

Terms and Conditions

2016 Mobile Chequing Account Opening Offer

From **September 1, 2016 – October 31, 2016**, earn a **\$100.00 Cash Bonus** when you open a new Primary Chequing Account using an Apple iPhone or Android™* smartphone (each a "Smartphone").

To qualify for the **\$100.00 Cash Bonus** you must:

1. Visit **bmo.com** using a web browser on your Smartphone;

AND

2. Open a new Canadian Dollar Primary Chequing Account (the "**Chequing Account**") with a new Plus Plan, Performance Plan, AIR MILES®+ Plan, or Premium Plan (each an "**Eligible Plan**") **by October 31, 2016** and keep the account open, in good standing (for example, your Chequing Account must not be in an unauthorized overdraft), and remain in an Eligible Plan **until October 31, 2017**;

Eligible Plans part of the Canadian Defence Community Banking programs and the Senior discounted banking programs also qualify for the offer.

AND

3. Make a deposit of any amount into your Chequing Account **by October 31, 2016**.

AND

4. Perform a minimum of five (5) Eligible Transactions to or from the Chequing Account and have the transactions appear in the Chequing Account by November 30, 2016;

An "**Eligible Transaction**" includes:

- Making a deposit of \$50.00 or more into the Chequing Account at a BMO branch, ATM, or by receiving an *Interac* e-Transfer or a recurring direct deposit;

- Completing a bill payment, funds transfer, or sending an *Interac* e-Transfer¹ using BMO Mobile Banking or BMO Online Banking (including BMO Mobile Banking App or the BMO Tablet App, or smartphone mobile web at m.bmo.com);
- Making an in-store or online purchase using your BMO Debit Card; or
- Setting up a recurring Pre-Authorized Debit ("PAD").

Service charges, interest charges or payments, and items returned to or from your account that are not paid (for example, a cheque or PAD that is returned for payment stopped, funds not cleared, or for non-sufficient funds) that appear in your Chequing Account are not included as an Eligible Transaction.

Exclusions:

- Customers who have an existing Canadian or U.S. Dollar Primary Chequing Account, Canadian or U.S. Dollar Interest Chequing Account, BMO Sobeys AIR MILES®+ Chequing Account, BMO Club Sobeys Chequing Account, BMO IGA AIR MILES Chequing Account (each an "**Existing Chequing Account**") are not eligible.
- Customers who closed an Existing Chequing Account between March 1, 2016 – October 31, 2016, and subsequently open a new Chequing Account are not eligible.
- Joint Accounts: If you make a Chequing Account joint, no bonus will be paid if either customer has an Existing Chequing Account or closes an Existing Chequing Account between March 1, 2016 – October 31, 2016, and subsequently opens a new Chequing Account.
- Employees of Bank of Montreal and those with whom such employees are domiciled.

Other: Limit of one (1) Cash Bonus per customer. If a Chequing Account is made joint you will only qualify to receive one (1) Cash Bonus.

To remain eligible, your Chequing Account must be open, in an Eligible Plan, and be in good standing at the time the Cash Bonus is paid. If you change to a Plan other than an Eligible Plan, you will no longer qualify for the Cash Bonus. The Cash Bonus will be paid to the Chequing Account of eligible customers

by January 31, 2017.

The Chequing Account must remain open until October 31, 2017. Customers who close their Chequing Account or change to a Plan other than an Eligible Plan before October 31, 2017, will no longer be eligible for the Cash Bonus. If you close your account

or change to a Plan other than an Eligible Plan after the Cash Bonus has been paid and before October 31, 2017, BMO reserves the right, in its sole and absolute discretion, to withdraw the full amount of the Cash Bonus from the Chequing Account or send you an invoice for any amount outstanding.

This offer cannot be combined with any other offer or promotion or discounted banking programs not explicitly included above, for example, Kids, Teens, Students/ Recent Graduates, Registered Disability Savings Plan, and Plans part of the BMO Perks at Work and BMO NewStart Banking programs.

Offer may be changed, withdrawn, or extended at any time without notice.

BMO  **Bank of Montreal**

We're here to help.™

¹ Services fees may apply when sending an *Interac* e-Transfer. Refer to the Bank Plan features included in the Agreements, Bank Plans and Fees for Everyday Banking.

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