

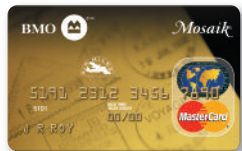




AIR MILES^{®†} Reward Program

Choose from the Gold, Silver or Bronze AIR MILES Reward Options. You can reward yourself for as few as 25 reward miles. BMO Mosaik MasterCard is the only credit card that lets you collect reward miles from purchases at more than 24 million locations worldwide. Take advantage of all the Bonus reward miles offers when you choose the Gold Reward Option and you could be flying in just 3 months^{D4}.

AIR MILES Reward Program features	GOLD	SILVER	BRONZE
AIR MILES reward miles with card purchases ^{B1}	1/\$15	1/\$20	1/\$40
Exclusive 20% discount on the number of reward miles required for all AIR MILES flights worldwide and no blackout periods ^{D3}	NEW! ✓	-	-
Bonus AIR MILES reward miles with your first card purchase ^{C1}	150	100	-
Earn 150 Bonus AIR MILES reward miles each month you spend \$2,000 or more for the first 3 months that you have the card ^{D4}	NEW! up to 450	-	-
 Bonus AIR MILES reward miles earned with purchases at Shell locations (including Beaver, Turbo and Payless) in Canada	NEW! 2x ^{C4}	1.5x ^{C5}	-
 National Car Rental ^{®††} benefits include: • Double AIR MILES reward miles ^{B3} • FREE Emerald Club Membership ^{E1} (value of \$75) • Discounts off rentals ^{C3}	✓ ✓ 15%	✓ - 10%	✓ - -
ANNUAL FEE	\$90	\$35	FREE



**Collect faster.
Fly anywhere.
Sooner.**

Choose the BMO Mosaik MasterCard Gold AIR MILES Reward Option and:

- Earn 1 reward mile for every \$15 you spend^{B1} on the card.
- Get an exclusive 20% discount on the number of reward miles required for all AIR MILES flights worldwide and no blackout periods^{D3}.
- Double your AIR MILES reward miles at Shell locations (including Beaver, Turbo and Payless) in Canada^{C4}.



Here's how you could earn enough AIR MILES reward miles for a flight in just one year!

AIR MILES reward miles earned in one year*					
Annual Spend (Excluding Shell spend)	AIR MILES earned from 1/\$15 Gold Reward Option Purchases	AIR MILES from purchases at Sponsors**	Additional Spend at Shell Canada†	Double AIR MILES from Shell Purchases	Total AIR MILES earned
\$6,000	396 + 150 Bonus	200	\$1,200	144	890
\$9,000	600 + 150 Bonus	300	\$1,200	144	1,194
\$16,500	1,092 + 150 Bonus	550	\$1,200	144	1,936

* Table for illustration purposes only. 150 Bonus reward miles are awarded with first card purchase. ** Assumes 50% of total annual purchases were made at AIR MILES Sponsors using the ratio of one reward mile for every \$15 in purchases. Does not include Sponsor bonus offers or special offers. † Shell locations (including Beaver, Turbo and Payless) in Canada.

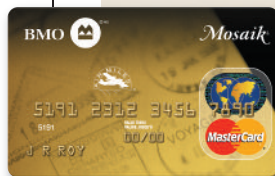
**FLY FOR
20%
FEWER
REWARD
MILES!**



Fly **20%** sooner.

Over 500 destinations and multiple airlines to choose from – with no blackout periods.

Flying is easier than ever when you choose the BMO Mosaik MasterCard Gold AIR MILES Reward Option! Get an exclusive 20% discount on the number of reward miles required for all AIR MILES flights worldwide and no blackout periods^{D3}. You can fly almost anywhere, anytime, including New York City, London and the Caribbean.



Here are just a few of the over 500 destinations you can fly to!



Low Season 205 Calendar Days	Jan. 8 to Feb. 28
	April 1 to May 31
	Sept. 16 to Dec. 15
High Season 161 Calendar Days	Mar. 1 to Mar. 31
	June 1 to Sept. 15
	Dec. 16 to Jan. 7

Seasonability is based on the original departure date booked.

Collect faster.
Fly anywhere. Sooner.

		AIR MILES reward miles	
		LOW SEASON 20% discount	HIGH SEASON 20% discount
Toronto to:	Montreal	900 720	1100 880
	London or Paris	5200 4160	6700 5360
Vancouver to:	Toronto	2850 2280	3850 3080
	Hawaii	4700 3760	6300 5040
Calgary to:	Vancouver	900 720	1100 880
	New York	3100 2480	3800 3040
Montreal to:	Vancouver	3000 2400	4000 3200
	Rome or Milan	5300 4240	7100 5680
Halifax to:	Montreal	900 720	1100 880
	Orlando	2500 2000	3250 2600