

# Thank you for choosing BMO for your business banking needs.

1. Customers are allowed one Canadian Dollar Business Account included in the Business Banking Plan. Interest-Bearing Business Current Accounts (existing customers) are not eligible for Bank Plan benefits.
2. The monthly Business Banking Plan fee can be eliminated by maintaining the minimum monthly balance at all times in a Business Account. Customers are responsible for all other fees relating to any transactions, services and products not included in the Business Banking Plan. The minimum balance waiver is only eligible for customers with the Business Builder 3 and 4 Business Banking Plans.
3. The monthly Business Banking Plan transaction limit includes cheques negotiated and other debit and credit transactions to the account including deposits, withdrawals, electronic credits and debits, bill payments or BMO Debit Card for Business purchase and refunds, and excludes customer initiated transfers between Business Bank Accounts. Transactions completed in branch or with an associate at the Customer Contact Centre count towards the monthly transaction limit first. Customer initiated transfers between Business Bank Accounts and account transaction histories completed through BMO Online Banking for Business, BMO Online Banking, BMO Mobile or BMO Tablet Banking do not count towards the monthly transaction limit.
4. Standard deposit contents fees will be waived on each month's deposits up to these limits.
5. American Express credit card transactions are not settled through Moneris Solutions and are not included in unlimited Moneris transactions. American Express credit card transactions are subject to separate terms and conditions. Standard transaction fees apply.
6. The \$1.50 per-item fee is waived for the first two *Interac* e-Transfers sent each month. Sending and receiving *Interac* e-Transfers count as electronic transactions. Electronic excess or per-item transaction fees may apply.
7. Savings includes: \$110 set up fee; \$55 monthly fee, and \$20 fee for the BMO Online Banking for Business Digital Smart Pack with wires. Offer does not apply to the Business Start Plan. After the first month, the monthly and BMO Online Banking for Business Smart Pack fee will continue to be waived; a savings of \$75 per month.
8. Electronic transactions exclude transactions completed at a BMO branch or with the assistance of a Customer Contact Centre associate.
9. Existing customers with special pricing arrangements that are different from the pricing listed in the Better Banking Guide for Business should refer to the direct mail communication that will be mailed in June 2016, for specific changes to the pricing of your Business Banking Plan and services.
10. Depending on monthly transaction volumes, customers in the Small Business (More Cash), Small Business (More Cheques), or Instabanking Plan for Business plan may be migrated to the Business Smart or Business Builder 1 Plan. A direct mail communication will be mailed to all existing customers in June 2016, outlining specific changes.
11. The Instabanking Plan includes self-service transactions only.
12. Existing customers with more than one Current Account included in the Value and Value Assist Plans 5 and 6 are only permitted one Current Account included with the new Business Banking Plans. You will receive a direct mail communication that will be mailed in June 2016, that will describe what Business Banking Plan your other Current Accounts will be assigned.

<sup>®</sup>\* Registered trademarks of Moneris Solutions Corporation.

<sup>®</sup>† *Interac* e-Transfer is a registered trademark of *Interac* Inc. Used under license.



Talk with us

**1-877-262-5907**

TTY: 1-866-889-0889

Learn more

**[bmo.com/businessplans](http://bmo.com/businessplans)**



Effective **September 1, 2016**, we're simplifying our Business Banking Plans and making changes to some of our fees.

# On September 1, 2016, we're simplifying our Business Banking Plans so that you can benefit from more features that can help save you time and money!

Our Business Banking Plans are designed to meet your business needs no matter what phase your business is in. And, you can easily change your Plan any time as your business banking needs change.

Features	Designed for:	Start-ups, seasonal business Low transaction volumes	Growing business Moderate transaction volumes	Established, large, global business High transaction volumes		
	Business Banking Plans <sup>1</sup> :	Business Start	Business Builder 1	Business Builder 2	Business Builder 3	Business Builder 4
	Monthly Plan Fee	\$6	\$20	\$45	\$80	\$120
	Monthly Balance Fee Wavier <sup>2</sup>	-	-	-	\$35,000	\$80,000
	Transactions <sup>3</sup>	7	35	70	120	160
	Notes (currency) Deposited <sup>4</sup>	N/A	\$2,500	\$4,000	\$8,000	\$12,000
	Items Deposited <sup>4</sup>	0	25	45	65	90
	Paper Statement Fee	\$2	\$2	\$2	\$2	\$2
	<b>Get more benefits from our new Business Banking Plans:</b>					
	Moneris <sup>®</sup> * Debits and Credits <sup>5</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Sending an <i>Interac</i> e-Transfer <sup>®†6</sup>	2	2	2	2	2	
Receiving an <i>Interac</i> e-Transfer <sup>6</sup>	No additional charge	No additional charge	No additional charge	No additional charge	No additional charge	
Access to BMO <sup>®</sup> Online Banking for Business and Digital Smart Pack with Wires.	-	Included	Included	Included	Included	

## Get more benefits from our new Business Builder

**Banking Plans:** get access to our premium online service, BMO Online Banking for Business, including the Digital Smart Pack with Wires. That's a value of up to \$185 in the first month!<sup>17</sup>

## Use your savings to get free business banking

Get the most value from our top-tier plans - with no monthly plan fee - by maintaining a balance as low as \$35,000.<sup>2</sup>

## Save more by banking electronically!

With our new Business Banking Plans, we apply in branch transactions first to your monthly transaction limit. If you go over your transaction limit, you can save more than 50% from per-item fees for electronic transactions than for full-service transactions.<sup>8</sup> eStatements are free.

Per-item fee for Excess Transactions above Plan limit:	
Electronic transactions <sup>8</sup>	\$0.60
Branch transaction or assisted transactions with a Customer Contact Centre associate.	\$1.25

Effective September 1, 2016, your current Business Banking Plan will be discontinued and you will automatically be converted to one of the new Business Banking Plans. The table to your right can help you understand help you understand changes to you current Business Banking Plan.<sup>9</sup>

Business Banking Plan or Account	Current				New				
	Monthly Plan Fee	Monthly Transaction Limit	Contents		Business Banking Plan or Account	Monthly Plan Fee	Monthly Transaction Limit	Contents	
			Notes	Items				Notes	Items
Business Current Account (pay-as-you-go)	n/a	n/a	n/a	n/a	Business Start	\$6	7	n/a	0
Small Business Banking (More Cash) Plan <sup>10</sup>	\$9.50	15	\$4,000	10					
Small Business Banking (More Cheque) Plan <sup>10</sup>	\$9.50	15	\$1,000	20					
Instabanking Plan for Business <sup>10</sup>	\$10	15	15 <sup>11</sup>	n/a					
BMO Biz Basic Plan	\$6	7	n/a	7	Business Builder 1	\$20	35	\$2,500	25
Value Plan 1 and Value Assist Plan 1	\$15 and \$22	20	\$1,000	10					
Value Plan 2 and Value Assist Plan 2	\$24 and \$30	35	\$3,000	20					
FirstBank <sup>®</sup> Plan for Small Business	\$20	20	n/a	n/a	Business Builder 2	\$45	70	\$4,000	45
Value Plan 3 and Value Assist Plan 3	\$34 and \$40	50	\$5,000	30					
Value Plan 4 and Value Assist Plan 4	\$44 and \$50	75	\$7,000	50	Business Builder 3	\$80	120	\$8,000	65
Value Plan 5 <sup>12</sup>	\$85	125	\$10,000	70					
Value Assist Plan 5 <sup>12</sup>	\$105	125	\$10,000	70	Business Builder 4	\$120	160	\$12,000	90
Value Plan 6 and Assist Plan 6 <sup>12</sup>	\$125 and \$135	200	\$15,000	100					

All of our new Business Banking Plans allow for in branch and self-service transactions including BMO ATMs, BMO Telephone Banking, BMO Mobile Banking, BMO Tablet Banking, and BMO Online Banking for Business.