

BMO Harris RewardsSM Program Rules

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BMO Harris Bank Cash Back Mastercard

These Rules govern Cardholders' participation in the BMO Harris Rewards Program ("Program"). This Program allows Cardholders to earn cash back that may be redeemed for a statement credit.

"Cardholder" means the accountholder of an eligible credit card ("Account") issued by BMO Harris Bank N.A. ("Bank") except that for Accounts with more than one borrower, "Cardholder" only means the primary accountholder for purposes of these Rules. "Cardholder" does not include the Co-Borrower, secondary cardholder or Authorized User(s). For purpose of these Rules, we may refer to the Bank as "we", "us" and "our" and the Cardholder as "you" and "your." Eligible card means a BMO Harris Bank Cash Back Mastercard (a "Cash Back Card") issued for personal and not business use. Cash back earned under the Program will be credited to the Account of the Cardholder and can be redeemed in the form of a statement credit. Only the Cardholder is permitted to authorize redemptions under the Program. Co-Borrowers, secondary cardholders, and Authorized Users are not parties to these Rules and are not entitled to benefits of the Program, including making redemptions. By using or accepting an Account, you agree to these Rules and any changes, additions or deletions to them. Go to bmo.com/pdf/credit/rewardsconsumercash.pdf to view the most recent version of the Rules.

We issue and administer all Accounts. We manage the Program while third party service providers ("Third Party Service Providers") administer the Program.

These Rules and Account transactions are also subject to other agreements you may have with us, including Cardholder Agreements and other agreements governing the Account(s) referenced in the Cardholder Agreements (each a “Governing Agreement”). The Cardholder Agreement will govern in the event of any inconsistency between the Governing Agreements and these Rules.

The following are the general terms and conditions of the Program and are subject to change by the Bank at any time without notice. See the current cash back awards and their specific terms and conditions at bmoharrisrewards.com.

General

1. We offer the Program at our sole discretion. We reserve the right to change these Rules and awards and any fees associated with the Program at any time, for any reason and without notice, or may modify, suspend or end the Program, cancel outstanding cash back or change the redemption value of cash back. We may reverse any cash back awarded to you in error, regardless of cause, and such a reversal may cause you to have a negative cash balance. If your Account is closed with a negative cash back balance, we may charge your Account for the amount of the cash back balance. We assume no liability for any such changes.
2. We reserve the right to cancel your participation in the Program, close your Account and cause you to forfeit your cash back balance without notice in the event of fraud or abuse of the Program privileges, your violation of the Rules, or patterns suggesting improper use of the Program.
3. We reserve the right to suspend your participation in the Program, which may include the accrual of cash back and the redemption of cash back for a statement credit, if your Account is not in good standing. Upon bringing your Account into good

standing, your participation in the Program will be reinstated, but cash back previously forfeited or eliminated will not be reinstated.

4. The Bank, our affiliates or Third Party Service Providers may monitor and record your telephone calls regarding the Program. You agree that the Bank, our affiliates or Third Party Service Providers may from time to time make calls and send text messages to you using pre-recorded/artificial voice messages and/or through the use of an automatic dialing device at any telephone number associated with the Account, including mobile telephone numbers that could result in charges to you. You also expressly agree that we may send e-mail messages regarding the Program to any e-mail address you provide to the Bank, our affiliates or Third Party Service Providers.
5. You are responsible for any tax liability related to participation in the Program or as a result of cash back earned or redeemed.
6. The Program is void where prohibited by law.
7. We are not responsible for administering the Program. We are not responsible for errors or omissions in any Program document. We are not liable to you for cash back issued under the Program.
8. You agree that neither us, our affiliates, nor Third Party Service Providers is liable for claims that you may have against us, our affiliates, or Third Party Service Providers arising out of or in any way relating, directly or indirectly, to participation in the Program and its rewards.
9. Capitalized terms used and not defined herein have the definitions provided in the Governing Agreement.
10. We reserve the right to interpret Rules and Program policies and will be the final authority on cash back qualifications.

Earning Cash Back

1. Base Earn: You will earn one base percent (1%) cash back for every one United States dollar (\$1.00) in eligible purchases rounded to the nearest whole dollar (i.e., a \$5.49 purchase would round down to \$5.00 while a \$5.50 purchase would round up to \$6.00 prior to being scored) made on a Cash Back Card. There is no cap on the amount of base cash back that can be earned.
2. Category Bonus Earn: You will earn an additional one bonus percent (1%) cash back for every one United States dollar (\$1.00) in eligible gas and/or grocery purchases (eligible gas and grocery purchases include transactions coded by the merchant with Merchant Category Code ("MCC") 5411, 5451, 5462, 5499, 5541, 5542, or 5983), rounded to the nearest whole dollar made on a Cash Back Card. Bonus earn is only available on the first \$2,500 of net eligible gas and/or grocery purchases within a calendar quarter. After the \$2,500 cap is met within a calendar quarter, you will earn at the base rate in those categories until the next calendar quarter begins and the cap is reset.
3. All cash back is earned in United States dollars (USD).
4. Net purchases are the dollar value of goods and services purchased on an Account minus any credits, returns or other adjustments as reflected on monthly billing statements. Accounts are eligible for cash back accrual upon account opening.
5. All credits and/or returns will result in a debit of the same amount of cash back that was originally earned.
6. Negative cash back will post if your returns or credits exceed your purchases for the monthly billing period.
7. Transactions that are not eligible purchases for purposes of cash back calculation include but are not limited to: cash advances, balance transfers, cash advances designated as purchases, traveler's checks, money orders, purchases of foreign currency, convenience checks, wire transfers, ATM withdrawals

and insurance charges. Fees and card-related charges posted to an Account, including late fees, over-limit fees, annual fees and interest charges as contained in the applicable Governing Agreement also are excluded from the calculation of eligible purchases. Additional transactions excluded from calculation of eligible purchases include: gaming-related transactions (including, without limitation, gambling chips, off-track wagers or lottery ticket transactions), tax payments and any unauthorized charges or transactions.

8. If the Account is closed for any reason (other than fraud or other security concerns), including inactivity or non-renewal, the Account will no longer be able to accrue cash back and all accrued cash back not claimed and redeemed for that Account will be forfeited.
9. Cash back for eligible purchases made to a Cash Back Card held by a Co-Borrower, secondary cardholder, Authorized User or any other individual other than you will be credited to your Account.
10. Cash back is calculated by transaction. Transactions and their projected earnings are viewable under the Earnings section of Account Activity at bmoharrisrewards.com daily. Cash back is not available for redemption until it is posted on your monthly billing statement and transferred to your available cash balance. Your available cash balance will display on bmoharrisrewards.com. Your available cash balance is also available by calling the BMO Harris Rewards Redemption Center ("Redemption Center") at 1-800-610-8987. Redemption Center hours of operation are from 8 a.m. to 8 p.m. Central Time, seven (7) days a week, excluding federal holidays.
11. Earnings from any Account or program may not be combined with cash back earned from a Cash Back Card.

12. There is no expiration on cash back earned on Cash Back Cards.
13. Cash back is not considered your property and cannot be transferred to any other Account, person or entity.
14. A request to change your current card type ("Current Card") to a different card type ("Product Change Card") without opening a new Account is a Product Change request. Product Change requests are subject to terms and conditions provided with a Product Change request as well as any applicable Governing Agreements authenticated or logged in.

Transferring Points:

- i. If your Current Card is a Cash Back Card and your Product Change Card is a Rewards Card that earns points, your available cash back balance will be converted into points by multiplying the balance by 100 and transferred to your Product Change Card. For example, if your Current Card has an available cash back balance of \$125 at the time of Product Change, we will multiply \$125 by 100 and transfer 12,500 points to your Product Change Card.
- ii. If your Current Card earns points (not Cash Back) and your Product Change Card is a Cash Back Card, your available points balance will be converted into cash back by dividing the balance by 100. For example, if you have an available points balance of 12,500 points at the time of Product Change, we will divide 12,500 by 100 and transfer \$125 cash back to your Product Change Card.
- iii. If your Current Card earns points or cash back and your Product Change Card does not earn points or cash back, you will have 90 days after the date of Product Change to redeem any available points or cash back on your account.
- iv. Any transferred rewards balances are subject to these Rules. If you request a Product Change, you may experience a temporary delay in accessing

your available points or cash back while we process your request.

Earning Points

- i. The base and bonus earn rates for your Product Change Card will begin with transactions that post after the date of Product Change.

Bonus Points

- i. Any Anniversary bonus will be calculated based upon the Rules that apply to the product that you are in at the time of Anniversary calculation.
- ii. If you complete a Product Change from a Rewards Card to another Rewards Card, your Anniversary date does not change. If you complete a Product Change from a non-Rewards Card to a Rewards Card, your Anniversary date will be the date of your Product Change date.
- iii. Unless otherwise specified, a Product Change Card

is not eligible for an Introductory Bonus of points or cash back.

Redeeming Cash Back

1. Cash back may be redeemed for statement credits that will be applied to the Account that earned the cash back. You may redeem with a minimum of \$15.00 in your available cash balance and in \$5.00 increments thereafter. Statement credits will not be applied towards reducing the minimum payment due on your Account.
2. For your available cash balance or to redeem cash back for a statement credit, visit bmoharrisrewards.com or call the Redemption Center at 1-800-610-8987.
3. Cash back is not eligible for redemption until it is posted on your monthly billing statement and transferred to your available cash balance.
4. For Cash Back Cards, only you may redeem cash back for a statement credit. Any individual other than the Cardholder of the Account is not permitted to redeem cash back, including a Co-Borrower, secondary cardholder or Authorized User.
5. Cash back may not be used as payment for any obligation owed to us, unless otherwise permitted in special promotional offers.

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Questions?

bmoharrisrewards.com

Log in at bmoharrisrewards.com 24 hours a day, 7 days a week to view your available cash balance or make a redemption.

1-800-610-8987

Call the Redemption Center at 1-800-610-8987 for rewards program information. Redemption Center hours of operation are from 8 a.m. to 8 p.m. Central Time, seven (7) days a week, excluding federal holidays.



Talk with us
1-800-610-8987



Learn more
bmoharrisrewards.com

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