

Get the spending power your business needs with the benefits you deserve.



Simplify purchasing, optimize cash flow and track expenses with a BMO Harris business credit card. You can:

- Improve cash flow through additional float and better control your spending
- Separate business and personal expenses
- Finance inventory or new equipment or transfer a balance for a competitive introductory rate
- Reduce petty cash and establish cardholder spend controls
- Access transaction activity, view statements and make payments online anytime
- Protect your business from unauthorized purchases with Mastercard® Zero Liability coverage¹

Turn everyday business purchases into rewards when you choose our Business Platinum Rewards Mastercard®

Earn up to 100,000 bonus rewards points! Get 50,000 points when you spend \$5,000 within the first 3 months. Get an additional 50,000 points when you spend \$50,000 within the first 12 months.¹

Here's how you'll earn points:			
5x	4x	3x	2x
Phone & Internet	Office Supplies & Printing	Gasoline	Dining
up to \$750 per category per quarter on eligible purchases ²			
1x per \$1 spent on all other purchases			
Plus, Your 100,000 Point Introductory Offer! ²			



Additional benefits of the Business Platinum Rewards Mastercard

- **No annual fee.**⁷
- **0% introductory APR** on purchases for the first 9 months from date of account opening.³
- **Balance transfers with 0% introductory APR** for 9 months from date of first transfer made within first 90 days of opening your account.⁴
- **Credit limit up to \$50,000** based on creditworthiness.
- **Up to 20 individual cardholders** per company account.

 **Apply today!**



Call 888-360-6417 or speak with a banker.

Your rewards points

- Never expire — as long as your account is open and in good standing²
- Can be used for travel, merchandise, gift cards and cash back²
- Can be redeemed online or by phone



Continued

	 BMO Harris Business Platinum Rewards Mastercard®	 BMO Harris Business Platinum Mastercard®
Intro bonus	Up to 100,000 points awarded after \$5,000 spent within 3 months of account opening and \$50,000 spent within 12 months of account opening, only for new accounts approved on or after 12/07/2022. ¹	N/A
BMO Harris RewardsSM	Up to 5x points on everyday eligible purchases. ¹ Points never expire as long as account is in good standing. ²	N/A
Redemption options	Points can be redeemed for travel, discounted merchandise, gift cards and cash back as a statement credit. ²	N/A
Introductory rate for purchases	Low introductory APR 0% introductory APR on purchases for 9 months from account opening date. After that, a variable APR applies, currently 19.99% to 28.99%, based on your credit worthiness. ³	Low introductory APR 0% introductory APR on purchases for 18 months from account opening date. After that, a variable APR applies, currently 15.99% to 24.99%, based on your credit worthiness. ⁵
Introductory rate for balance transfers	Low introductory APR 0% introductory APR on balance transfers for 9 months from date of first transfer when transfers are completed within 90 days from account opening date. After that, a variable APR applies, currently 19.99% to 28.99%, based on your credit worthiness. ⁴	Low introductory APR 0% introductory APR on balance transfers for 18 months from date of first transfer when transfers are completed within 90 days from account opening date. After that, a variable APR applies, currently 15.99% to 24.99%, based on your credit worthiness. ⁶
Annual fee	No annual fee⁷ and up to 20 cards per account.	
Credit limit	Up to \$50,000 based on credit worthiness.	
Foreign transaction fee	2% of the transaction amount in U.S. dollars.	
Mastercard Easy Savings[®]	Earn automatic rebates up to 25% on qualifying purchases. ⁸	
Additional cardholder benefits	Extended warranty ⁹ • Purchase assurance ⁹ • Zero liability ¹ • Merchant discounts • Mobile receipt management ⁹ • Advanced chip technology • Identity theft protection and expert resolution services • Travel accident insurance ⁹ • Travel and emergency assistance services ⁹	



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¹ Pay only for purchases that you have authorized on your Mastercard® card. Unauthorized purchases are not your responsibility. Conditions and exceptions apply. Learn more at: www.mastercard.us/zero-liability.html.

² Participation in BMO Harris RewardsSM is subject to terms and conditions found in BMO Harris Rewards Program Rules, available at www.bmoharris.com/pdf/credit/rewardsprogramrules.pdf. The Account must be current and in good standing to accrue and redeem points. While points don't expire, if the Account is closed for any reason, the Account will no longer be able to accrue points. All accrued points not redeemed will be available for redemption for 90 days as long as the Account is closed in good standing. The introductory rewards bonus is based on total net qualified purchases made in the first three months of account opening and rewards will be awarded to qualifying Accounts 3 - 4 weeks after the conclusion of the three month period. Information regarding rates and offers is subject to change. Please visit www.bmoharris.com/smallbizcard for the most up-to-date offers available. Point values which can be accrued are current for new accounts only approved on or after 12/07/2022 and are subject to change at any time.

³ 0% introductory APR on Purchases valid for the first nine months from account opening date. After that, your APR will vary with the market based on the Prime Rate and based on your creditworthiness. Please refer to the Summary of Credit Terms at www.bmoharris.com/pdf/credit/businesscreditcards.pdf for important information about rates and fees.

⁴ Balance Transfers available to Primary Cardholder only. For more details, please see the Business Credit Cardholder Agreement at www.bmoharris.com/pdf/credit/BCAgreement.pdf. 0% APR is valid for 0% introductory APR on Purchases valid for the first nine months from account opening date. After that, your APR will vary with the market based on the Prime Rate and based on your creditworthiness. Please refer to the Summary of Credit Terms at www.bmoharris.com/pdf/credit/businesscreditcards.pdf for important information about rates and fees. Balance Transfers available to Primary Cardholder only. For more details, please see the Business Credit Cardholder Agreement at www.bmoharris.com/pdf/credit/BCAgreement.pdf.

⁵ 0% introductory APR on Purchases valid for the first 18 months from account opening date. After that, your APR will vary with the market based on the Prime Rate and based on your creditworthiness. Please refer to the Summary of Credit Terms at www.bmoharris.com/pdf/credit/businesscreditcards.pdf for important information about rates and fees.

⁶ 0% introductory APR on Purchases valid for the first 18 months from account opening date. After that, your APR will vary with the market based on the Prime Rate and based on your creditworthiness. Please refer to the Summary of Credit Terms at www.bmoharris.com/pdf/credit/businesscreditcards.pdf for important information about rates and fees. Balance Transfers available to Primary Cardholder only. For more details, please see the Business Credit Cardholder Agreement at www.bmoharris.com/pdf/credit/BCAgreement.pdf.

⁷ Please refer to the Summary of Credit Terms at www.bmoharris.com/pdf/credit/businesscreditcards.pdf for important information about rates and fees.

⁸ Simply use your card for eligible purchases and get automatic rebates at over 40,000 participating locations, including gas stations. Rebate is a statement credit. Rebates will be automatically applied to your account within 3 - 5 business days of when the qualifying transaction posts to your account. For full terms and conditions, visit: EasySavings.com.

⁹ Certain terms, conditions, and exclusions apply. Call 1-800-Mastercard for assistance. Additional details can also be found in the BMO Harris Small Business Credit Cards Guide to Benefits, which is available at: www.bmoharris.com/pdf/sb/businessmcgtb.pdf.

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Summary of Credit Terms

Interest Rates and Interest Charges	BMO Harris Bank Business Platinum Mastercard®	BMO Harris Bank Business Platinum Rewards Mastercard®
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 18 months from account opening date. After that, your APR will be 15.99% to 24.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	0% introductory APR for nine months from account opening date. After that, your APR will be 19.99% to 28.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% introductory APR for 18 months from date of first transfer when transfers are completed within 90 days from date of account opening. After that, your APR will be 15.99% to 24.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.	0% introductory APR for nine months from date of first transfer when transfers are completed within 90 days from date of account opening. After that, your APR will be 19.99% to 28.99% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	31.99% This APR will vary with the market based on Prime Rate.	31.99% This APR will vary with the market based on Prime Rate.

Fees	BMO Harris Bank Business Platinum Mastercard®	BMO Harris Bank Business Platinum Rewards Mastercard®
Annual Fee	None	
Late Payment Fee	\$39	
Returned Payment Fee	\$39	
Cash Advance Fee	Either \$10 or 5% of the amount of each cash advance, whichever is greater.	
Balance Transfer Fee	Either \$10 or 4% of the amount of each balance transfer, whichever is greater.	
Foreign Transaction Fee	2% of the transaction amount in U.S. dollars.	
Over Limit Fee	\$39	

Loss of Introductory APR: We may end your introductory APR and apply the standard APR if you make a late payment.

Promotional/Introductory Rates and Your Grace Period: If you take advantage of an offer with an introductory or promotional APR, we will charge you interest on new Purchases, unless your new Purchases have a 0% APR, or you pay your Account balance, including any Balance Transfers and Cash Advances, in full each month by your payment due date.

CALIFORNIA RESIDENTS: If you are a California resident, to learn more about the personal information we collect, how it is used and stored, and what rights you may have under the California Consumer Privacy Act, you can review our policy at <https://www.bmo.com/ccpanotice>.

OHIO RESIDENTS: The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT: To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

