

BMO Bank N.A. Pricing Information for BMO Platinum, Platinum Rewards, Cash Back, Boost Secured Credit Card, Premium Rewards, Escape and Wealth Management Credit Cards

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	Prime Rate plus 3.90% to Prime Rate plus 20.74% , based on your creditworthiness and product. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfer	Prime Rate plus 3.90% to Prime Rate plus 20.74% , based on your creditworthiness and product. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Prime Rate plus 20.99% or Prime Rate plus 23.99%. This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing cycle. We will not charge you any interest on Purchases if you pay your Statement Balance by the due date each month. We will begin charging interest on Cash Advances and Balance Transfers on the transaction date.
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$1.00.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
Fees	
Annual Fee	\$0 – BMO Platinum Rewards Credit Card, BMO Platinum Credit Card, BMO Cash Back Credit Card \$25 – BMO Boost Secured Credit Card \$95 – BMO Premium Rewards Credit Card \$150 – BMO Escape Credit Card \$350 – BMO Wealth Management Credit Card
PaySmart Fee (Monthly Plan Fee)	Monthly fee of up to 1% of the amount of each eligible transaction you select to pay in monthly installments. The exact fee will be a percentage of your transaction amount and will be disclosed when the payment plan is set up.
Transaction Fees	• Balance Transfer • Either \$10 or 5% of the amount of each balance transfer, whichever is greater • Cash Advance • Either \$10 or 5% of the amount of each cash advance, whichever is greater • Foreign Transaction • None or 3% of each transaction in U.S. dollars
Penalty Fees	• Late Payment • Up to \$41 • Returned Payment • Up to \$41

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How We Will Calculate Your Balance: We use a method called “average daily balance (including new transactions).” See your Agreement for more details.

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

Penalty Fees: A single violation of each type will not exceed \$30. However, if another violation of the same type occurs within six billing cycles, we will charge up to the maximum fee in the table above. The Late Payment and Returned Payment fees will not exceed the related Minimum Payment Due.

Security Interest: Information on the security interest that secures your BMO Boost Secured Credit Card account is provided in your Consumer Cardholder Agreement.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Agreement.

Cash Limit: Your Cash Limit is 20% of your Credit Limit. If cash access is requested, your Cash Limit will appear on your billing statement. In addition to any limits imposed by the ATM operator, we may also impose transaction limits on cash withdrawals. Please contact Customer Service at the provided phone number with any questions regarding your Cash Limit and Cash Advances.

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 Statement Balance, including any Balance Transfers and Cash Advances, in full each month by your payment due date.

Margins And Periodic Rates with Corresponding APRs			
	Purchase Rate	Balance Transfer Rate	Cash Advance Rate
Margin	3.90% to 20.74%	3.90% to 20.74%	20.99% or 23.99%
Periodic Rate	0.02917% to 0.07531%	0.02917% to 0.07531%	0.07600% or 0.08421%
	(corresponding APR of 10.65% to 27.49%)	(corresponding APR of 10.65% to 27.49%)	(corresponding APR of 27.74% or 30.74%)

Minimum Payment Due: Refer to your Agreement for how we calculate your Minimum Payment Due.