

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

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 This offer may be changed, extended or withdrawn at any time without notice.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offered are subject to the Terms and Conditions of the AIR MILES Reward Program, are subject to change and may be withdrawn without notice.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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