

Changes to Plans and fees, effective **December 1, 2016**

The information contained in this brochure will help you better understand these changes and how they may apply to you.

The following changes apply to Personal Banking Customers:

To confirm which Bank Plan is associated with your bank account, please refer to your statement for details. Your Plan can be found near the upper right corner of the statement.

Minimum Monthly Balance to Waive the Monthly Plan Fee

The minimum monthly balance required to qualify for the Plan fee waiver is increasing¹:

Plan	Current	New
Practical	\$1,500	\$2,000
Plus	\$2,500	\$3,000
Performance	\$3,500	\$4,000
Premium	\$5,000	\$6,000
Standard ²	\$3,000	\$4,000
i.connect ²	\$3,000	\$4,000

AIR MILES^{®†} Bonus Miles

The minimum monthly balance required to get 50 Bonus Miles per month is increasing¹:

Plan	Current	New
AIR MILES	\$3,000	\$4,000

Interac e-Transfer^{®‡}

We're increasing the number of *Interac* e-Transfers included in select Plans and making changes to the fees:

Plan	Current	New
Number of <i>Interac</i> e-Transfers included per month		
Performance	None	2
AIR MILES	None	2
Premium	5	Unlimited
Fee per transaction³		
Sending an <i>Interac</i> e-Transfer	\$1.50	\$1.00
Cancelling an <i>Interac</i> e-Transfer	\$1.50 fee is refunded	\$1.00 fee is not refunded

BMO Telephone Banking Transaction History

Requesting your account history through the automated BMO® Telephone Banking system will no longer count as a transaction against your Bank Plan monthly transaction limit⁴.

Credit Card Fee Rebate for Premium Plan Customers

The BMO credit card annual fee rebate included with the Premium Bank Plan will no longer apply to BMO CashBack® World or BMO AIR MILES World MasterCard® cardholders. You will be charged the annual fee on your next anniversary date after December 1, 2016.

The following changes apply to Personal and Business Banking Customers:

The following fees will apply when you cancel an Interac e-Transfer :		
	Current	New
Cancelled same day	No charge	No charge
Cancelled on a different day ⁵	No charge	\$5.00

Changes to other service fees:		
	Current	New
Withdrawal at a Non-BMO ATM in Canada ⁶	\$1.50	\$2.00
Certified Cheques		
Issuer requested	\$15	\$20
Non-issuer requested	\$20	\$30

If you have any questions or if you would like us to review your banking services to help you get the most value for your everyday banking, please speak to a representative at your local branch or Personal Banking customers can call us at **1-877 CALL BMO (225-5266)**, and Business Banking customers can call us at **1-877-262-5907**. For TTY service, contact us at **1-866-889-0889**.



Personal Banking customers can learn more by visiting:

[bmo.com/agreements](https://www.bmo.com/agreements)



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Business Banking customers can call us at

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TTY: **1-866-889-0889**

BMO  **Bank of Montreal**

We're here to help.™

1. A Primary Chequing Account must be the lead account for your Bank Plan.
2. These Plans are no longer offered. This information is for existing customers who have these Plans.
3. Does not apply if you are within the number of *Interac* e-Transfers included in your Bank Plan.
4. Not applicable to Bank Plans that include unlimited transactions.
5. The time used for determining if an *Interac* e-Transfer is cancelled the same day is 12 a.m. ET. All *Interac* e-Transfers sent on or after 12 a.m. ET and cancelled before 12 a.m. ET the same day, will not be charged the cancellation fee. This fee is in addition to the non-refundable *Interac* e-Transfer fee (\$1.00 for Personal Banking customers and \$1.50 for Commercial Banking customers), if applicable.
6. Does not include fees that may be charged by non-BMO ATMs.

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