

# BMO Harris Rewards<sup>SM</sup> FAQ's

## Getting Started

### What is BMO Harris Rewards<sup>SM</sup>?

BMO Harris Rewards is the rewards program from BMO Harris Bank that offers flexibility and personal choice to cardholders. BMO Harris Rewards offers cardholders the opportunity to earn points redeemable for travel, merchandise, gift cards, statement credits, deposit to checking or savings account or simply treat yourself to something special. Simply use your BMO Harris Bank Rewards Credit Card to start earning points.

### How does the program work?

Earning BMO Harris Rewards points is easy. For every eligible purchase to your BMO Harris Bank Rewards Credit Card, you automatically earn points. Eligible purchases for points include, but are not limited to, airline, restaurant, hotel, car rental, service station, mail and online orders, and retail purchases. Annual fees, payments and cash advances are ineligible for point's accrual.

See BMO Harris Rewards Program Rules at

<https://www.bmoharris.com/pdf/credit/rewardsconsumerpoints.pdf>.

### How can I contact the BMO Harris Reward Redemption Center?

If you have any questions, comments or concerns, please contact us at our BMO Rewards Redemption Center at 1-800-610-8987, seven days a week between 8:00 a.m. - 8:00 p.m. CST. The Reward Redemption Center is closed on all U.S. federal holidays.

## Earning Points

### Do BMO Harris Rewards points expire?

No, your BMO Harris Rewards points will not expire as long as your account is open and in good standing. Good standing means that your account is not canceled, past due or otherwise in default under the terms of an Agreement you have with us. Please refer to Rewards Program Rules at <https://www.bmoharris.com/pdf/credit/rewardsconsumerpoints.pdf> for more details.

### Is there a limit to the number of BMO Harris Rewards points I can earn or redeem?

There is no limit to the amount of BMO Harris Rewards points you can earn or redeem.



### **Where can I earn BMO Harris Rewards points?**

You can earn BMO Harris Rewards points at any location where Mastercard is accepted. Please refer to Rewards Program Rules at <https://www.bmoharris.com/pdf/credit/rewardsconsumerpoints.pdf> for more details.

### **How do I know how much BMO Harris Rewards points I have accumulated?**

You can view your current BMO Harris Rewards point balance by accessing the BMO Harris Rewards website upon logging in at <http://bmoharrisrewards.com>

### **Can I purchase BMO Harris Rewards points above those that I earn for purchases?**

If you do not have enough BMO Harris Rewards points for a travel reward that you wish to redeem for, you have the option to use your BMO Harris Bank Rewards Credit Card for the cash balance of the redemption.

### **What happens to my BMO Harris Rewards points if I lose my card?**

Once you request and receive your new card, all BMO Harris Rewards points will be transferred to the new card within 1 to 2 billing cycles.

## **Redeeming Points**

### **How do I redeem BMO Harris Rewards points?**

You have several options for redeeming points:

- Redeem points online through the BMO Harris Rewards online site at <http://bmoharrisrewards.com>.
- Call the BMO Rewards Redemption Center.

### **How long does it take for me to receive my merchandise and gift card redemption?**

It will take approximately 2 weeks for your reward to be delivered with maximum delivery time of up to 6 weeks.

### **Are there any extra fees/charges when redeeming for rewards?**

Depending on your reward type, there may be additional handling fees. You will be notified of the fee prior to confirming your redemption.

### **What happens if my item is on back order?**

If an item is on back order, one of our BMO Rewards Redemption Center agents will contact you with your item's status and estimated day of arrival or check your online account under Redemption Activity for status updates.

### **What if an item arrives damaged or defective?**

All merchandise shown in the BMO Harris Rewards Catalogue carries a 100% satisfaction guarantee against workmanship defect or shipping damage that is good for 30 days from the date of redemption. If your item arrived damaged or defective, just call the BMO Rewards Redemption Center and we will either replace the item or return your points to your account.

### **What if my gift certificate is lost or stolen?**

Lost, stolen and damaged cards can be replaced. As soon as one of our BMO Rewards Center representatives receives the inquiry, BMO Harris Rewards will start an investigation with the retailer. Depending on the outcome of this investigation, BMO Harris may send a replacement certificate.

### **How does the Rewards Deposit redemption option work?**

The Rewards Deposit redemption option allows you to convert your rewards points as a deposit into a BMO Harris savings, checking or money market account.

### **What are the Rewards Deposit redemption threshold requirements?**

Rewards Deposit redemption thresholds start at \$15 and increase in \$5 increments with maximum of \$10,000 per redemption.

### **What if I do not have a BMO Harris Checking, Savings or Money Market account?**

You will need to open at least one BMO Harris Checking, Savings or Money Market account in order to utilize the Rewards Deposit redemption option.

### **Where do I find my specific BMO Harris Checking, Savings or Money Market account number information?**

Please log into BMO Digital Banking and select your desired Checking, Savings or Money Market account. On the Account Details page, you can click on the masked account number of \*1234 to view the full number string.

### **How soon will the Rewards Deposit appear in the selected Checking, Savings or Money Market account?**

The Rewards Deposit should be reflected within seven to ten business days.

## **Travel**

### **How far in advance should I book my travel plans?**

All travel arrangements should be booked as soon as possible. Advance booking gives us a better chance to ensure we can accommodate your hotel, flight, and car rental requests.

### **Are there blackout dates for travel?**

There are no blackout dates, although your travel options may vary depending on availability.



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### **Can I change or cancel my flight?**

Changes or cancellations may require additional costs such as airline penalty fees, increased fares, and service fees. Please be aware that most airlines do not allow changes or corrections to passenger names. Our ability to honor itinerary change requests is ultimately governed by airline rules and restrictions.

### **Can I purchase a ticket for someone else?**

Absolutely! You can book up to nine passengers for your vacation.

### **Can I customize my travel plans?**

Yes, you can sort your travel plans based on price or by schedule as well as book for multiple cities.

### **Can I use BMO Harris Rewards points for first or business class travel?**

Yes, there are no restrictions when booking with BMO Harris Rewards.

### **Who do I call if I have a problem with my travel plans?**

If there are any issues that arise after a confirmation has been received, please contact our BMO Rewards Redemption Center and they will help you with your changes. Be advised there might be fees associated to travel changes.

### **How will I know my booking is confirmed?**

Once you have redeemed your reward points, you will receive an email confirmation with your itinerary via email within 24 hours of your booking. If you do not have an email address, your itinerary will be mailed to your home address.

## **Account Issues**

### **What if I'm missing BMO Harris Rewards points from my account?**

If you have any issues at all with your point balance, please feel free to contact us at our BMO Rewards Redemption Center and one of our agents will assist you further.

### **What happens to my BMO Harris Rewards points if I miss a payment?**

We reserve the right to suspend your participation in the Rewards Program if your Account is not in good standing. Good standing means that your account is not canceled, past due or otherwise in default under the terms of an Agreement you have with us.

See BMO Harris Rewards Program Rules at

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### **If I close my account, what will happen to my BMO Harris Rewards points?**

If your account is closed for any reason, the Account will no longer be able to accrue points and all accrued points for that Account will be available to redeem for 90 days as long as Account is closed in good standing. See BMO Harris Rewards Program Rules at

<https://www.bmoharris.com/pdf/credit/rewardsconsumerpoints.pdf>.

### **Why is my statement point value earned different from the point value available to redeem?**

Points are earned daily, and vested and accessible for redemption at your monthly credit card billing cycle.