



Everyday Bank Plans and accounts no longer offered

This information is for existing Bank 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 Bank 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 Bank 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 Bank 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

Discontinued Everyday Bank Plans

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

	Instabanking Plan	Standard Plan	i.connect Plan	Enhanced Plan	Senior Plan
Everyday Banking <ul style="list-style-type: none"> Monthly transaction limit (including account history inquiries) Monthly number of debit transactions using non-BMO ATM on the <i>Interac</i> network² Monthly number of <i>Interac</i> e-Transfers³ Cheque image return option Assisted-service bill payment at no extra charge One free monthly statement or passbook (Each additional is \$2.00 per month) eStatement Fee for paper statement or passbook (effective February 1, 2013) 	20 self-serve only ✓ ✓ \$2.00	50 2 ✓ ✓ \$2.00	60 self-serve only 4 2 ✓ ✓ \$2.00	70 4 2 ✓ ✓ \$2.00	Unlimited ¹ 1 ✓ ✓ ✓ One free ⁴
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 standing⁵ Personal Credit Reserve (up to \$2,500) with no monthly fee or per item fee⁶ Occasional Overdraft Protection Service (OOPS!¹⁰ — up to \$500) on an account in your Plan with no per-item fee⁵. 		✓ ✓ ✓ ✓	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓
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 ATMs on the Cirrus Network³ International: Debit card transactions at merchants using the Maestro network^{3,7} 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 Trip protection included at no additional cost to you with your BMO Travel Medical Insurance purchase⁸ 	✓	✓	2 ✓ ✓ ✓	2 ✓ ✓ ✓	2 ✓ ✓ ✓
Additional features <ul style="list-style-type: none"> Personalized cheques at no extra charge (cheque style limited) Money orders and drafts (in available currencies), certified cheques and stop payments Safety deposit box annual \$5 discount (subject to availability - one box per Bank Plan) Acceptance of post-dated items for deposit at no charge Waived redemption fee for withdrawals from Registered Retirement Savings Plan (RRSP) for BMO Term Investments or BMO Mutual Funds RRSP transfer fees charged by other financial institutions when transferring RRSP balances to BMO Bank of Montreal are reimbursed up to \$25 50% discount on annual fee for Self-Directed RRSP or Registered Retirement Income Fund (RRIF) offered by Nesbitt Burns Inc^{TM9} Annual fee waived for Self-Directed RRIF, LIF or LRIF (no minimum) and an RRSP, LIRA, or RESP with minimum account balance of \$25,000 offered by BMO Investorline^{TM9} Certificate of confirmation of balance 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 \$1.00	Free \$1.00	\$1.00 \$1.00	Free \$1.00	✓ ✓ ✓ ✓ ✓ ✓ ✓ N/A
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 account¹⁰ 	\$7.00 \$2,000 N/A	\$12.00 \$3,000 \$10,000	\$12.00 \$3,000 N/A	\$15.00 \$5,000 \$15,000	Free N/A N/A

- Customer is responsible for all fees of any transactions, services and products not included in the Everyday Bank Plan.
- Does not include fees that may be charged by non BMO ATMs.
- Subject to Monthly Transaction Limit
- Senior Plan includes one paper statement or passbook per month. Each additional account statement or passbook will be charged \$2.00 per month.
- No longer offered. Available to existing account holders only; interest will be charged at prevailing overdraft interest rates.
- Available to qualified customers. Interest will be charged at prevailing overdraft interest rates. No per item fee charged provided you are within your approved Personal Credit Reserve limit.
- Applies to purchases made outside of Canada on the Maestro network. Other transaction or network fees may apply.
- Phone activation required, please call 1-866-520-8828. Terms and Conditions provided upon activation, limitations and exclusions will apply. This offer includes: \$2,000 per person Trip Interruption/Delay; \$500 per person Flight Delay; \$750 per person baggage/personal effects coverage; pre-trip assistance.
- Minimum balance requirements may apply.
- Only for Interest Chequing accounts that were Investment Chequing account, Chequable Savings account, Daily Interest Savings account, True Savings account and Investment Savings account.

¹ The per item fee is waived for the following Plans: Plus, Standard, i.connect, Performance, Enhanced, Premium, Senior and AIR MILES Plan. 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 Bank Plans are no longer offered.