



Starting your life in Canada is exciting, but can be overwhelming at the same time. You're likely wondering where to begin. What will the next year bring? Relax, as we help guide you through the first steps you need to take to make your transition as smooth as possible.

Everyday banking essentials

Opening a bank account is one of the first things you'll want to do. That's because your bank account will allow you to:

- Deposit the savings you've brought with you.
- Pay your bills.
- Manage your day-to-day expenses.
- Deposit the income you earn in Canada.

There are two types of bank accounts to consider – chequing and savings. A chequing account will meet most of your everyday needs for depositing and withdrawing money, and is the first account you'll want to set up. It's also a good idea to open a savings account for saving extra cash that you won't need for daily expenses, but will want easy access to. Opening both types of accounts will make it easier to manage your day-to-day banking while starting to save as soon as possible.

Our inclusive Bank Plans are designed to cover your daily needs, and provide a full range of features and money-saving benefits to help you reach your specific financial goals and priorities.

One of our most popular Bank Plan options is the Performance Plan, which lets you hold up to 20 personal bank accounts, provides unlimited chequing transactions and offers great value. As an added bonus, as part of the BMO NewStart™ program you'll get your monthly Bank Plan fee waived for your first 12 months.

We also offer two savings account options:

- The Premium Rate Savings Account is an everyday savings option with complete flexibility to access your cash when you need it.
- The Smart Saver Account offers you a competitive interest rate so you can build your savings for short- and long-term goals.

BMO NewStart™

We want to help you build a financially secure life here in Canada. That's why we offer the BMO NewStart™ program for newcomers who have arrived in Canada within the last five years.

BMO NewStart™ includes:

- Free chequing account with the Performance Bank Plan for one year, including unlimited chequing transactions such as bill payments, transfers, debit card purchases, BMO ATM withdrawals and deposits.
- Bonus interest on BMO GICs (Guaranteed Investment Certificates).
- Free small Safety Deposit Box for one year.
- Choice of BMO MasterCard™*/@*.
- A specially designed mortgage solution.
- Multiple options for sending money to friends and family back home.

For more information about the BMO NewStart™ program for newcomers to Canada, visit bmo.com/newstart today.

What you need to open an account

We try to make it as easy as possible for you to open a bank account at BMO. You don't need a credit history, an initial deposit or to be employed. Here's some of the acceptable identification (ID) you do need:

If you're a landed immigrant	<ul style="list-style-type: none">• Canadian Permanent Resident Card or Citizenship and Immigration Canada form (IMM 1000, IMM 1442 or IMM 5292 or IMM 5688).• Valid photo ID such as a foreign passport or a driver's license issued in Canada.
If you're a foreign worker	<ul style="list-style-type: none">• Work permit (Citizenship and Immigration Canada form IMM 1442).• Valid photo ID such as a foreign passport or employee identification card, issued by a well-known company.
If you're an international student	<ul style="list-style-type: none">• A valid passport.• Study permit (Citizenship and Immigration Canada form IMM 1442) or Canadian University or College Student Identification Card that bears your photograph and student reference number and has a bar code.

For a full list of acceptable identification requirements for opening a personal account, please visit bmo.com/pdf/BBG_Retail_EN.pdf.

How to access your bank account

We know your time is valuable, which is why we provide several ways to access your bank account and your money. We want you to be able to manage your expenses, save for the future and take care of your day-to-day purchases as quickly and easily as possible.

Your BMO Debit Card

When you open your bank account, you will receive a BMO Debit Card that can be used at Automated Teller Machines (ATMs). Here, you can deposit and withdraw funds, pay bills, complete transfers and check your account balances. When you get your card, you will be asked to choose a four-digit Personal Identification Number (PIN), which you will use whenever you use your card.

You can also use your Debit Card and PIN to pay for purchases at stores displaying the *Interac*[®] Direct Payment symbol. And when travelling abroad, you can use it to shop at thousands of merchants partnered with MasterCard's Maestro network.

Online, mobile and telephone banking

You can access a range of financial services and products from your computer, mobile phone, or home phone – 24 hours a day, 7 days a week.

- ***BMO Online Banking*** – pay bills, transfer funds, manage investments, view eStatements and keep track of your money online – whenever it's convenient for you. All you need is access to the Internet. BMO Online Banking also provides access to BMO MoneyLogic™ – a free tool that lets you view, track and manage your day-to-day finances. You can categorize your expenses, track your spending habits, and set spending and saving goals. **To get started with BMO Online Banking, visit bmo.com/onlinebanking.**
- ***BMO Mobile Banking*** – the perfect way to access your account on the go. Our mobile app lets you bank directly from your mobile device simply and securely. You can also sign up to receive BMO Alerts, which notify you by email or text message if:
 - Your account balance drops below a certain level.
 - Unusual activity occurs on your BMO Debit Card.
 - Withdrawals or deposits are made to your accounts.
 - An eStatement is available for viewing.

- **BMO Telephone Banking** – a convenient way to do your banking at any time of day or night from the comfort of your home. You can check your balances, transfer funds, pay bills and more. You can also speak directly with a banking representative, who can help you apply for credit, order cheques, or discuss any other financial needs you may have. **To get started with BMO Telephone Banking, call 1-800-363-9992.**

Safety deposit box

We understand how important it is to keep your valuables safe. To help you do that, BMO Bank of Montreal full-service branches offer safety deposit boxes for important documents such as your passport and landing documents, and valuables such as jewelry, family heirlooms or other precious items.

And, with the BMO NewStart™ program for newcomers to Canada, BMO will provide you with a small safety deposit box free for one year. Should you need a larger box, you will receive a 25% discount off the rental fee for one year.

How to open your BMO account

In-person: Visit your local BMO Bank of Montreal branch

By phone: Call 1-877-225-5266

Online: Visit bmo.com

Learn more about banking with BMO

To learn more about opening and accessing your BMO bank account, including ways to protect your PIN and to make banking even easier, visit us online at bmo.com.