

Important Notice and Change in Terms

Please read this Important Notice and Change in Terms describing changes to the BMO Harris Bank Mastercard® Gift Card Cardholder Agreement (the "Agreement") which are effective June 9, 2019:

1. The sentence "**Prior to using your Card you must call 1-800-650-0843 to activate your Card and select a PIN for your Card.**" is deleted in its entirety and replaced with the following:

"Prior to using your Card, you must activate and register your Card and select a PIN at bmoharris.com/giftcardaccess or activate your Card and select a PIN by calling 1-800-650-0843."

2. The paragraph named "**What this means for you.**" is amended by adding the following paragraph after the existing paragraph: "When you register your Card we will also obtain and record information that identifies each person who registers a Card. We will ask for your name and address and other identifying information that will allow us to identify you. If your Card is registered by a business, we will ask for the business name and address and other identifying information that will allow us to identify your business and confirm your authority."
3. The paragraph named "**ACTIVATION.**" is amended by deleting the second sentence in its entirety and replacing it with the following:

"To activate your Card you must call 1-800-650-0843 or go to bmoharris.com/giftcardaccess and provide the requested information."

4. Insert the following paragraph, between the paragraphs named "**ACTIVATION**" and "**AVAILABILITY OF FUNDS**":

"REGISTRATION. To register the Card under your name and address, go to our website at bmoharris.com/giftcardaccess and provide the requested information."

5. The paragraph named "**WHERE YOUR CARD IS ACCEPTED; MERCHANT DISPUTES.**" is deleted in its entirety and replaced with the following:

"WHERE YOUR CARD IS ACCEPTED; MERCHANT DISPUTES. You may use your Card to purchase goods and services through a signature or PIN POS Transaction at any merchant in the United States that accepts your Card through a participating network. A current list of participating networks is available by calling 1-800-650-0843. To conduct a PIN POS Transaction, say or select "Debit" and enter your PIN as instructed. To conduct a POS Transaction without using your PIN, say or select "Credit" and follow the instructions. If you say or select "Credit", the merchant may require a signature to conduct your Transaction. Certain merchants may require verification of your address during certain types of Transactions. Some merchants may ask for identification or check to make sure the name and mailing address indicated for purchases matches the Card address. Therefore, if the Card has not been registered or you do not supply the address currently on file for the Card, you may not be able to complete a Transaction for which this information has been requested. To register, please refer the instructions under the "REGISTRATION" section. We are not responsible if a merchant does not honor your Card or does not return your Card to you. If you have a problem with a purchase you make with a Card, or if you have a dispute with a merchant or service provider, you must deal directly with the merchant or service provider involved. You may not use your Card for ATM transactions, cash advances or to get cash back through a merchant Transaction."

6. The paragraph named "**UNCLAIMED PROPERTY.**" is amended by deleting the word "ordering" and the phrase "or otherwise in accordance with the notice provisions of this Agreement."

7. The paragraph named "*Check Issuance Fee.*" is deleted in its entirety and replaced with the following:

"Check Issuance Fee. We will charge a Check Issuance Fee if your Card is lost or stolen prior to the Card's expiration date and you request the remaining balance on your Card. We will not charge a Check Issuance Fee if (i) you request the remaining balance on your Card after the Card's expiration date or (ii) for issuing a check to you if we close your Card pursuant to the "AMENDMENT OR CANCELLATION" section."

8. The paragraph named "**EXPIRATION.**" is deleted in its entirety and replaced with the following:

"EXPIRATION. Your Card will expire on the last day of the month shown on the front of your Card. Upon expiration of your Card, the underlying Funds do not expire. Following the expiration of your Card, when you present the expired Card to us or otherwise provide us with your Card number, we will pay any Funds remaining on your Card to you by issuing you a check or by a transfer to your BMO Harris Bank deposit account. If we do not receive a request from you regarding the remaining Funds on your Card, we will provide you with any legally required notice, and if you do not respond to such notice, will deliver the Funds to the applicable state as unclaimed property in accordance with applicable law, as described above under "Unclaimed Property."

Important Notice and Change in Terms

Please read this Important Notice and Change in Terms describing changes to the back side of the envelope provided to you when you purchased your gift card which are effective June 9, 2019.

1. The sentence **"A \$3 inactivity fee will be assessed to this card each month after any 12-month period of inactivity and only when the card remains inactive."** is deleted in its entirety and replaced with the following:

"An inactivity fee will be charged to this card each month after any 12-month period of inactivity and only when the card remains inactive."

2. The sentence **"To the extent allowed by applicable law, we will charge a check issuance fee to your card for issuing a check to you for the remaining balance on your card if, at your request, your card is closed prior to its expiration date; provided however, that no such check issuance fee shall apply if we transfer the remaining balance to your BMO Harris Bank deposit account."** is deleted in its entirety and replaced with the following:

"We will charge a check issuance fee if your card is lost or stolen prior to the card's expiration date and you request the remaining balance on your card."

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