Q. How does the BMO Harris Bank MasterCard® Gift Card work?
A. The Gift Card is used just like any MasterCard debit card for purchases at millions of merchant locations in the United States that accept MasterCard debit cards. The Gift Card cannot be used to withdraw cash at an ATM or for “cash back” at a merchant checkout.

Q. Is the BMO Harris Bank MasterCard® Gift Card a credit card?
A. No, the Gift Card is a prepaid card and spending is limited to the dollar value remaining on the Gift Card.

Q. How do I activate the BMO Harris Bank MasterCard® Gift Card?
A. If your Gift Card was not automatically activated at the bank branch at the time of purchase, then to activate your Gift Card you may either call 1-800-650-0843 or go to www.bmoharris.com/giftcardaccess to request your Gift Card be activated and provide the requested information.

Q. How do I use the BMO Harris Bank MasterCard® Gift Card at merchants or retailers?
A. The Gift Card can be used anywhere in the United States that MasterCard debit cards are accepted by merchants in-person. At merchants with keypads, push “Credit” and sign the receipt. At merchants without keypads, give the Gift Card to the merchant and sign the receipt. If a purchase will exceed the available balance on your Gift Card, ask the merchant if you may use the funds on your Gift Card toward a portion of the purchase price and use another form of payment for the remaining amount of the purchase price. This type of transaction is called a “split tender.” It is important to know the amount remaining on the Gift Card at all times in order to do a split tender.

Q. The BMO Harris Bank MasterCard® Gift Card does not have my name on it. Can I still use it?
A. Yes, but only if there is not a person’s name embossed on the Gift Card. Make sure you sign the back of the Gift Card before you use it. Merchants may validate your identity by comparing your signature on the back of the Gift Card with the one on your receipt.

Q. If the BMO Harris Bank MasterCard® Gift Card does not have a name embossed on it, do I still sign my name on the receipt?
A. Yes, even though the Gift Card has a generic message instead of your name, you will still sign your name on the receipt when you make purchases. Make sure you sign the back of the Gift Card before you use it so that merchants can validate your identity by comparing your signature on the receipt with the one on the Gift Card.
Q. Can I make a purchase for more than the amount remaining on the BMO Harris Bank MasterCard® Gift Card?
A. No. You cannot spend more than the balance available on your Gift Card. However, if you know how much money is left on your Gift Card, you can ask the merchant to split the transaction. This is known as “split tender” and allows you to use the remaining funds left on your Gift Card, then complete the transaction with another method of payment.

Please note: It’s important to keep track of the amount on the Gift Card so you do not try to make purchases for more than the amount remaining on the Gift Card. The amount remaining on the Gift Card can be reviewed by going to the BMO Harris BankSM website at: www.bmoharris.com/giftcardaccess.

Q. Can I use the BMO Harris Bank MasterCard® Gift Card at more than one merchant?
A. Yes, as long as there is a sufficient amount on the Gift Card.

Q. Can I use the BMO Harris Bank MasterCard® Gift Card for online purchases?
A. Yes, if the merchant accepts your Gift Card and processes the transaction in the United States. If the Gift Card is not embossed with your name, the online merchant may decline the transaction because there is no address of record to match to the Gift Card.

Q. Can I add more money to the BMO Harris Bank MasterCard® Gift Card?
A. No. Money is added to the Gift Card at time of purchase only.

Q. Can I use the BMO Harris Bank MasterCard® Gift Card at an ATM to withdraw money?
A. No, you cannot use the Gift Card to obtain cash at an ATM.

Q. Can I use the BMO Harris Bank MasterCard® Gift Card to get cash at a banking center?
A. No, you cannot use the Gift Card at a banking center to get cash.

Q. Can I use the BMO Harris Bank MasterCard® Gift Card to get “cash back” at checkout?
A. No, you cannot use the Gift Card for a “cash back” transaction.
Q. How long can I use the BMO Harris Bank MasterCard® Gift Card?
A. The expiration date is embossed on the front of the Gift Card. We will not sell cards with less than 5½ years remaining from the date of purchase to the expiration date. Upon expiration, the Gift Card is deactivated and you will not be able to use it again. Please take note of the expiration date on the front of the Gift Card and use the entire balance before expiration.

Q. What if I have a remaining balance after the BMO Harris Bank MasterCard® Gift Card expires?
A. On the date the Gift Card expires, it will be deactivated and you will no longer be able to use the Gift Card. Please take note of the expiration date on the front of the Gift Card and use the entire balance before it expires. If you have available funds on the Gift Card at time of expiration, please call the number on the back of the Gift Card for assistance. Unused funds may escheat under applicable state unclaimed property laws.

Q. What happens when I spend the entire amount on the BMO Harris Bank MasterCard® Gift Card?
A. The Gift Card will no longer be accepted as a form of payment. Any future transactions will be declined.

Q. How do I use my BMO Harris Bank MasterCard® Gift Card to pay at gas stations and restaurants?
A. Gas stations – the best way to pay for gas station purchases is to hand the Gift Card to the attendant who will complete your transaction at the register. If you pay at the pump, you may be declined.

Some restaurants – verify that the Gift Card has enough funds to cover the purchase, plus a 15–20% tip. If the amount on the Gift Card is not enough to pay the tip, tell the server you will pay the tip in another form of tender.

Q. How can I check the amount remaining on the BMO Harris Bank MasterCard® Gift Card?
A. You can check the amount remaining on the Gift Card and transaction history online at www.bmoharris.com/giftcardaccess or by calling 1-800-650-0843.

Q. What do I do if my BMO Harris Bank MasterCard® Gift Card is lost or stolen?
A. Call 1-800-650-0843 and provide the 16-digit Gift Card number. The Gift Card will be closed and a check will be issued, or unused funds can be deposited to a BMO Harris deposit account.
Q. What do I do if my BMO Harris Bank MasterCard® Gift Card is not working?
A. Contact Customer Service at 1-800-650-0843. It is possible the Gift Card's available balance was less than the purchase amount. To avoid these situations, inform the merchant of the Gift Card's remaining balance and use another form of payment to pay the difference.

Some merchants (e.g. restaurants, mail-order companies, rental car companies, and cruise lines) require that the Gift Card's available balance is greater than the purchase amount to ensure sufficient funds for tips or incidental expenses.

Q. Will I get charged a fee for using my BMO Harris Bank MasterCard® Gift Card at participating merchants?
A. No. We will not charge you a fee for making a purchase at participating merchants.

Q. Can I let someone else use my BMO Harris Bank MasterCard® Gift Card?
A. No, the Gift Card should be signed and used only by the recipient.

Q. Can I use the BMO Harris Bank MasterCard® Gift Card to make purchases outside of the United States of America?
A. The Gift Card is for domestic use only, which means that it can only be used for transactions processed within the United States of America. If you try to use your Gift Card for an international transaction (whether initiated by you while traveling or by a foreign merchant for a purchase you make remotely from the United States), the Gift Card will be declined.

Q. Who can buy a BMO Harris Bank MasterCard® Gift Card?
A. Only BMO Harris deposit account holders of majority age can purchase BMO Harris Bank MasterCard® Gift Cards. The purchaser can authorize another person to use the Gift Card as long as the authorized user is of majority age and is a United States citizen or legal alien residing in the United States.