

## BMO Harris Bank MasterCard® Credit Card Application

**I would like to apply for:**

- BMO Harris Bank MasterCard®  
 BMO Harris Bank Rewards MasterCard®  
 BMO Harris Bank Premier Rewards MasterCard®

**Please send completed forms to:**

BMO Harris Bank  
 P.O. Box 2035  
 Milwaukee, WI 53201-9919

### PRIMARY APPLICANT Please print or type all information

NAME		BIRTH DATE	SOCIAL SECURITY NUMBER	
ADDRESS (No P.O. Boxes)		CITY	STATE	ZIP
EMAIL ADDRESS				
HOME PHONE	How long have you lived at your current address? years      months	Do you? <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other		MONTHLY PAYMENT \$
CURRENT EMPLOYER		How long have you worked at your employer? years      months		EMPLOYER PHONE
INDIVIDUAL GROSS EMPLOYMENT INCOME \$ <input type="checkbox"/> Annually <input type="checkbox"/> Monthly		OTHER INCOME* \$ <input type="checkbox"/> Annually <input type="checkbox"/> Monthly		SOURCE OF OTHER INCOME
PRIMARY BANK NAME		TYPE OF ACCOUNT <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan		MARITAL STATUS (Please check if you are a resident of AZ, WI, NV, or other community property state): <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated

\* Alimony, separate maintenance, or child support need not be revealed if you do not wish to have it considered as a basis for repayment.

### CO-APPLICANT/SPOUSE Please print or type all information

Provide this information for: 1) a co-applicant or 2) a non-applicant spouse if you are a married resident of WI, AZ, NV or other community property state and are applying for individual credit. If you intend to apply for joint credit, please check the "co-applicant" box in this section, and you and your co-applicant must sign this application.

INFORMATION PROVIDED FOR:  CO-APPLICANT  SPOUSE (not a co-applicant)

NAME		BIRTH DATE	SOCIAL SECURITY NUMBER	
ADDRESS (No P.O. Boxes) <input type="checkbox"/> (Check if same as primary)		CITY	STATE	ZIP
EMAIL ADDRESS				
HOME PHONE	How long have you lived at your current address? years      months	Do you? <input type="checkbox"/> Rent <input type="checkbox"/> Own <input type="checkbox"/> Other		MONTHLY PAYMENT \$
CURRENT EMPLOYER		How long have you worked at your employer? years      months		EMPLOYER PHONE
INDIVIDUAL GROSS EMPLOYMENT INCOME \$ <input type="checkbox"/> Annually <input type="checkbox"/> Monthly		OTHER INCOME* \$ <input type="checkbox"/> Annually <input type="checkbox"/> Monthly		SOURCE OF OTHER INCOME
PRIMARY BANK NAME		TYPE OF ACCOUNT <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Loan		MARITAL STATUS (Please check if you are a resident of AZ, WI, NV, or other community property state): <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated

\* Alimony, separate maintenance, or child support need not be revealed if you do not wish to have it considered as a basis for repayment.

### SIGNATURE(S)

I certify that the above information is true and complete. For the purpose of obtaining the credit requested and any future credit, I authorize you to investigate and verify from time to time my credit, income, and employment references and to obtain additional information including credit reports and to answer questions from and provide reports to others about your credit experience with me. I agree that acceptance or use of any card will be subject to the terms of this application and the Cardholder Agreement that will be sent with the card and I agree to be responsible for all obligations incurred according to such terms. I understand that there are three possible APRs for purchases and you will use my credit report to determine which APR to assign if you approve my application.

<b>Security Code</b> Your BMO Harris Bank Security Code is a unique, personal code created by you (i.e., name of favorite pet, high school mascot, name of elementary school attended, etc.) This security code will be used as an additional means of personal identification when contacting BMO Harris Bank.	Security Code:
---	----------------

Signature of Primary Applicant <b>X</b>	Date	Signature of Co-Applicant <b>X</b>	Date
--	------	---------------------------------------	------

You have the right to limit the sharing of your personal information with other third parties in accordance with the BMO Financial Corp. Privacy Policy, which you will receive if your application is approved. To limit marketing offers, please contact us at 1-888-654-0063 or visit any BMO Harris Bank location so that we may process this request for you. You may read the BMO Financial Corp. Privacy Policy by visiting our website at [bmoharris.com](http://bmoharris.com) and clicking "Privacy."

**EASY BALANCE TRANSFER FORM****Creditor Payee Information**

<b>1.</b>	PAY ACCOUNT NUMBER	PAYEE		PAY AMOUNT	
	ADDRESS	CITY	STATE	ZIP	PHONE #
<b>2.</b>	PAY ACCOUNT NUMBER	PAYEE		PAY AMOUNT	
	ADDRESS	CITY	STATE	ZIP	PHONE #
<b>3.</b>	PAY ACCOUNT NUMBER	PAYEE		PAY AMOUNT	
	ADDRESS	CITY	STATE	ZIP	PHONE #

If transferring more than 3 balances or balances from a non-credit card account, call 1-866-522-7030.

By completing this form you agree that the terms and conditions of your Cardholder Agreement apply to all balances transferred. You also understand that it can take up to 30 business days for the requested balance transfer(s) to take effect and that you are responsible for any payments due on those accounts as long as there are unpaid balances. Any incorrect or missing information on this form will require this form to be mailed back to you to be completed, and further delay all balance transfers being requested. It is your responsibility to close any accounts you have paid in full with a balance transfer request. Requests will be processed in the order listed on the form. The amount of requested balance transfer(s) may be reduced as necessary due to your available cash limit. We are not responsible for any remaining balance on those accounts or for any finance charge you incur due to delay in transferring a balance. If you transfer an amount for a transaction you dispute, you may lose your rights against the other creditor.

## Summary of Credit Terms

Interest Rates and Interest Charges	BMO Harris Bank MasterCard®	BMO Harris Bank Rewards MasterCard®	BMO Harris Bank Premier Rewards MasterCard®
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>4.99%, 6.99% or 9.99%</b> introductory APR for six months based on your creditworthiness. After that, your APR will be <b>8.24%, 10.24% or 13.24%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>9.24%, 11.24% or 13.24%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	<b>9.24%, 11.24% or 13.24%</b> based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>14.24%</b> This APR will vary with the market based on the Prime Rate.		
<b>APR for Cash Advances</b>	<b>22.24%</b> This APR will vary with the market based on the Prime Rate.		
<b>How to Avoid Paying Interest on Purchases</b>	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 posting date.		
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than \$0.50.		
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	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 <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a> .		
Fees	BMO Harris Bank MasterCard	BMO Harris Bank Rewards MasterCard	BMO Harris Bank Premier Rewards MasterCard
<b>Annual Fee</b>	<b>None</b>	<b>None</b>	<b>\$49</b> after first year
<b>Transaction Fees</b> • Balance Transfer • Cash Advance • Foreign Transaction	<ul style="list-style-type: none"> <li>• Either <b>\$10</b> or <b>3%</b> of the amount of each balance transfer, whichever is greater.</li> <li>• Either <b>\$10</b> or <b>3%</b> of the amount of each cash advance, whichever is greater.</li> <li>• <b>2%</b> of each transaction in U.S. dollars.</li> </ul>		
<b>Penalty Fees</b> • Late Payment	Up to <b>\$35</b>		

**How We Will Calculate Your Balance:** We use a method called “average daily balance (including new purchases).”

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

BMO Harris Bank N.A. is the issuer of BMO Harris Bank credit cards.

**NOTICE TO MARRIED WISCONSIN RESIDENTS:** No provision of a marital property agreement, unilateral statement or court decree adversely affects our rights unless we get a copy of the agreement, statement or decree before we grant you credit. You agree that any credit granted will be used in the interest of your marriage or family. State law may require us to give notice of this credit card account to your spouse.

**OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

**NEW YORK RESIDENTS:** New York residents may contact the New York State Department of Financial Services by telephone or visit its website for free information on comparative credit card rates, fees and grace periods. New York State Department of Financial Services: 1-800-342-3736 or <http://www.dfs.ny.gov>.

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.

MasterCard® is a registered trademark of MasterCard International Incorporated.

Banking deposit and loan products are provided by BMO Harris Bank N.A. Member FDIC, and are subject to bank/credit approval.

© 2014 BMO Harris Bank N.A. All Rights Reserved.