

BMO Harris Bank Mastercard® Credit Card Application

I would like to apply for:

BMO Harris Bank Platinum Mastercard®
 BMO Harris Bank Platinum Rewards Mastercard®
 BMO Harris Bank Cash Back Mastercard®
 BMO Harris Bank Premium 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	NAME ON CARD (if different than NAME) [†]	BIRTH DATE	SSN or TIN
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	

[†] Preferred name on card to include legal last name; no fictitious, humorous or profane names.

* Other income includes current or reasonable expected income deposited or transferred into an account owned by you (and your spouse's income in community property states). If you are 21 or older, you may also include income you can regularly use to pay your expenses. 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 Please print or type all information.			
<input type="checkbox"/> Check here if you intend to apply for joint credit with the Primary Applicant, and both of you must sign the application.			
NAME	NAME ON CARD (if different than NAME) [†]	BIRTH DATE	SSN or TIN
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	

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Signature(s)			
<p>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 is more than one possible APR for Purchases and Balance Transfers and you will use my credit report to determine which APR to assign if you approve my application. By providing the phone number(s) on this application, I agree to receive account-related calls, prerecorded messages and text messages from you. My carrier's message and data rates may apply.</p>			
Signature of Primary Applicant X	Date	Signature of Co-Applicant X	Date

You have the right to limit the sharing of your personal information with other third parties in accordance with the BMO Harris Bank Privacy Notice, 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 Harris Bank Privacy Notice by visiting our website at bmoharris.com and clicking "Privacy."

Easy balance transfer form

Creditor Payee Information

1.	PAY ACCOUNT NUMBER	PAYEE		PAY AMOUNT	
	ADDRESS	CITY	STATE	ZIP	PHONE #
2.	PAY ACCOUNT NUMBER	PAYEE		PAY AMOUNT	
	ADDRESS	CITY	STATE	ZIP	PHONE #
3.	PAY ACCOUNT NUMBER	PAYEE		PAY AMOUNT	
	ADDRESS	CITY	STATE	ZIP	PHONE #

You can request to transfer balances from credit card accounts that you have with other credit card issuers. By submitting your Balance Transfer request you agree that the terms and conditions of your Cardholder Agreement apply to all balances transferred. Please refer to the Summary of Credit Terms for important information about rates and fees.

How Do Balance Transfers Work?

Requesting a Balance Transfer

At the time of Account opening, you may request up to three Balance Transfers, which in total may not exceed 80% of your Credit Limit. Balance Transfers made after your Account is opened are subject to your Credit Limit. Each Balance Transfer requested must be at least \$100.00.

Processing a Balance Transfer

If the amount of your Balance Transfer request(s) exceeds your available Credit Limit, we will process the Balance Transfer up to the available amount. The amount of requested Balance Transfer(s) may be reduced as necessary due to your available Credit Limit.

If your Balance Transfer is approved, it may take up to 30 business days after we process the payment(s) to post to your creditor account(s). Requests will be processed in the order received. Any incorrect or missing information supplied as part of your request will require further action and may delay the affected Balance Transfer(s).

Even if you have sufficient credit available on your Account, we may not be able to complete every Balance Transfer you request. For example, if you are trying to transfer a balance from a creditor that our processing system does not recognize, we may not be able to complete the Balance Transfer. We will inform you if we are unable to complete your Balance Transfer request.

Balance Transfer Transactions

Balance Transfers accrue interest from the date of the transaction without a grace period. BMO Harris Rewards points are not awarded on Balance Transfers. Any balance transfer will appear on your BMO Harris Bank billing statement for each transfer processed.

Responsibilities in Connection with a Balance Transfer

You are responsible for any payments due on the account(s) from which you are transferring balances as long as there are unpaid balances on those account(s). If you transfer an amount for a transaction you dispute, you may lose your rights against the other creditor. It is your responsibility to close any accounts you have paid in full with a Balance Transfer.

We are not responsible for any remaining balance on those accounts or for any fees or interest charges you incur.

Summary of Credit Terms

Interest Rates and Interest Charges	BMO Harris Bank Platinum Mastercard®	BMO Harris Bank Platinum Rewards Mastercard®	BMO Harris Bank Cash Back Mastercard®
Annual Percentage Rate (APR) for Purchases	<p>0% introductory APR for 15 months from account opening date.</p> <p>After that, your APR will be 12.24%, 16.24%, 18.24% or 20.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	<p>14.24%, 18.24%, 20.24% or 22.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	
APR for Balance Transfers	<p>0% introductory APR for 15 months from date of first transfer when transfers are completed within 90 days from date of account opening.</p> <p>After that, your APR will be 12.24%, 16.24%, 18.24% or 20.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	<p>0% introductory APR for 12 months from date of first transfer when transfers are completed within 90 days from date of account opening.</p> <p>After that, your APR will be 14.24%, 18.24%, 20.24% or 22.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.</p>	
APR for Cash Advances	<p>27.24% This APR will vary with the market based on the Prime Rate.</p>		
How to Avoid Paying Interest on Purchases	<p>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.</p>		
Minimum Interest Charge	<p>If you are charged interest, the charge will be no less than \$1.00.</p>		
For Credit Card Tips from the Consumer Financial Protection Bureau	<p>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.</p>		

Fees	BMO Harris Bank Platinum Mastercard®	BMO Harris Bank Platinum Rewards Mastercard®	BMO Harris Bank Cash Back Mastercard®
Annual Fee	None	None	None
Transaction Fees <ul style="list-style-type: none"> • Balance Transfer • Cash Advance • Foreign Transaction 	<ul style="list-style-type: none"> • Either \$10 or 4% of the amount of each balance transfer, whichever is greater. • Either \$10 or 5% of the amount of each cash advance, whichever is greater. • 3% of each transaction in U.S. dollars. 		
Penalty Fees <ul style="list-style-type: none"> • Late Payment • Returned Payment 	<ul style="list-style-type: none"> • Up to \$39 • Up to \$39 		

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

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

Penalty Fees: A single violation of each type will not exceed \$29. However, if another violation of the same type occurs within six billing cycles, we will charge up to the maximum fee in the table above. The Late Payment and Returned Payment fees will not exceed the related Minimum Payment Due.

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.

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

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Summary of Credit Terms for BMO Harris Bank Premium Rewards Mastercard®

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	13.24%, 17.24%, 19.24% or 21.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% introductory APR for 12 months from date of first transfer when transfers are completed within 90 days from date of account opening. After that, your APR will be 13.24%, 17.24%, 19.24% or 21.24% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	27.24% This APR will vary with the market based on the Prime Rate.
How to Avoid Paying Interest on Purchases	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	\$79 , after the first year of account opening.
Transaction Fees	<ul style="list-style-type: none"> • Balance Transfer • Either \$10 or 4% of the amount of each balance transfer, whichever is greater. • Cash Advance • Either \$10 or 5% of the amount of each cash advance, whichever is greater. • Foreign Transaction • None
Penalty Fees	<ul style="list-style-type: none"> • Late Payment • Up to \$39 • Returned Payment • Up to \$39

How We Will Calculate Your Balance: We use a method called "average daily balance (including new transactions)." See your Credit Card Cardholder 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.

Penalty Fees: A single violation of each type will not exceed \$29. However, if another violation of the same type occurs within six billing cycles, we will charge up to the maximum fee in the table above. The Late Payment and Returned Payment fees will not exceed the related Minimum Payment Due.

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.

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