BMO Harris Rewards℠ Program Rules
BMO Harris Rewards℠ Program Rules

BMO Harris Bank Platinum Rewards Mastercard®
BMO Harris Bank Premium Rewards Mastercard®
BMO Harris Premier Services Premium Rewards Mastercard®
BMO Wealth Management Premium Rewards Mastercard®

These Rules govern Cardholders’ participation in the BMO Harris Rewards Program (“Program”). This Program allows Cardholders to earn points that may be redeemed for various awards.

“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 Authorizer User(s). For purposes of these Rules, we may refer to the Bank as “we”, “us” and “our” and the Cardholder as “you” and “your.” Eligible cards include a BMO Harris Bank Platinum Rewards Mastercard, a BMO Harris Bank Premium Rewards Mastercard, a BMO Harris Premier Services Premium Rewards Mastercard, or a BMO Wealth Management Premium Rewards Mastercard (each a “Rewards Card”) issued for personal and not business use. Points earned under the Program will be credited to the Account of the Cardholder. 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 bmoharris.com/pdf/credit/rewardsconsumerpoints.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. Fulfillment of all awards is handled by Third Party Service Providers.

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 award offers at bmoharrisrewards.com for specific terms and conditions applicable to each award.

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 points or change the redemption value of points or availability of awards. We may reverse any points awarded to you in error, regardless of cause, and such a reversal may cause you to have negative points. If your Account is closed with a negative points balance, we may charge your Account for the value of those points. 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 points 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 additional points and the redemption of points for an award, if your Account is not in good standing. Upon bringing your Account into good standing, your participation in the Program will be reinstated, but points 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 points earned or redeemed.

6. You may be responsible for payment of any departure taxes, customs fees, checked baggage fees, excess baggage charges, security taxes, passenger facility charges, air segment taxes or any other charges assessed by governmental entities or carriers as a result of travel redeemed.
from this Program, as well as any shipping, courier, fulfillment or certificate fees associated with awards under the Program.

7. The Program is void where prohibited by law.

8. We are not responsible for administering the Program or providing services under the Program. We are not responsible for errors or omissions in any Program document. We are not liable to you or any recipient of services or awards arising from, or related to, the services or rewards issued under the Program.

9. You and any recipient of services or awards received through the Program hold us, our affiliates, and Third Party Service Providers harmless in connection with any injuries and damages of every kind and nature arising in connection with or as a result of claiming and redeeming points and with your receipt of and use of an award. You waive and release any and all rights, demands, losses, liabilities, claims and causes of action whatsoever that you may now or hereafter be entitled to assert, including, but not limited to, any death, injury, loss of enjoyment or other harm or loss of any nature whatsoever caused by, contributed to, or arising out of your participation in the Program. You further agree to hold us, our affiliates and Third Party Service Providers harmless if an award vendor or provider files bankruptcy, or otherwise goes out of business, after you have redeemed your points for an award from the vendor or provider but before you are able to receive or use the award.

10. Capitalized terms used and not defined herein have the definitions provided in the Governing Agreement.

11. We reserve the right to interpret Rules and Program policies and will be the final authority on point credits and award qualifications.
Earning Points

1. Base Earn: You will earn one (1) base point 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 BMO Harris Bank Platinum Rewards Mastercard, BMO Harris Bank Premium Rewards Mastercard, BMO Harris Premier Services Premium Rewards Mastercard, or a BMO Wealth Management Premium Rewards Mastercard. There is no cap on the amount of base points that can be earned.

2. Bonus Earn:
   • Category Bonus Earn:
     i. BMO Harris Bank Platinum Rewards Mastercard: You will earn an additional one (1) bonus point for every one United States dollar ($1.00) in eligible gas and/or grocery purchases (bonus earn category eligible gas and grocery purchases include transactions coded by the merchant with Merchant Category Code (“MCC”) 5411,

<table>
<thead>
<tr>
<th>Summary of Bonus and Earn Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Product Name</strong></td>
</tr>
<tr>
<td>------------------</td>
</tr>
<tr>
<td>BMO Harris Bank Platinum Rewards MasterCard</td>
</tr>
<tr>
<td>BMO Harris Bank Premium Rewards MasterCard</td>
</tr>
<tr>
<td>BMO Harris Premier Services Premium Rewards MasterCard</td>
</tr>
<tr>
<td>BMO Wealth Management Premium Rewards MasterCard</td>
</tr>
</tbody>
</table>

*Products that are eligible for Product Change may have special rules related to earn rates and some bonuses may not apply. See Earning Points, Section 13 for more information.
5451, 5462, 5499, 5541, 5542 or 5983), rounded to the nearest whole dollar. 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.

ii. BMO Harris Bank Premium Rewards Mastercard and BMO Harris Premier Services Premium Rewards Mastercard: You will earn two (2) bonus points for every one United States dollar ($1.00) in eligible dining, airfare and/or hotel purchases (bonus earn category eligible dining, airfare and/or hotel purchases include transactions coded by the merchant with MCC 3000 – 3299, 3501 – 3999, 4511, 5812, 5813, 5814 or 7011), rounded to the nearest whole dollar (i.e., a $150.49 dining purchase would be multiplied by 2 then rounded to determine how many bonus points you can earn). Bonus points are only earned on the first $2,500 of net eligible dining, airfare and/or hotel purchases within a calendar quarter.

<table>
<thead>
<tr>
<th>Bonus Earn Categories</th>
<th>Bonus Earn Rates</th>
<th>Overall Earn on Bonus Categories</th>
<th>Anniversary Bonus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gas and Grocery</td>
<td>1 point per $1</td>
<td>2 points per $1</td>
<td>10%</td>
</tr>
<tr>
<td>Dining, Airfare, and Hotel</td>
<td>2 points per $1</td>
<td>3 points per $1</td>
<td>15%</td>
</tr>
<tr>
<td>Dining, Airfare, and Hotel</td>
<td>2 points per $1</td>
<td>3 points per $1</td>
<td>15%</td>
</tr>
<tr>
<td>Dining, Airfare, and Hotel</td>
<td>2 points per $1</td>
<td>3 points per $1</td>
<td>20%</td>
</tr>
</tbody>
</table>
quarter. After the $2,500 cap is met within a calendar quarter, you will continue to earn at the base rate in those categories until the next calendar quarter begins and the cap is reset.

iii. BMO Harris Bank Wealth Management Premium Rewards Mastercard: You will earn two (2) bonus points for every one United States dollar ($1.00) in eligible dining, airfare and/or hotel purchases (bonus earn category eligible dining, airfare and/or hotel purchases include transactions coded by the merchant with MCC 3000 – 3299, 3501 – 3999, 4511, 5812, 5813, 5814 or 7011), rounded to the nearest whole dollar (i.e., a $150.49 dining purchase would be multiplied by 2 then rounded to determine how many bonus points you can earn). There is no cap on the amount of bonus points earned.

• Anniversary Bonus Earn:
  i. BMO Harris Bank Platinum Rewards Mastercard: You will earn an Anniversary bonus equal to ten percent (10%) of total net purchases made in the calendar year since the Account’s Anniversary date.
  ii. BMO Harris Bank Premium Rewards Mastercard and BMO Harris Premier Services Premium Rewards Mastercard: You will earn an Anniversary bonus equal to fifteen percent (15%) of total net purchases made in the calendar year since the Account’s Anniversary date.
  iii. BMO Harris Wealth Management Premium Rewards Mastercard: You will earn an Anniversary bonus equal to twenty percent (20%) of the total net purchases made in the calendar year since the Account’s Anniversary date.
iv. Your Account must be in good standing at the time the Anniversary bonus is calculated in order to earn the Anniversary bonus. The Anniversary bonus will be applied to the Account 4 – 6 weeks after your Anniversary date. For purposes of these Rules, your “Anniversary” is the date that is twelve months after the Account’s enrollment date, and the same date each twelve months thereafter.

3. 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 point accrual upon account opening.

4. All credits and/or returns will result in a debit of the same amount of points that were originally earned.

5. Negative points will post if your returns or credits exceed your purchases for the monthly billing period.

6. Transactions that are not eligible purchases for purposes of point calculation include but are not limited to: cash advances, balance transfers, cash advances designated as purchases, traveler’s checks, money orders, and 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.
7. 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 points and all accrued points not claimed and redeemed for that Account will be forfeited.

8. Points for eligible purchases made to a Rewards Card held by a Co-Borrower, secondary cardholder, Authorized User or any other individual other than you will be credited to your Account.

9. Rewards Card points are calculated by transaction. Transactions and their projected earnings are viewable under the Earnings section of Account Activity at bmoharrisrewards.com daily. Rewards Card points earned during a billing cycle are not available for redemption until they are posted on your monthly billing statement and transferred to your available points balance. Your available points balance will display on bmoharrisrewards.com. Your available points 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.

10. If you have more than one type of Rewards Card specifically addressed by these Rules (refer to the beginning of these Program Rules for a list of applicable Rewards Cards), points earned on each such Rewards Card may be combined into one point balance, upon request. Points earned on other BMO Harris Bank rewards credit cards not addressed by these Rules cannot be combined with points earned from a Rewards Card. If you are the Cardholder of more than one Rewards Card covered by these Program Rules, you may call the Redemption Center to have your points pooled. As long as at least one Account in the pooling is in good standing, you may continue to earn and redeem pooled points.
11. There is no expiration on points earned on Rewards Cards.

12. Points and rewards are not considered your property and cannot be transferred to any other Account, person or entity.

13. 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 the terms and conditions provided with a Product Change request as well as any applicable Governing Agreements.

• Transferring Points:

  i. If both your Current Card and your Product Change Card are Rewards Cards that earn points (not Cash Back), the available points on your Current Card will transfer to your Product Change Card at a 1:1 rate.

  ii. 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.

  iii. 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.

  iv. 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.

v. 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 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.

Redeeming Points

1. Points may be redeemed for a variety of awards, as indicated in the catalog (“Catalog”) on the Program website, including airline tickets, vacation packages, cruises, hotel reservations, merchandise, gift cards, digital awards, and statement credits. For a complete listing of all possible awards available for redemption, in addition to their current value, terms and conditions, the full Catalog is available at bmoharrissrewards.com. All awards are subject to the terms and conditions of the applicable merchant or manufacturer.
2. For your available point balance, to view the Catalog and pricing, or to make a redemption, visit bmoharrisrewards.com or call the 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. You must contact the Redemption Center to return an award or check on the status of a redemption at this time.

3. Points earned during a billing cycle are not eligible for redemption until they are posted on your monthly billing statement and transferred to your available points balance. The available points balance can be viewed on bmoharrisrewards.com once you have authenticated or logged in.

4. Only you may redeem points. Any individual other than the Cardholder of the Account is not permitted to redeem points, including a Co-Borrower, secondary cardholder or Authorized User. But awards, including airline tickets, may be issued in the name of another person designated by you.

5. Points may not be used with any other discount or coupon offer. Points may not be used as payment for any obligation owed to us, unless otherwise permitted in special promotional offers. No cash refunds will be issued on redemption of points.

6. Unless otherwise specified, all awards are sent to your statement mailing address postage prepaid.

7. All awards are subject to availability and fulfillment fees, if and when they are applicable. Awards may be discontinued or withdrawn without notice. The redemption value of awards may be changed at any time without notice. If you are denied any kind of benefit of the Program to which you are entitled, our liability shall be limited to your earned portion of the benefit.
8. Neither us, our affiliates, nor Third Party Service Providers are responsible for lost, stolen, or damaged correspondence or documents.

9. You have sole responsibility for any charges over and above the stated value of the retail gift cards, e-certificates, merchandise, digital awards, hotel reservations, cruises, vacation packages or airline tickets. Any additional charges will be charged to the BMO Harris Bank credit card you designate, subject to any applicable Account restrictions (such as credit limits).

10. Points have no cash value.

**Awards**

**Airline Tickets**

1. You may redeem points for a scheduled ticket on a major airline carrier, providing that the fares, schedules, and ability to generate an electronic ticket are possible through the BMO Harris Rewards program, by visiting the bmoharriscards.com website or calling the Redemption Center.

2. Reservations for tickets exclude the use of charters, wholesalers and consolidators, as well as any fares that are not published, available through the BMO Harris Rewards program, and/or available for ticketing through a certified travel agency.

3. Participating air carriers are subject to change.

4. You may elect not to use points for the full fare amount of the airline ticket.

5. Reservation and ticketing must be completed at time of redemption.

6. Tickets may be purchased in any individual’s name. The names of all passengers must match their government-issued ID and most airlines do not allow changes to passenger names once a ticket has been issued.
7. Airline ticket awards may not be used in conjunction with any type of coupons, vouchers, Internet fares or companion fares.

8. All taxes and the September 11th Security Fee are included in the stated fare.

9. Any applicable baggage fees or any additional charges by the airlines, such as incidentals, are the responsibility of the passenger.

10. All travel itineraries and supporting documentation will be sent via email and may be accessed through bmoharrisrewards.com.

11. Airline tickets are non-refundable and non-changeable unless permitted by the terms of the fare. If changes to an itinerary are later necessary, you may contact the Redemption Center with your request up to 5 days prior to the travel date. Changes may incur additional costs such as airline penalty fees, increased fares, and service fees that will be applied to your BMO Harris Bank credit card. In the instance that a refund is due, it will be processed within 4 to 6 weeks and will post in the manner in which redemption was made (i.e., if reservation was made with all points, it will be refunded in points; if the reservation was charged to your BMO Harris Bank credit card, it will be refunded back to your BMO Harris Bank credit card).

12. The Bank, our affiliates and Third Party Service Providers are not responsible for any lost or damaged luggage.

13. The Bank and Third Party Service Providers are not responsible for communication of airline schedule changes. Flight reservations should be re-confirmed directly with the airline at least 72 hours prior to departure.

14. The traveler is responsible for obtaining the appropriate international travel documentation, such
as passports and visas. Visit www.travel.state.gov for passport and visa requirements. The Redemption Center assumes no responsibility for advising guests of proper travel documentation. The traveler should have valid government-issued photo ID upon airport check-in.

15. Travel awards are forfeited for individuals who are no-shows.

16. Neither us, our affiliates nor Third Party Service Providers are responsible for airline performance. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability.

17. Airline policies are subject to change at any time without notice.

**Hotel Bookings**

1. You may redeem points for reservations at thousands of hotels worldwide.

2. Participating hotels are subject to change.

3. You must meet the eligibility requirements, such as a minimum age restriction, established by the hotel provider. Hotel policies are subject to change at any time without notice.

4. Hotel reservations cannot be reversed unless permitted by the terms of the reservation and are subject to the specific hotel/rate cancellation policy. If changes or cancellation to a hotel reservation is necessary, you may contact the Redemption Center with your request up to 5 days prior to your travel date. Changes or cancellation may incur additional expenses, including but not limited to increased rates, penalty fees and/or service fees that will be applied to your BMO Harris Bank credit card. If a refund is due, it will be processed within 4 to 6 weeks and will post in the manner in which payment was made (i.e., if reservation was made with all points, it will be refunded in points; if the
reservation was charged to your BMO Harris Bank credit card, it will be refunded back to your BMO Harris Bank credit card).

5. Hotels do not allow changes to dates, names, room type, and number of occupants once booking is complete.

6. You may elect not to use points for the full fare amount of the hotel reservation.

7. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. The traveler should have a valid government-issued photo ID upon check-in that matches the name on the reservation and will be required to present a credit card for the incidental expenses such as parking or room service.

8. Restrictions may apply to hotel frequent guest programs.

9. Neither us, our affiliates nor Third Party Service Providers are responsible for the performance of any hotel provider.

**Merchandise**

1. All merchandise award orders are subject to product availability.

2. Merchandise awards include applicable sales tax and shipping and handling (via first-class mail, ground delivery or motor freight service within the continental U.S.). Shipments outside of the continental U.S. may require additional shipping and handling fees.

3. Merchandise will be shipped to your statement mailing address unless you specify otherwise at the time your redemption is made. Shipments cannot be made to a post office box.

4. For security reasons, parcel or motor freight couriers may contact you to arrange delivery of merchandise. It is your responsibility to respond to the courier in
a timely and reasonable manner to facilitate the delivery process. Additional shipping and handling fees for merchandise returned to vendor due to your failure to make delivery arrangements will be your responsibility.

5. In-stock merchandise shown in the Catalog will ordinarily be delivered within 4 to 6 weeks.

6. When provided, manufacturer warranty information is included with the product at the time of shipment. You can also visit the manufacturer’s website to view available warranty information.

7. Merchandise shown in the Catalog carries a 100% satisfaction guarantee against workmanship defect or shipping damage for 30 days from receipt of your order. This does not apply to perishable items.

8. If your package appears to be damaged upon arrival, you should refuse the package if possible. If it is not possible to refuse the package, contact the Redemption Center at 1-800-610-8987 within 24 hours of receipt. Do not attempt to return an item or shipment without first contacting the Redemption Center at 1-800-610-8987.

9. Damaged merchandise is not returnable if notification is delayed beyond thirty (30) days.

10. Merchandise will be replaced once the damaged merchandise has been received from you.

11. For some products, the manufacturer does not allow returns but provides warranty service. In such a situation, you may receive instruction on how to obtain warranty service rather than a complete award replacement.

12. We reserve the right to alter or substitute any or all merchandise awards (or change point value) at any time without prior notification.

13. You may return the substitute award to us at our expense if it is unacceptable, and we will notify you that your points, if deducted, have been restored.
14. We reserve the right to refuse to exchange merchandise or refund points if an item is returned without adhering to this return policy.

**Gift Cards/e-Certificates**

1. These awards may not be combined with any other promotional offers.

2. Gift cards and e-certificates are valid at participating merchants only through the expiration date (when applicable) printed on the gift card or e-certificate.

3. Gift cards and e-certificates must be submitted to the merchant upon use.

4. Fulfillment of gift cards and e-certificates is the sole responsibility of the specific participating merchant.

5. Gift cards and e-certificates will be subject to the gift card or e-certificate suppliers’ terms and conditions and will have no value except when used in accordance with those terms and conditions.

6. Gift cards and e-certificates will not be honored retroactively in connection with any prior purchases, nor can they be used as payment on existing Account balances with either the participating merchant or us. Gift cards and e-certificates have no cash value, nor may they be redeemed for cash or its equivalent. Any unused portion of a gift card will not be returned to you or other recipient of the gift card or e-certificate in cash unless otherwise so stated on the gift card or e-certificate or in the terms and conditions accompanying the gift card or e-certificate.

7. Gift cards are not refundable or exchangeable, and they are not replaceable after issuance in the event of loss or destruction, unless otherwise stated on the gift card or e-certificate or in the terms and conditions accompanying the gift card or e-certificate.

8. E-certificates are not refundable and will not be replaced if lost or stolen. All redemptions are final.
Once an order is placed you cannot cancel or request a return. The e-certificate will be sent to the e-mail address supplied during Redemption.

9. Retail gift cards will be shipped according to value, with the exception of BMO Harris Bank Gift Cards. Retail gift cards valued under $250 will be sent by U.S. postal service and those valued at $250 or more will be shipped by courier. BMO Harris Bank Gift Cards will be shipped first class by the U.S. postal service, regardless of dollar amount.

10. These awards are void where prohibited by law.

11. Federal, state and local taxes on gift card or e-certificate purchases are your sole responsibility unless otherwise stated on the gift card or e-certificate or in the terms and conditions accompanying the gift card or e-certificate.

12. Neither us, our affiliates, nor Third Party Service Providers are responsible for any merchant performance or performance of goods or services purchased with the gift card or e-certificate or for failure of any merchant to perform due to bankruptcy, insolvency or any other reason.

**Digital Awards**
Digital awards are not refundable and will not be replaced if lost or stolen. All redemptions are final. Once an order is placed, you cannot cancel or request a return. A valid e-mail address is required to redeem this award and you must enter your e-mail address during checkout. Once your order is processed, your e-mail address cannot be altered for purposes of receiving your digital award.

**Cruises**
1. You may redeem points towards cruise passage on any major cruise line.
2. All cruise redemption requests must be made at least 30 days prior to sailing or you may incur additional fees.
3. Cruise packages may only be booked through the Redemption Center at 1-800-610-8987.

4. You may elect not to use points for the full fare amount of the cruise package.

5. You must meet the eligibility requirements established by the cruise provider.

6. Once cruise booking is confirmed, no interim price reductions will be considered or offered.

7. All cruise awards are non-refundable.

8. Changes may be made up to 90 days prior to sailing (120 days for holiday and special event cruises) for a $100.00 service fee (subject to change), plus any fees imposed by the cruise line. Changes under 90 days (120 days for holiday and special event cruises) may result in forfeiture of the award, or additional fees may apply.

9. Travel awards are forfeited for individuals who are no-shows.

10. Cruise awards may not be used in conjunction with any type of coupons, vouchers or group rates.

11. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability.

12. Proper travel documentation is required at embarkation and throughout the cruise. Even though a traveler has registered online, it is still the responsibility of the traveler to present the required travel documents at the time of embarkation. Traveler should check with www.travel.state.gov to determine the travel documents necessary for each port of call. Any guest without proper documents will not be allowed to board the vessel and no refund of the cruise fare will be issued. The Redemption Center assumes no responsibility for advising guests of proper travel documentation.

13. Neither us, our affiliates nor Third Party Service Providers are responsible for the performance of the cruise line.
Vacation Packages

1. You may redeem points towards any vacation package offered by any major tour company.

2. All vacation redemption requests must be made at least 30 days prior to travel date or you may incur additional fees. You must meet the eligibility requirements established by the travel provider.

3. Vacation packages may only be booked by calling the Redemption Center at 1-800-610-8987.

4. Once the vacation package booking is confirmed, no interim price reductions will be considered or offered.

5. Changes may be made up to 90 days prior to travel (120 days for holiday and special events) for a $100.00 service fee (subject to change), plus any fees imposed by the hotel, airline, tour operator or any vendor providing service for your vacation. Changes under 90 days (120 days for holiday and special events) may result in forfeiture of the award, or additional fees may apply.

6. Travel awards are forfeited for individuals who are no-shows.

7. Vacation packages may not be used in conjunction with any type of coupons, vouchers or group rates.

8. All reservations are subject to the conditions of carriage, supply or business of the service provider, which include exclusions and limitations of liability.

9. Proper travel documentation is required throughout the tour. Even though a traveler has registered online, it is still the responsibility of the traveler to present the required travel documents at the time of departure. The traveler is responsible for obtaining the appropriate international travel documentation, such as passports and visas. Visit travel.state.gov for passport and visa requirements. The Redemption Center assumes no responsibility for advising guests of proper travel documentation.
10. Neither us, our affiliates nor Third Party Service Providers are responsible for the performance of the travel provider, tour operator or any service vendor.

**Statement Credits**

You may redeem points for a statement credit that may be applied to the Account that earned the points. In the case of pooled accounts, the statement credit will be applied to the account that is logged in at the time the statement credit redemption is made. Please allow up to 7 to 10 business days after redemption for the statement credit to post to your Account. Statement credits will not be applied towards reducing the minimum payment due on your Account. Statement credit denominations and point valuations specific to your Rewards Card can be viewed by logging in to bmoharriscare.com.

Rev. 10/17

---

**Questions?**

**bmoharriscare.com**

Log in at bmoharriscare.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.
BMO Harris Bank Mastercard® Gift Cards are issued by BMO Harris Bank N.A. pursuant to a license by Mastercard International Incorporated and are NOT FDIC insured.

BMO Harris Premier Services represents a combined service approach of BMO Harris Financial Advisors and BMO Harris Bank, each a part of the BMO Financial Group. BMO Harris® is a trade name used by BMO Harris Bank N.A. and its affiliates.

BMO Harris Premier Services includes banking, deposit and loan products and services provided by BMO Harris Bank N.A. Banking products and services are subject to bank and credit approval. BMO Harris Bank® is a trade name used by BMO Harris Bank N.A. Member FDIC. BMO Harris Bank does not provide legal or tax advice. Securities, investment advisory services and insurance products are offered through BMO Harris Financial Advisors, Inc. Member FINRA/SIPC. SEC-registered investment adviser. BMO Harris Financial Advisors, Inc. and BMO Harris Bank N.A. are affiliated companies. Securities and insurance products offered are: NOT FDIC INSURED — NOT BANK GUARANTEED — NOT A DEPOSIT — MAY LOSE VALUE.

BMO Wealth Management is a brand name that refers to BMO Harris Bank N.A. and certain of its affiliates that provide certain investment, investment advisory, trust, banking, securities, insurance and brokerage products and services.

Mastercard® and the Mastercard Brand Mark are registered trademarks of Mastercard International Incorporated. Banking products and services are subject to bank and credit approval and are provided by BMO Harris Bank N.A. Member FDIC. BMO Harris Bank® and BMO Harris® are trade names used by BMO Harris Bank N.A.

© 2016 BMO Harris Bank N.A. (10/17)
10056551 F03-W649-0