

## Debit cards

### BMO Harris Bank World Debit Mastercard®



No need for checks and safer than cash. Get instant access to your money, along with the benefits of a Mastercard® and more.

Use it everywhere Mastercard® debit cards are accepted.

Security & Convenience

Extended Warranty

[Get your card](#)

#### Benefits

#### Security

Get more out of every purchase with these extra benefits.

#### Satisfaction Guarantee

Get a full refund for most purchases, up to \$250, if the store will not accept a return.<sup>1</sup>

#### Mastercard Global Service™

Count on 24/7 assistance with Lost and Stolen Card Reporting, Emergency Card Replacement, Emergency Cash Advance, finding an ATM, or card related questions.<sup>1</sup>

#### Extended Warranty

Extend the original manufacturer's (or U.S. store brand) warranty on most new items for extra peace of mind.<sup>1</sup>

#### Fast and convenient ATM access

Unlimited fee-free access at over 40,000 Allpoint® and BMO Harris ATMs nationwide and surcharge fee-free access at over 12,000 Allpoint® ATMs in Canada, Mexico, Puerto Rico, the United Kingdom and Australia.<sup>2</sup>

#### Purchase Assurance

Provides coverage for most items you purchase with your BMO Harris Bank World Debit Mastercard® if the item is damaged or stolen within 90 days of the date of purchase.<sup>1</sup>

#### Never miss a payment

Use your debit card to set up recurring payments like a gym membership, cable bill or utilities and avoid late fees.

#### How it works:

##### Online

Shop online safely and conveniently.

##### U.S. and international purchases

Use it at any retailer that accepts Mastercard®, and simply select "Debit" as your method of payment.

##### Pay on the go

Make purchases with your smartphone using Apple Pay®, Google Pay™ and Samsung Pay™.

How to get your BMO Harris Bank World Debit Mastercard®

BMO Harris Bank World Debit Mastercard® is available to all BMO Harris personal banking customers.

Get your card

### Check out our other Debit and Gift Cards

#### BMO Harris Bank Debit Mastercard®



Enjoy convenience and security every time you use your BMO Harris Bank Debit Mastercard®.

Learn more

#### BMO Harris Bulls, Blackhawks & Bucks Debit Mastercard®



For the ultimate fan, carry your team card wherever you go – plus, get team perks!

Learn more

#### BMO Harris Bank Mastercard® Gift Card<sup>4</sup>



The gift that everyone loves getting. You choose how much to give.

Learn more

### Find the answers you're looking for

How do I activate my debit card?



Can I link my savings account to this card?



If my card is lost or stolen, what do I do?



My card has a chip, how does that work?



Are there fees for using a debit card?



How is a debit card different from a credit card?



I have a merchant hold or authorization hold on my account, what is that?



The purchase was not what I wanted, how do I dispute a transaction?



How do I change my ATM or debit card PIN (Personal Identification Number) or request a new PIN?



I am traveling, will my card still work?



### Have more questions?



Visit a branch



Make an appointment



Call 1-888-340-2265

<sup>1</sup>Certain terms, conditions and exclusions apply. For complete coverage terms and conditions call 1-800-HARRISCARD (1-800-827-8372) for assistance, refer to the Mastercard Guide to Benefits for more information.

<sup>2</sup>Foreign Transaction Fees will apply at allpoint® ATMs located outside of the United States.

<sup>3</sup>Only for purchases that you have authorized on your Mastercard card. Unauthorized purchases are not your responsibility. Conditions and exceptions apply. [Get Details](#)™

<sup>4</sup>Funds on gift cards are **NOT FDIC insured**.

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#### Notice to Customers

To help the government fight the funding of terrorism and money laundering activities, federal law (USA Patriot Act (Title III of Pub. L. 107-56 signed into law October 26, 2001)) requires all financial organizations to obtain, verify and record information that identifies each person who opens an account. 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 you to provide a copy of your driver's license or other identifying documents. For each business or entity that opens an account, we will ask for your name, address and other information that will allow us to identify the entity. We may also ask you to provide a copy of your certificate of incorporation (or similar document) or other identifying documents. The information you provide in this form may be used to perform a credit check and verify your identity by using internal sources and third party vendors. If the requested information is not provided within 30 calendar days, the account will be subject to closure.

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