

BMO Harris Bank N.A. Pricing Information for BMO Harris Bank Platinum, Platinum Rewards, Cash Back, Premium Rewards, Premier Services Premium Rewards, and Wealth Management Premium Rewards credit cards

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	0.00% introductory APR on Purchases for six months from account opening date. After that, your APR will be Prime Rate plus 8.74% to Prime Rate plus 18.74% , based on credit your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0.00% introductory APR on Balance Transfers for twelve or fifteen months from date of first transfer when transfers are completed within 90 days from date of account opening. After that, your APR will be Prime Rate plus 8.74% to Prime Rate plus 18.74% , based on credit your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Prime Rate plus 20.99% . This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 21 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Fees	
Annual Fee	\$0 or \$79 after the first year of account opening or \$175 after the first year of account opening
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer <ul style="list-style-type: none"> • Either \$10 or 3% of the amount of each balance transfer, whichever is greater • Cash Advance <ul style="list-style-type: none"> • Either \$10 or 3% of the amount of each cash advance, whichever is greater • Foreign Transaction <ul style="list-style-type: none"> • None or 3% of each transaction in U.S. dollars
Penalty Fees	<ul style="list-style-type: none"> • Late Payment <ul style="list-style-type: none"> Up to \$37 • Returned Payment <ul style="list-style-type: none"> Up to \$37

How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See your Agreement for more details.

Loss of Introductory APR: We may end your introductory APR and apply the standard APR if you make a late payment.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Agreement.

Cash Limit: Your Cash Limit is 20% of your Credit Limit. If cash access is requested, your Cash Limit will appear on your billing statement. In addition to any limits imposed by the ATM operator, we may also impose transaction limits on cash withdrawals. Please contact Customer Service at the provided phone number with any questions regarding your Cash Limit and cash advances.

Promotional/Introductory Rates and Your Grace Period: If you take advantage of an offer with an introductory or promotional APR, we will charge you interest on new Purchases, unless your new Purchases have a 0% APR, or you pay your Account balance, including any Balance Transfers and Cash Advances, in full each month by your payment due date.

Margins and Periodic Rates with Corresponding APRs			
	Purchase Rate	Balance Transfer Rate	Cash Advance Rate
Margin	8.74% to 18.74%	8.74% to 18.74%	20.99%
Periodic Rate (as of 10/30/2018)	0.03832% to 0.06572% (corresponding APR of 13.99% to 23.99%)	0.03832% to 0.06572% (corresponding APR of 13.99% to 23.99%)	0.07189% (corresponding APR of 26.24%)

Minimum Payment Due: Refer to your Agreement for how we calculate your Minimum Payment Due.