

BMO Private Wealth Legal

Important Legal Notices to All Users of This Website

By accessing this website and any pages thereof, you agree to be bound by the terms of the Legal Notices set out below. If you do not agree with the terms of these Legal Notices, do not access this website or any pages thereof.

Legal Notices:

BMO Private Wealth

BMO Private Wealth is a brand name for a business group consisting of Bank of Montreal and certain of its affiliates in providing private wealth management products and services. Not all products and services are offered by all legal entities within BMO Private Wealth. Banking services are offered through Bank of Montreal. Investment management, wealth planning, tax planning, and philanthropy planning services are offered through BMO Nesbitt Burns Inc. and BMO Private Investment Counsel Inc. Estate, trust, and custodial services are offered through BMO Trust Company. Insurance services and products are offered through BMO Estate Insurance Advisory Services Inc., a wholly-owned subsidiary of BMO Nesbitt Burns Inc. BMO Private Wealth legal entities do not offer tax advice. If you are already a client of BMO Nesbitt Burns Inc., please contact your Investment Advisor for more information. BMO Nesbitt Burns Inc. is a Member – Canadian Investor Protection Fund and is a Member of Canadian Investment Regulatory Organization. BMO Trust Company and Bank of Montreal are Members of CDIC.

“BMO (M-bar roundel symbol)” is a registered trademark of Bank of Montreal, used under licence.

Social Media Disclaimer

<https://www.bmo.com/privatebanking/pdf/pwsocialdisclaimer.pdf>

Confidentiality

Absent the use of encryption, the Internet is not a secure medium and privacy cannot be ensured. Internet e-mail is vulnerable to interception and forging. BMO Nesbitt Burns cannot ensure the privacy and authenticity of any information or instructions you send to us or that we send to you over the Internet. BMO Nesbitt Burns will not be responsible for any damages you may incur if you communicate confidential information to us over the Internet or if we communicate such information to you at your request.

No Advice

The financial market data, including quotes, charts and news are provided by various information suppliers that are independent of BMO Private Wealth. The information provided on this website is intended for informational purposes only and is not intended to constitute financial, accounting, legal or tax advice. Many factors unknown to us may affect the applicability of any statement or comment that we make on our website to your particular circumstances. You should consult directly with a BMO Private Wealth professional or your other advisers before acting on any information on this website.

Facts and information provided on this website are believed to be accurate at the time they are posted. However, this website could include inaccuracies, typographical errors, or out-of-date information. Changes may be made at any time to the information on this website without prior notice. Please consult any BMO Private Wealth office in your jurisdiction for complete and up-to-date information on products and services.

Accuracy and Changes

Facts and information provided on this website are believed to be accurate at the time they are posted. However, this website could include inaccuracies, typographical errors, or out-of-date information. Changes may be made at any time to the information on this website without prior notice. Please consult any branch of BMO Private Wealth in your jurisdiction for complete and up-to-date information on products and services.

Disclaimer of Warranty and Limitation of Liability

WE DO NOT WARRANT THE ACCURACY, COMPLETENESS, QUALITY, ADEQUACY OR CONTENT OF ANY INFORMATION ON THIS WEBSITE NOR DOES IT MAKE ANY WARRANTY AS TO THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE. SUCH INFORMATION IS PROVIDED "AS IS" WITHOUT WARRANTY OR CONDITION OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED CONDITIONS AND WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES, SO THE ABOVE MAY NOT APPLY TO YOU.

WE WILL NOT BE RESPONSIBLE OR LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, OR ANY OTHER DAMAGES WHATSOEVER, INCLUDING, WITHOUT LIMITATION, LOST REVENUES, LOST PROFITS OR LOSS OF PROSPECTIVE ECONOMIC ADVANTAGE, RESULTING FROM THE USE OR MISUSE OF THIS WEBSITE, OR THE INFORMATION, DOCUMENTS, SOFTWARE OR CONTENT THEREOF, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR SUCH DAMAGES ARE REASONABLY FORESEEABLE.

No Solicitation

Nothing on this website constitutes a BMO Private Wealth solicitation or offer to buy or sell products or services of any kind whatsoever including without limitation securities or any other financial instrument of any issuer.

Applicable Agreements

All BMO Private Wealth products and services are offered for sale subject to the terms of the applicable agreements. Please consult any BMO Private Wealth office in your jurisdiction for complete and up-to-date information on products and services.

Applicable Jurisdiction

The information on this website is intended for use by persons resident in Canada only. Any products or services mentioned on this website are made available only in accordance with local law (including applicable securities laws) and only where they may be lawfully offered for sale.

Software Back-up

While every effort is made to ensure that any software provided on this website is suitable for use on a wide variety of computer systems, you should take reasonable and appropriate precautions to scan for computer viruses and ensure compatibility of the software with your specific computer system.

Hyperlinks Are Not Endorsements

Links to other websites or references to products, services or publications other than those of BMO Private Wealth on this website do not imply the endorsement or approval of such websites, products, services or publications by us. Linking to any other website is at your sole risk.

Third Party Content

Any opinions, advice, statements, services, offers or other information or content expressed or made available by third parties, are those of the respective author(s) or distributor(s) and not of BMO Private Wealth. BMO Private Wealth disclaims all liability for any third party content.

Use of Cookies

Certain pages in our website make use of “cookies”. A cookie is a small text file that is placed on your computer’s hard drive by a website. Cookies are useful because they are stored and can be read back by the website that placed the cookie. The website can then present web pages that you have personalized with information that you want to see. For example, if you have ever signed up for a “stock watch list” on the Internet, the information is likely being presented by the use of a cookie.

Cookies hold unique, but very limited information. A cookie cannot retrieve any other data from your hard drive, pass on computer viruses, or collect personally identifiable information to determine who you are, or capture your email address. The use of cookies is very common - you’ll find them almost everywhere on the Internet.

Password and Identification

BMO Private Wealth relies on your use of a password, user id and account number to verify your identity. You must maintain confidentiality and security of your password, user id and account number, and if you are concerned about any breaches to your security of your password user id and account number you should notify BMO Private Wealth immediately.

BMO Private Wealth will not be responsible for any damages arising out of the misuse of your password, your user id and account number.

Trademarks Belonging to BMO Private Wealth or Other Entities

BMO (M-bar roundel symbol), trademark is owned by Bank of Montreal, used under license.

All other product and service marks mentioned on our website are the trademarks of their respective owners.

The Dow Jones IndexesSM are proprietary to and distributed by Dow Jones & Company, Inc. and have been licensed for use. View Dow Jones Terms of Use.

Copyright Bank of Montreal

Bank of Montreal either owns the intellectual property rights in the underlying HTML, text, images, audio clips, video clips, software and other content that is made available to you on this website (the “Content”), or has obtained the permission of the owner of the intellectual property in such content to use the content on this website.

Bank of Montreal grants to you a limited licence to display the Content on your computer and print the Content on your printer solely for your own personal non-commercial use provided that you do not modify the Content and that you do not delete any of the proprietary notices.

U.S. Residents

The information on this website is not intended to be construed as an offer to sell or a solicitation to buy or sell any products or services of any kind whatsoever including, without limitation, securities or any other financial instrument in the United States of America or the territories or possessions thereof.

Calculators

Calculators or projections are provided for general illustrative purposes only and are not warranted to be accurate or complete.

Disclaimer of Warranty and Limitation of Liability

BMO PRIVATE WEALTH DOES NOT WARRANT THE ACCURACY, COMPLETENESS, QUALITY, ADEQUACY OR CONTENT OF ANY INFORMATION OR TOOL ON THIS WEBSITE NOR DOES IT MAKE ANY WARRANTY AS TO THE RESULTS THAT MAY BE OBTAINED FROM THE USE OF THE SERVICE.

SUCH INFORMATION OR TOOL IS PROVIDED “AS IS” WITHOUT WARRANTY OR CONDITION OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, THE IMPLIED CONDITIONS AND WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF IMPLIED WARRANTIES, SO THE ABOVE MAY NOT APPLY TO YOU.

BMO PRIVATE WEALTH WILL NOT BE RESPONSIBLE OR LIABLE FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES, OR ANY OTHER DAMAGES WHATSOEVER, INCLUDING, WITHOUT LIMITATION, LOST REVENUES, LOST PROFITS OR LOSS OF PROSPECTIVE ECONOMIC ADVANTAGE, RESULTING FROM THE USE OR MISUSE OF THIS WEBSITE, OR THE INFORMATION, DOCUMENTS, SOFTWARE OR CONTENT THEREOF, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR SUCH DAMAGES ARE REASONABLY FORESEEABLE.

BMO NESBITT BURNS LEGAL:

Verification of Account Information

You should verify the accuracy of your account information with your BMO Nesbitt Burns Investment Advisor prior to giving BMO Nesbitt Burns any instructions respecting your account.

Please refer to your BMO Nesbitt Burns account statement for any additional information. If you have any questions with respect to your account information, or if there are any discrepancies between the information on the Service and your account statement, please contact your BMO Nesbitt Burns Investment Advisor. The Average Cost Information provided to you is solely for information purposes, may in part be based on information provided by you, and must not be relied upon for its accuracy.

UK Residents

Insofar as the information in this website is issued in the UK, it has been approved by BMO Nesbitt Burns International Ltd, which is regulated by the Financial Services Authority in the conduct of investment business in the UK. You should note that prices, values and incomes of securities mentioned in this website may fall against your interests, and you may get less back as an investor than that which you put in. The investments mentioned in the website may not be suitable for all recipients. If you have any doubts you should seek advice from an independent investment adviser. You should note that income from investments may fluctuate. If an investment is denominated in a currency other than pounds sterling, changes in the rate of exchange may have an adverse effect on the value or price of or income from the investment. Past performance of an investment is not necessarily a guide to its future performance. Where reference is made to the effect of tax, you should note that levels and bases of taxation may change. Business carried on by BMO Nesbitt Burns Inc. is not regulated in the UK. The regulatory régime and compensation arrangements in respect of such business may be different to that of the UK.

None of the products mentioned in this website are available, nor will they be made available by BMO Nesbitt Burns Inc. or any of its affiliates to private customers in the UK.”

Trade Marks Belonging to BMO Nesbitt Burns or Other Entities

® “BMO” and the “m-bar roundel symbol” are registered trade-marks of Bank of Montreal, used under licence. “Nesbitt Burns, Advance Program, Transition Planner, Nesbitt Burns Pathfinder, Nesbitt Burns Prime Access, Nesbitt Burns Gateway, Nesbitt Burns Mutual Fund Focusline, Nesbitt Burns Meridian Program and Nesbitt Burns Wealth Administrator” are registered trade-marks of BMO Nesbitt Burns Corporation Limited, used under licence.

™ “Consider Yourself Connected, Nesbitt Burns Equity Accumulator, Nesbitt Burns Quadrant Program, Nesbitt Burns Access Service, Nesbitt Burns BluePrint Program, Nesbitt Burns Planning for Success, Nesbitt Burns Retirement Planner, Nesbitt Burns Education Planner, Nesbitt Burns Investment Planner, Nesbitt Burns Worth Planner, Nesbitt Burns Estate Planner, Nesbitt Burns Income Planner, Nesbitt Burns Insurance Planner and Nesbitt Burns Managed Portfolio Account” are trade-marks of BMO Nesbitt Burns Corporation Limited, used under licence.

“BMO (m-bar roundel symbol)” is a registered trademark of Bank of Montreal, used under license. “Nesbitt Burns” is a registered trademark of BMO Nesbitt Burns Inc., used under licence.