

More cash or bigger rewards.
It's your choice.

Get \$50
CashBack
OR
190 AIR MILES^{®†}
reward miles!

APPLY TODAY!



See details inside.
bmo.com/shell



Included features

GET THESE INCLUDED FEATURES FOR ADDED PEACE OF MIND & CONVENIENCE

- **Acceptance** at 30 million locations worldwide.
- **Extended Warranty Insurance[†] and Purchase Protection[†]** – Double the original manufacturer's warranty period up to a maximum of one additional year for most BMO MasterCard purchases. Plus, most items will also be insured against theft or damage for 90 days.¹⁴
- **Zero Liability** – You will not be liable for most cases of unauthorized purchases.¹⁵
- **Built-in Chip Technology** – The embedded microchip is encrypted and extremely difficult to counterfeit.
- **MasterCard PayPass[™] functionality** – Tap & Go[™] lets you pay without having to swipe your card.

APPLY TODAY!

® Registered trade-mark of Bank of Montreal. ®**/™**Registered trade-marks/trade-marks of MasterCard International Incorporated. ®1™1 Trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Bank of Montreal. ®11 National, the "flag" and Emerald Club are trademarks of Vanguard Trademark Holdings USA, LLC. ®**Alamo is a trademark of Vanguard Trademark Holdings USA, LLC. ®1 The pecten is a registered trademark of Shell Canada Limited. Used under license by Shell Canada Products. Used with permission by Bank of Montreal. † Insurance benefits provided by Allianz Global Risks US Insurance Company.



- 1 Ongoing interest rates, payment grace days, annual fees, and all other applicable fees are subject to change. See your branch, contact the Customer Contact Centre at 1-800-263-2263 or visit bmo.com/mastercard for current rates and fees.
- 2 Bonus 95 or 190 reward miles is limited to new accounts and is awarded after your first card purchase. Limit one Bonus offer per Account. If you cancel your card within 30 days of opening your account, the Bonus reward miles will be cancelled. Complete Terms & Conditions are available at bmo.com/shell.
- 3 Offer is cumulative over the statement period. Reward miles will be earned on purchases made at participating Shell locations in Canada (including Beaver, Turbo and Payless) to a maximum of \$2500 in Shell purchases in any monthly billing period. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded.
- 4 Award of AIR MILES reward miles is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of your BMO MasterCard Cardholder Agreement. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded.
- 5 Reward miles will be earned on car rentals at participating National Car Rental and Alamo Rent A Car locations worldwide, on a per-transaction basis. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded.
- 6 If you have the Shell AIR MILES World MasterCard, when you redeem AIR MILES reward miles for a flight you will receive a 25% discount from the number of AIR MILES reward miles you would ordinarily require. This benefit does not apply to Cash + Miles[™] Rewards. For flight redemptions: There are no blackout periods. This benefit does not apply to the cash portion of the flight redemption (such as fuel surcharges, airport improvement fees and booking fees) or to the flight component of package vacations and cruises. This benefit cannot be combined with any other offer.
- 7 BMO MasterCard Insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch) and Chubb Insurance Company of Canada.
- 8 \$20 CashBack Bonus offer is awarded in CashBack points, is limited to new accounts and is awarded after your first purchase with your new Shell CashBack MasterCard. \$50 CashBack Bonus offer is awarded in CashBack points, is limited to new accounts and is awarded after your first purchase with your new Shell CashBack World MasterCard. Limit one Bonus offer per Account. If you cancel your card within 30 days of opening your account, the Bonus CashBack points will be cancelled. Complete Terms & Conditions are available at bmo.com/shell.
- 9 Redeem AIR MILES reward miles in the Cash balance of your AIR MILES Collector Account in increments of 95 reward miles for \$10 off your purchases at participating AIR MILES Sponsor locations to a maximum of \$750 per day. You must first activate your Collector Account by setting your balance preference to allocate some or all of the reward miles you earn after activation to your Cash balance. Visit airmiles.ca/cash to learn more. You must have accumulated sufficient reward miles in the Cash balance of your Collector Account in order to redeem reward miles towards your purchases at participating Sponsor locations. Purchases are required to accumulate reward miles. You must inform the Sponsor that you want to redeem reward miles and present your Collector Card at time of purchase. All rewards offered are subject to the Terms and Conditions of the AIR MILES Reward Program, are subject to change and may be withdrawn without notice. For complete details, visit airmiles.ca.
- 10 Award of CashBack rewards is made for purchases charged to your account and is subject to the Terms and Conditions of your BMO MasterCard Cardholder Agreement. Offer is cumulative over the statement period. With the Shell CashBack World MasterCard you will earn 3¢ in CashBack rewards for every \$1 for purchases made at participating Shell locations in Canada to a maximum of \$2,500 in any monthly billing period and 1.25¢ in CashBack rewards for every \$1 for purchases made everywhere else. With the No Fee Shell CashBack MasterCard you will earn 1.5¢ CashBack rewards for every \$1 in purchases made at participating Shell locations in Canada to a maximum of \$2,500 in any monthly billing period and 0.5¢ in CashBack rewards for every \$1 for purchases made everywhere else.
- 11 CashBack rewards will be earned on car rentals at participating National Car Rental and Alamo Rent A Car locations worldwide, on a per-transaction basis. The number of CashBack rewards will be rounded down to the nearest whole number. Fractions of CashBack rewards will not be awarded.
- 12 Award of CashBack rewards is made for purchases charged to your account (less refunds) and is subject to the Terms and Conditions of your BMO MasterCard Cardholder Agreement. The number of CashBack rewards will be rounded down to the nearest whole number. Fractions of CashBack rewards will not be awarded.
- 13 You will receive a free membership in the Dominion Automobile Association and the benefits of their BMO Roadside Assistance Program (Basic Coverage). Membership terms and the features of the plan are described in the certificate that you will receive. DAA requires BMO to provide any information reasonably required for the sole purpose of confirming you are covered by the Program.
- 14 Purchase Protection and Extended Warranty Insurance benefits provided by Allianz Global Risks US Insurance Company.
- 15 If your card is used without your authorization, you will not be liable if: you did not knowingly contribute to the unauthorized use; you used reasonable care to keep your card safe from loss, theft or misuse; you kept your PIN confidential and separate from your card; you notify us by telephone within 24 hours if you learn of the loss, theft or misuse of your card, or if you know or suspect that someone else knows your PIN; there has not been more than one unauthorized use of your card in the last 12 months, and your account is in good standing. If you don't meet these criteria, you will be liable for all charges incurred in connection with the unauthorized use.

Important information about Shell[®]# MasterCard[®]** from BMO[®] cards

The following provides important information about Shell MasterCard from BMO cards.

The charges, fees and pricing listed are valid as of September 1, 2013 unless otherwise noted, and are subject to change.

Annual interest rate or rates	<p>These interest rates are in effect from the date your account is activated.</p> <p>AIR MILES[®]† cards, CashBack[®] cards:</p> <p>Purchases and fees: 19.9%</p> <p>Cash advances: 19.9%</p> <p>Balance transfers: 19.9%</p>																
Interest-free grace period	<p>21 days</p> <p>You will benefit from an interest-free grace period of at least 21 days if you pay off your balance in full by the payment due date. We don't charge interest on purchases and fees appearing on your account statement for the first time if you pay your new balance in full by the payment due date. There is no interest-free period on cash advances, including cash-like and gaming transactions, and balance transfers.</p>																
Minimum payment	<p>2% or \$10</p> <p>Your minimum payment will be the greater of 2% of the outstanding balance shown on your account statement, or \$10. You must pay the full amount of the new balance if it is \$10 or less. If the new balance exceeds your credit limit or if there is an amount past due on your account statement, you must pay the greater of:</p> <ul style="list-style-type: none"> · The minimum payment described above plus the past due amount, or · The amount by which your new balance exceeds your credit limit. 																
Foreign currency conversion	<p>Canadian dollar: The exchange rate for converting foreign currency transactions to Canadian dollars is the rate charged to us by MasterCard International ("MCI") plus 2.5%. The exchange rate for converting refunds of foreign currency transactions to Canadian dollars is the rate charged to us by MCI minus 2.5%. We make the conversion on the date the transaction or refund is posted to your account.</p>																
Annual fees	<p>Annual fees are to be charged within the first two monthly statements following the opening of your new account, regardless of whether or not the card has been activated, and annually on your statement anniversary date.</p> <p>Annual card fees:</p> <table border="0"> <tr> <td>Shell AIR MILES World MasterCard from BMO</td> <td style="text-align: right;">\$99.00</td> </tr> <tr> <td>Shell CashBack World MasterCard from BMO</td> <td style="text-align: right;">\$79.00</td> </tr> <tr> <td>Shell AIR MILES MasterCard from BMO,</td> <td></td> </tr> <tr> <td>Shell CashBack MasterCard from BMO</td> <td style="text-align: right;">No fee</td> </tr> </table> <p>Additional card annual fees:</p> <table border="0"> <tr> <td>Shell AIR MILES World MasterCard from BMO</td> <td style="text-align: right;">\$15.00 per card</td> </tr> <tr> <td>Shell CashBack World MasterCard from BMO</td> <td style="text-align: right;">\$15.00 per card</td> </tr> <tr> <td>Shell AIR MILES MasterCard from BMO,</td> <td></td> </tr> <tr> <td>Shell CashBack MasterCard from BMO</td> <td style="text-align: right;">No fee</td> </tr> </table>	Shell AIR MILES World MasterCard from BMO	\$99.00	Shell CashBack World MasterCard from BMO	\$79.00	Shell AIR MILES MasterCard from BMO,		Shell CashBack MasterCard from BMO	No fee	Shell AIR MILES World MasterCard from BMO	\$15.00 per card	Shell CashBack World MasterCard from BMO	\$15.00 per card	Shell AIR MILES MasterCard from BMO,		Shell CashBack MasterCard from BMO	No fee
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Shell CashBack MasterCard from BMO	No fee																

Earn more of what you want – and get rewarded sooner!

Show me the miles:



Shell AIR MILES^{®†} MasterCard^{®*}

\$99 annual fee¹ ○

Minimum \$60,000 (individual) or \$100,000 (household) income required

Earn:

95 bonus reward miles reward miles² after your first card purchase. Or convert it to **\$10** of fuel at Shell with AIR MILES Cash⁹

1.25x reward miles reward miles on card purchases at Shell locations in Canada³

1 reward mile for every **\$20** in card purchases⁴

Or:

Get the no-fee option and save even more with the Shell AIR MILES MasterCard ○

190 bonus reward miles reward miles² after your first card purchase. Or convert it into **\$20** of fuel at Shell with AIR MILES Cash⁹

1 reward mile for every **\$15** in card purchases⁴

Exclusive 25% discount on the number of reward miles required for all AIR MILES flights⁸ worldwide and no blackout periods⁶

FREE BMO World MasterCard Travel Protection⁷ including Car Rental Collision Damage Waiver, PLUS Flight Delay & Baggage Insurance

Show me the money:



Shell CashBack World MasterCard

\$79 annual fee¹ ○

Minimum \$60,000 (individual) or \$100,000 (household) income required

Earn:

BONUS \$20 CashBack credit to your MasterCard account after your first purchase⁹

1.5¢ CashBack on every dollar you spend on purchases at Shell locations in Canada¹⁰

0.5¢ CashBack on every dollar you spend on purchases everywhere else¹²

Or:

For the no-fee option that still earns you cash back, get the Shell CashBack MasterCard ○

BONUS \$50 CashBack credit to your MasterCard account after your first purchase⁹

3¢ CashBack on every dollar you spend on purchases at Shell locations

1.25¢ CashBack on every dollar you spend on purchases everywhere else.¹² That's **\$1.25** back for every **\$100** in card purchases

FREE

- BMO World MasterCard Travel Protection⁷ including Car Rental Collision Damage Waiver, **PLUS** Flight Delay & Baggage Insurance
- roadside assistance program (\$69/year value) at no additional cost¹³

See how fast the CashBack adds up*:

Based on \$200/month spend at Shell and \$2500/month spend everywhere else.

BONUS CashBack points after your first purchase	\$50
3¢ CashBack at Shell ¹⁰ annually	\$72
1.25¢ CashBack on non-Shell purchases ¹⁰ annually	\$375
TOTAL ANNUAL CASHBACK	\$497

* Applies to Shell CashBack World MasterCard from BMO only. Table for illustration purposes only.

Use both to earn even more at Shell!



Earn reward miles even faster by using both your AIR MILES Collector card⁸ and your Shell Cashback MasterCard.

Other fees	
The following fees are charged on the day the transaction or activity takes place:	
Charge for dishonoured payment from or to your account (Amount of dishonoured payment will be subject to the applicable interest rate from the date such payment is reversed.)	\$40.00
Charge for book of personalized MasterCard cheques	\$10.00
Replacement copy of statement or sales slip	\$5.00
Cash-like and gaming transactions:	
Wire transfers, money orders, travellers cheques, foreign currency, bets and betting, off-track betting, race track wagers, casino gaming chips and lottery tickets	\$2.75
Cash advance fees – Automated teller machine (ATM) network:	
Bank of Montreal ATM	\$1.50
<i>Interac</i> ^{®§§} Network in Canada	\$2.75
Cirrus ^{®*} Network in U.S.	\$3.50
Cirrus ^{®*} Network outside Canada and U.S.	\$4.50
Cash advance fees – Other:	
Bank of Montreal branch and Telephone Banking	\$3.00
MasterCard financial institution in Canada	\$4.00
MasterCard financial institution in U.S.	\$5.00
MasterCard financial institution outside Canada and U.S.	\$6.00
The following fees, if applicable, are charged on your statement date:	
Over limit fee:	\$29.00
BMO MasterCard balance insurance:	
Monthly premium	\$0.94 per \$100 of your outstanding balance, plus applicable taxes

Your account statements

We'll provide you an account statement every month, unless you have a monthly outstanding balance of less than \$10 and no payments or transactions have been posted to your account and no interest or fees have been charged to your account. In such case, we will send you an account statement every three months.

Determination of interest

To calculate interest charges on cash advances, we multiply the daily closing balance of your cash advances by the daily cash advance interest rate, which is equal to the annual cash advance

interest rate divided by 365. To calculate interest charges on purchases and fees, we multiply the daily closing balance of your purchases and fees by the daily purchase interest rate, which is equal to the annual purchase interest rate divided by 365.

Contact us

For additional information concerning your Shell MasterCard from BMO account, please call the BMO MasterCard Customer Contact Centre at 1-800-263-2263.
TTY (for the deaf and hearing impaired): 1-866-859-2089.



^{®/™}Registered trade-marks of Bank of Montreal. ^{™/®/®}Trade-marks/registered trade-marks of MasterCard International Incorporated. ^{®†}Trademarks of AIR MILLS International Trading B.V. Used under license by LoyaltyOne, Inc. and Bank of Montreal. ^{®‡}Registered trade-mark of Shell Canada Limited. Used under license by Shell Canada Products. ^{®§§}Trade-mark of Interac Inc. Used under license.