

## MLA Travel Card: Frequently Asked Questions

### General

#### *How does a personal liability card work?*

Each Member who chooses to participate will be issued a travel charge card through a common plan arranged by Financial Services. Monthly account statements are available online. Members are responsible for paying their account balance by the payment deadlines set out in the cardholder agreement. As the travel cards are individually billed, it is the cardholder's responsibility to make a payment.

Members will submit their travel expense claims for eligible expenses to Financial Services and will be reimbursed on a timely basis so they can pay off the account balance.

Timely and accurate submission of travel claims with original or scanned supporting documentation will eliminate the risk of interest charges (See Making Payments below).

#### *When will Members receive an MLA travel card?*

MLA travel card applications are sent to all Members when they are elected. A completed application must be submitted to Client Services for a card to be issued by BMO. Once issued, Client Services will arrange for the card to be delivered to the Member.

#### *Is travel card use mandatory or optional?*

Use of the MLA travel card is optional but strongly encouraged because the MLA travel card offers protections that a personal credit card may not offer.

#### *Can I use the card for personal use?*

The card is to be used for Member travel only. Any personal charges will not be eligible for reimbursement and must be paid by the Member.

#### *How do I activate the card?*

Client Services will assist Members in the activation of their travel card. Members will also receive a personal identification number (PIN). For security purposes, Members must keep their PIN confidential.

#### *Does the card cover car rental insurance?*

Yes. This card includes a Collision Damage Waiver. Members must decline the collision damage waiver benefits offered by the rental agency for the policy to be effective.

A Collision Damage Waiver (CDW) must be purchased if Members do not use the MLA Travel Card.

*Will I be able to use the card at B.C. Ferries to access priority loading?*

Yes. Each card will include the Member's name and indicate that it is an MLA travel card.

*Will the card affect my personal credit rating?*

No. Use of the card will not affect a Member's personal credit rating.

*How do I change my PIN for BMO Mastercard?*

Contact BMO at 1-800-263-2263, which is the number on the back of your card, enter 0000# to be prompted to a live agent. You may need to enter the 0000# several times for connection, depending on the availability of agents. If asked for the phone number associated with your account, it is 250-356-7978.

Your department is **Legislative Assembly of B.C.** at **612 Government Street**. You will then be given instructions to reset your PIN.

## **Making Payments**

*How do I make a payment?*

To make a payment, Members can go to a BMO branch, make a telephone/internet payment via their own bank account, or send a cheque payment to BMO MasterCard Payments, PO Box 6044 Station Centre-Ville, Montreal QC H3C 3X2.

*What is the monthly billing repayment period?*

The monthly billing repayment period is 28 days.

*When does the monthly billing period end?*

The statement date is the 26th day of each month. Members will have 28 days to pay from that date.

*Who pays the interest if I miss a payment?*

The Member is responsible for paying any interest charges on outstanding payments. The interest rate charged on purchases is the prime rate plus 2%, calculated on a daily rate.

*What happens if I don't pay my balance?*

Interest charges will be applied to any outstanding balances not paid in full by the credit card due date. If there is no payment after two payment cycles in a row, the account will become delinquent and the card may be blocked for further usage until payments are up to date.

## **Air Miles and Other Airline Bonus Points**

*Can I use the card to collect Air Miles or other airline bonus points?*

No. The MLA travel card does not permit the collection of Air Miles.

*Can I collect Air Miles for travel related to Member business on my personal credit card?*

Yes. A Member can accumulate airline bonus points on a personal credit card. The Member is responsible for maintaining accurate records and ensuring that the points are not used for any purpose other than legislative business, Speaker-approved travel, or as a donation to a recognized charity under the *Income Tax Act*. This decision was made by the Legislative Assembly Management Committee in May 1993.

## Statements

*Will I get a print monthly statement?*

All statements are available online on the 26th of each month at [bmospendedynamics.com](http://bmospendedynamics.com). There is a \$3 charge per month to Members wishing to receive a paper statement. Members can change their paper/online statement preference online at [bmospendedynamics.com](http://bmospendedynamics.com).

*Will I be able to view my statement online?*

Yes. Members can view online statements at [bmospendedynamics.com](http://bmospendedynamics.com).

As plan administrator, Client Services will have electronic access to all account information.

## Card Limits

*What is the monthly credit limit?*

The monthly credit limit is \$15,000.

*When is the credit limit re-established?*

The credit limit is re-established upon the payment of any outstanding balances.

*Is there a per-transaction limit on the card?*

There is no per-transaction limit on the card, provided the monthly transaction limit is not exceeded.

*Can I take out cash advances?*

No. Cash advances are not available.

## Reimbursement

*How do I get reimbursed?*

Members must complete an online travel claim and submit the claim, along with original or scanned receipts, to Financial Services for reimbursement. In cases where scanned receipts are submitted, the originals should be retained by the Member for audit purposes.

*How long will it take to be reimbursed?*

Reimbursement typically takes between 3 and 5 business days, following submission of a completed travel claim with original receipts. In emergency circumstances, a payment can be processed sooner.

*Will Financial Services accept scanned receipts?*

Yes. In cases where scanned receipts are submitted, the originals should be retained by the Member for audit purposes.