

Important notice regarding the introduction of the BMO® Discounted Banking Program for BMO Registered Disability Savings Plan beneficiaries.

BMO Registered Disability Savings Plan beneficiaries can now bank for free¹.

Starting June 1, 2014, all BMO Registered Disability Savings Plan beneficiaries are eligible to receive the Practical Plan for free^{1,2}. If you need more flexibility and more transactions for your everyday banking, you can choose to apply the \$4.00 monthly discount to the Plus, Performance, Premium or AIR MILES^{®†} Plan².

BMO Discounted Banking Program for BMO Registered Disability Savings Plan beneficiaries

Plan	Monthly Plan Fee
Practical	Free ^{1,2}
Plus	\$5.95 ²
Performance	\$9.95 ²
Premium	\$21.00 ²
AIR MILES	\$9.95 ²

Speak to a BMO Bank of Montreal representative to have the discount applied to your Everyday Bank Plan.

¹ You are responsible for all transaction, service and product fees not included in your Bank Plan. ² You are required to provide Proof of eligibility before the discount will be applied to the monthly Plan fee. Additional fees paid before eligibility is confirmed may not be refunded. If you are the beneficiary of a BMO Registered Disability Savings Plan ("RDSP") or, if you open the Plan to hold account(s) in trust for the beneficiary, you are eligible to receive a discount of \$4.00 per month from the monthly Plan fee of an eligible Bank Plan. If you close or transfer the RDSP to another financial institution, eligibility for the discounted banking program will end and the full monthly Plan fee will be applied.