR MILES Cash Account in-store in increments of 95 Cash Miles for every \$10 towards your purchases at participating AIR MILES Partner locations (gift cards and near-cash products are excluded and other exclusions may also apply) and online at [airmiles.ca/cash](http://airmiles.ca/cash) in increments of 95 Cash Miles for every \$10 worth of value from participating Reward Partners. Standard daily Cash Miles usage limits and Terms and Conditions apply. All Rewards offered are subject to the Terms and Conditions of the AIR MILES Reward Program, are subject to change and may be withdrawn without notice. For complete details, visit [airmiles.ca](http://airmiles.ca).

2. The 2x Miles offer is awarded at a rate of two (2) Miles for every \$20 spent using your BMO IGA AIR MILES Mastercard for qualifying purchases at participating IGA locations in Quebec only and is based on the aggregate dollar value of those purchases in each applicable statement period. The Miles will appear on your statement following the eligible purchases. If you cancel your card within thirty (30) days, all Miles earned within that thirty (30) day period will be cancelled. This offer is subject to change or cancellation at BMO/IGA's discretion upon thirty (30) days' prior notice to the cardholder. The AIR MILES Reward Program is available at participating IGA grocery stores in Québec only.

3. 2x the Miles: BMO AIR MILES Mastercard cardholders will earn 2 AIR MILES Reward Miles for every \$20 in purchases at participating AIR MILES Partners. Participating AIR MILES Partners may be added or removed at any time without notice, visit [airmiles.ca/2xMiles](http://airmiles.ca/2xMiles) for Partner details. Miles will be calculated on the total eligible cumulative purchases made at all participating AIR MILES Partners and credited to your account within 90 days after the end of the applicable statement period. The number of Miles earned will be rounded down to the nearest

whole number. Fractions of Miles will not be awarded. Eligible purchases are purchases charged to your credit card account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees and credit or debit adjustments). The "2x the Miles" benefit is available on eligible purchases beginning May 16, 2018 and may be withdrawn or changed at any time without notice. The "2x the Miles" benefit is applicable to the following BMO Credit Card products with no annual fee: BMO AIR MILES Mastercard, BMO IGA AIR MILES Mastercard, BMO Sobeys AIR MILES Mastercard, BMO Shell AIR MILES Mastercard, BMO Affinity AIR MILES Mastercard cards (excluding BMO SPC Affinity AIR MILES Mastercard cards & the BMO SPC AIR MILES Mastercard). This benefit does not apply to any BMO AIR MILES Mastercard not named in the above list.

4. Offer is cumulative over the statement period. Miles are awarded for purchases charged to your credit card account (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) and are subject to the Terms and Conditions of the AIR MILES Reward Program BMO Mastercard Cardholder Agreement. The number of Miles will be rounded down to the nearest whole number. Fractions of Miles will not be awarded.

5. Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Visit your branch; call 1-800-263-2263, or visit [bmo.iga.net](http://bmo.iga.net) for current rates and fees.

6. Subject to terms and conditions, including limitations, exclusions and other important information contained in the Certificate of Insurance, which is sent to new cardholders. Insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch).

7. BMO Roadside Assistance Membership terms and the features of the plan are described in the certificate that you will receive. Dominion Automobile Association requires BMO to provide any information reasonably required for the sole purpose of confirming that you are covered by the Program.

8. The contract ID number (3717122 for National Car Rental and 7014883 for Alamo Rent A Car) must be included when making a car rental reservation to receive discounts. Discount applies to base rate only at participating National Car Rental and Alamo Rent A Car locations. Discount varies by rental date, location and vehicle type. Taxes, other governmentally-authorized or imposed surcharges (including GST), license and concession recoupment fees, airport and airport facility fees, fuel, additional driver fee, one-way rental charge and optional items (such as LDW up to US \$30 per day) are extra. Renter must meet standard age, driver and credit requirements. 24-hour advance reservation required. May not be combined with other discounts. Availability is limited. Subject to change without notice.

9. If your card is used without your authorization, you will not be liable if: you did not contribute to the unauthorized use; you used reasonable care to safeguard your card and PIN; you notified us by telephone within 24 hours after you learned of the loss, theft or misuse of your card or cheques or after you knew or suspected that someone else knows your PIN.. 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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