

BMO Rewards Contest

Terms and Conditions

Contest Period:

“The contest period” begins on March 1, 2025 at 12:00 am ET and ends March 31, 2025 at 11:59 pm ET.

Eligibility:

Contest is open only to residents of Canada who are of legal age in their province or territory of residence and are cardholders of one or more of these BMO credit cards: BMO® eclipse rise Visa® Card, BMO Ascend World Elite®* Mastercard®, BMO® eclipse Visa Infinite® Card, BMO® eclipse Visa Infinite Privilege® Card and BMO® World Elite®* Business Mastercard®*

Cardholders who return or cancel redemptions, close their accounts or transfer to a different BMO credit card product before the prize is applied to the account will have their contest entries removed. Your credit card account must be in good standing at the time the prize BMO Rewards points are awarded. This is a limited time offer and may be changed, extended, or withdrawn at any time without notice.

Employees of BMO and any entities involved in the development, production, implementation, administration or fulfillment of the Contest are not eligible to enter the Contest.

How to enter:

Entry Option A: Redeem BMO Rewards points

During the contest period, cardholders who redeem for any merchandise item valued at 10,000 BMO Rewards points or greater will receive 1 entry. Each subsequent merchandise item redemption, valued at 10,000 BMO Rewards points or greater, will receive additional entries.

Entry Option B: No purchase necessary. No opt-in required.

To receive one (1) entry into the Contest without a purchase or use of points, the cardholder must, during the contest

period, submit their first and last name and the last 4 digits of their BMO Rewards Collector Number found on BMO Digital Banking, to bmorservice@bmo.com, with “BMO Rewards Contest Entry” in the subject line. The email must be sent from the email address associated with their BMO cardholder profile and must be received no later than 11:59:59 p.m. on March 31, 2025. Please note this mailbox is not monitored for customer support requests.

Entry Limits and Odds

There is a limit of 10 entries per cardholder during the entire contest period, regardless of the Entry Option used. Entrants may use more than one of the Entry Options described above. Selecting one Entry Option over another does not increase the odds of winning. The odds of winning a Prize will depend on the total number of eligible entries received during the contest period.

Consent withdrawal

You can withdraw your consent to participate in the contest at any time during the contest period by sending an email to bmorservice@bmo.com using the email address on your BMO cardholder profile, with the subject line “Contest consent withdrawal”, at which time your entry will be invalid. In the email, include your first and last name, and the last 4 digits of your BMO Rewards Collector Number that’s found on BMO Digital Banking. Please note this mailbox is not monitored for customer support requests.

Prize:

Limit of 1 prize per cardholder. Eleven winners will be selected at random from all eligible entries. There is 1 grand prize of 1,000,000 BMO Rewards Points and 10 secondary prizes of 100,000 BMO Rewards Points. The prize BMO Rewards points will be credited to the primary cardholder’s account by April 30, 2025. Winners will be notified via email using the email address associated with their BMO cardholder profile.

Value of Prize

1,000,000 BMO Rewards points is valued at approximately \$6,600, based on the travel redemption rate of 150 points per \$1 value. To be eligible to redeem at the travel rate, purchases must be made at merchants that are classified as airlines, car rental agencies, hotels/resorts, vacation packages, cruise lines, eligible vacation rentals, passenger railways, timeshares, travel agencies and tour operators.

To redeem using Pay with Points, the eligible purchase must be made using the primary or authorized user's BMO Rewards credit card account. For all other non-travel purchases, you can redeem at a rate of 200 points per \$1 value.

"A week-long all-inclusive trip for 2 to Mexico" is based on a 7-night stay for 1 room and 2 guests at all-inclusive resorts in Cancun May 18 to May 25, 2025. "A week-long all-inclusive trip to Europe with your family" is based on a 7-night stay for 1 room and 2 adults and 2 children under 15 years of age in select resorts in Italy, Greece and Spain, May 18 to May 25, 2025. Retail value is accurate as of January 2025. Retail value of vacation packages might fluctuate based on time of booking, destination city and resort, and other factors outside of BMO's control.

Use of Personal Information

By participating in the contest each cardholder consents to BMO and its agents' use of their full name, email address, account, and eligibility information (Personal Information) for the purpose of administering the Contest, including for prize fulfillment purposes, where applicable. To review BMO's Privacy Code, see www.bmo.com/privacy.

Publicity and Cardholder Information

By participating in the contest, winners consent to the use of their first and last name for any publicity carried out by BMO, its agents and representatives, and marketing partners, without further notice or compensation.