

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

*** Get topped up to 5X the AIR MILES®+ Reward Miles from Sobeys®+ when you pay with any existing BMO AIR MILES Credit Card between February 4, 2021 and May 31, 2021.**

Offer Terms & Conditions

- Offer valid for transactions made between February 4, 2021 through May 31, 2021 ("Offer Period") when you use your valid BMO AIR MILES credit card to make an Eligible Purchase at participating Sobeys Inc. banners including: Sobeys, Safeway, Foodland, Foodland & Participating Co-op's, Urban Fresh, Thrifty Foods, IGA, Les Marchés Traditions and Rachelle Béry. You must also present your AIR MILES Card at the time of transaction. The AIR MILES Card presented, 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 ("Miles") collected from the participating Sobeys Inc. banners during the Offer Period.
- Base Miles are awarded by participating Sobeys Inc. banners, at a rate of 1 Mile for every \$20 spent in a week (Sunday to Saturday) on eligible products (which exclude taxes, tobacco products, gift cards or cards that can be used for cash-like or quasi-cash transactions, bottle deposits, fluid dairy products, pharmacy, lottery, alcoholic beverages and any other non-discountable items) ("Eligible Purchase").
- The Top Up Offer will be calculated based on the total Eligible Purchase transactions that earn base Miles from participating Sobeys Inc. banners during the Offer Period. The total Miles awarded in connection with the Top Up Offer will be a combination of base Miles awarded by Sobeys, base Miles awarded by BMO, including any accelerator Miles as applicable, and Top Up Offer Miles that in sum will equal 5X the base Miles awarded by Sobeys.
- As an illustrative example of how you'll earn the total of 5X the Sobeys Inc. base Miles as part of this Top Up Offer: A customer spends \$100 in Eligible Purchases at a Sobeys Inc. banner and pays using a BMO AIR MILES Mastercard with no annual fee. The customer gets 5 base Miles awarded by Sobeys Inc. (based on earn rate of 1 Mile per \$20 spent at Sobeys Inc. banners in a week). By paying for this transaction with a BMO AIR MILES Mastercard with no annual fee, in addition to the 5 base Sobeys Miles for this transaction, the customer gets 12 Miles awarded by BMO (based on an earn rate of 3 Miles for every \$25 spent at participating AIR MILES Partners in a statement cycle period) and 8 Top Up Offer Miles awarded by BMO, bringing the total Miles collected to 25 AIR MILES Reward Miles, which is the equivalent of 5X the 5 base Miles awarded by the participating Sobeys Inc. banner.
- Example of how a BMO No Fee AIR MILES Mastercard cardholder could get 5x the AIR MILES Reward Miles from Sobeys: 5 Base Miles from Sobeys plus 12 Base Miles from BMO AIR MILES credit card (including any applicable accelerator Miles) plus 8 BMO-Sobeys "Top Up" Miles equals 25 Total AIR MILES Reward Miles Collected.
- Base Miles awarded by BMO are 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 Miles will be rounded down to the nearest whole number. Fractions of Miles will not be awarded.
- 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 Sobeys, 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.
- 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 Top Up Offer once their monthly cap has been reached.
- BMO AIR MILES Commercial Mastercard credit cards are excluded from this Top Up Offer.
- Top Up 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 December 17, 2020 and October 31, 2021 (the "Offer Period"). 800 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. 800 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 800 Bonus Miles will be credited to the primary Credit Cardholder's Collector Account within ninety (90) business days following the qualifying \$1,000 spend. 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 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.

2. The 3x Miles offer is awarded at a rate of three (3) Miles for every \$25 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. BMO AIR MILES Mastercard cardholders will earn 3 AIR MILES Reward Miles for every \$25 in purchases at participating AIR MILES Partners. Participating AIR MILES Partners may be added or removed at any time without notice, visit airmiles.ca/3xMiles 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 "3x the Miles" benefit is available on eligible purchases and may be withdrawn or changed at any time without notice. The "3x 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 & Student BMO 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 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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