



Everyday Banking Plans and accounts no longer offered

This information is for existing Banking Plan and account holders only. Please visit your nearest BMO Bank of Montreal branch to see how our current suite of products may provide a better solution to your banking needs.

Occasional Overdraft Protection Service (OOPS!)

\$5.00 per item fee (unless waived within the Plan¹). Interest will be charged at prevailing overdraft interest rates.

Interest Chequing Account

The Interest Chequing Account is no longer offered to new customers and existing accounts are not transferable between BMO branches.

Fee waivers

The following applies only to existing accounts that offer fee waivers based on minimum monthly balances. This waiver will be lost if the account becomes part of an Everyday Banking Plan or is switched/changed to another type of account (e.g., Interest Chequing switched/changed to Primary Chequing).

Account	Minimum balance
Interest Chequing ²	\$1,500

Account maintenance fee waivers

The following applies only to existing accounts that offered a \$200 account maintenance fee waiver³. This waiver will be lost if the account becomes part of an Everyday Banking Plan or is changed to another type of account.

Account	Minimum balance
Interest Chequing ²	\$200

Plan fee waivers

The following applies only to existing accounts that offer Plan fee waivers on the Standard and Enhanced Plans, based on minimum monthly balances. This waiver will be lost if the Banking Plan is changed or the account is changed to another type of account.

Plan Type	Interest Chequing ²
Standard ⁴	\$10,000
Enhanced ⁴	\$15,000

¹ The per item fee is waived for the following Plans: Plus, Standard, i.connect, Performance, Enhanced, Premium, Senior Plan and Senior Plan with AIR MILES. ² Only for Interest Chequing accounts that were Investment Chequing Account, Chequable Savings Account, Daily Interest Savings Account, True Savings Account and Investment Savings Account. ³ Accounts that do not meet the minimum monthly balance requirement will be charged a \$1.00 monthly account maintenance fee. ⁴ These Banking Plans are no longer offered.

Discontinued Everyday Banking Plans

The following applies only to existing Banking Plans that are no longer offered. These features will be lost if the Banking Plan is changed.

	Instabanking Plan
Everyday Banking <ul style="list-style-type: none"> • Monthly transaction limit (including account history inquiries) • Monthly number of debit transactions using non-BMO ABM on the <i>Interac</i> network¹ • Monthly number of Email Money Transfers • Cheque image return option • Assisted-service bill payment at no extra charge 	20 self-serve only ✓
Added protection <ul style="list-style-type: none"> • Overdraft Transfer Service between personal accounts in the Plan to cover overdraft at no extra charge • Overdraft protection up to \$50 U.S. on U.S. dollar chequing accounts in good standing • Personal Credit Reserve (up to \$2,500) with no monthly fee or per item fee • Occasional Overdraft Protection Service² (OOPS![®] - up to \$500) on an account in your Plan with no per-item fee. 	
Travel needs <ul style="list-style-type: none"> • Travellers cheques: no fee for purchase of traditional style single signature • Travellers cheques: no fee for purchase of U.S. Dollar Cheques for Two • International: Monthly number of debit transactions using non-BMO ABMs on the Cirrus Network¹ • International: Monthly number of debit card transactions at merchants using Maestro service • Preferred exchange rate when buying or selling U.S. cash (up to \$5,000 U.S. per transaction) • U.S. dollar bill payments or transfers to U.S. financial institutions through telephone banking service 	
Additional features <ul style="list-style-type: none"> • Fee for assisted-service debit transactions and/or account history inquiries (per item) • Fee for debit transactions and/or account history inquiries in excess of monthly transaction limit (per item) 	\$1.00 \$0.60
Monthly Plan fee <ul style="list-style-type: none"> • Plan fee waiver (based on minimum monthly balance) on Primary Chequing account • Plan fee waiver (based on minimum monthly balance) on Interest Chequing account³ 	\$5.50 \$2,000 N/A

Standard Plan	i.connect Plan	Enhanced Plan
50	60 self-serve only	70
2	4	4
✓	2	2
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
✓	✓	✓
Free	\$1.00	Free
\$0.60	\$0.60	\$0.60
\$11.00	\$11.00	\$15.00
\$3,000	\$3,000	\$5,000
\$10,000	N/A	\$15,000

1 Does not include fees that may be charged by non BMO ABMs.

2 No longer offered. Available to existing account holders only, prevailing rates of interest apply.

3 Only for Interest Chequing accounts that were Investment Chequing account, Chequable Savings account, Daily Interest Savings account, True Savings account and Investment Savings account.