
Terms and Conditions

BMO InvestorLine 90-day adviceDirect™ Free Trial Promotion (the “Promotion”)

The Promotion begins on September 10, 2012 at 12:00AM ET and ends on December 31, 2012 at 11:59PM ET (the “Promotion Period”).

By accepting this 90-day Free Trial offer, you acknowledge that you meet the Eligibility criteria and will comply with the Terms and Conditions as outlined below:

Eligibility

To qualify for the Promotion and receive a 90 calendar day adviceDirect Free Trial (the “**Free Trial**”) as described below, you must open and fund one (1) new BMO InvestorLine adviceDirect account. The Free Trial is available to both personal and non-personal adviceDirect accounts.

If you have previously received a Free Trial, you are not eligible for another Free Trial.

This offer can not be combined with any other promotion.

BMO InvestorLine may cancel, revise, or change the terms of the Promotion (including the Promotion Period) at any time.

90-day adviceDirect Free Trial

You will receive one (1) 90 calendar day Free Trial starting on the day your account is funded (the “**Trial Period**”). The Free Trial includes the adviceDirect services as outlined in the Client Agreement.

During this Trial Period, you will not pay the advisory fee for the adviceDirect services that you receive. The calculation of fees will commence on the 91st day from the date your account was initially funded.

If you exceed your annual Trade Guide during the Trial Period, you may be subject to Excess Trade Charges as outlined in the adviceDirect Fee Schedule.

Termination of Trial Period

At any time during the Trial Period you are dissatisfied with the adviceDirect service, you may terminate your agreement and close the account. You will not be charged an advisory fee. If you have exceeded your annual Trade Guide during the period, you may be subject to a closing fee, as outlined in the adviceDirect Fee Schedule.

adviceDirect accounts can only be closed by calling the adviceDirect team, to ensure your account is not in a debit position and to assign any administrative fees.