

Global Money Transfer August 2026 Offer and Contest

No purchase necessary. Your participation in this contest constitutes full and unconditional agreement and acceptance of these contest rules and regulations. By participating in the contest, each participant represents and warrants that they meet these eligibility requirements and that they have read, accept and agree to be legally bound and comply with these rules (the “contest rules”).

Contest Period

The BMO Global Money Transfer Contest (the “Contest”) begins on August 17, 2026, at 12:00 a.m. Eastern Time (“ET”) and ends on October 31, 2026, at 11:59 p.m. (ET) (“Contest Period”).

Eligibility

This Contest is only open to Bank of Montreal customers who (i) have a BMO Canadian Dollar and/ or BMO U.S. Dollar Chequing or Savings Account(s) at the time of entry; (ii) have reached the legal age of majority in their province/ territory of residence at the time of entry; (iii) and remain a Bank of Montreal customer at the time of winner selection and Prize fulfillment (as outlined in these Contest Rules). Internet access and/ or data usage charges may apply; iv) and has a valid email on file. If you do not have a valid email on file, you can add or update your email address at any time during the contest period.; (v) and have enabled their marketing preferences to receive any marketing communication or promotional offers. Internet access and/ or data usage charges may apply.

Employees (and those people with whom they are domiciled) of Bank of Montreal, and/or their subsidiaries or affiliates (collectively “BMO” or the “Sponsor”), or their respective advertising and promotional agencies, Prize suppliers or the independent Contest administrator and their respective representatives are not eligible to enter the Contest.

How To Enter

No purchase necessary to enter or win. A purchase will not increase your chances of winning.

There are two (2) ways to enter the Contest:

1. Complete an eligible BMO Global Money Transfer

This method of entry is available if you are a BMO customer in good standing (as determined by BMO in its sole and absolute discretion) who:

- i. is enrolled in BMO Online Banking and BMO Mobile Banking
- ii. previously sent a BMO Global Money Transfer

iii. has been issued an active BMO Debit Card

If you have not previously sent a BMO Global Money Transfer you must activate BMO Global Money Transfer by calling the number on the back of your debit card or by visiting a branch.

Eligible customers can send a Global Money Transfer (GMT) of at least \$100 Canadian dollars equivalent from an eligible Canadian dollar account or \$100 U.S. dollars from an eligible U.S. dollar account (each an “**Eligible Account**”) from their eligible Canadian or U.S. dollar chequing or saving account (Eligible Account) excluding the \$5 Service Charge where applicable) through BMO Global Money Transfer and will automatically be entered into the Contest if the transaction is done during the Contest Period.

2. Entry without completing a BMO Global Money Transfer: An eligible client can enter the Contest without completing a BMO Global Money Transfer by mailing a self-addressed stamped envelope containing a letter indicating their preferred method for sending funds internationally as well as their full name, email address and phone number to: BMO Global Money Transfer Contest , 160 Tycos Dr, Suite 120, Toronto, Ontario, M6B 1W8. Limit one (1) mail-in entry per person during the Contest Period. All mail-in entries must be postmarked by the Contest closing date. All entries become the exclusive property of the Sponsor.

Additional Entry Rules:

3. If BMO discovers or is made aware that any person has attempted to use multiple names, email addresses and/or any automated, macro, script, robotic or other system(s) or program(s) to enter or otherwise participate in or disrupt this Contest; then they may, in the sole and absolute discretion of BMO, be disqualified from the Contest.

BMO, its affiliates, Prize suppliers, advertising/promotion agencies, and any other entity involved in the development, production, administration, judging or fulfillment of the Contest, and each of their respective officers, agents, employees, directors, successors, and assigns (“Released Parties”) are not responsible for late, lost, misdirected, delayed, incomplete or incompatible entries (all of

which are void). Your Entry may be rejected if (in the sole and absolute discretion of BMO) the Entry is not submitted and received in accordance with these Rules during the Contest Period.

Contest Prizes

A total of (3) cash prizes (each a Prizes) available to be won as follows:

- One (1) grand Prize of \$10,000 (CAD)
- One (1) secondary Prize of \$5,000 (CAD)
- One (1) additional Prize of \$2,500 (CAD)

Total value of the prizes to be won during the Contest Period is \$17,500 (CAD).

There is a maximum of one (1) Prize per winner. By accepting the Prize, the winner agrees that he or she is solely responsible for any consequences of accepting the Prize. The Prize is not transferable and will be awarded to the winners only. The Prize must be accepted as awarded.

The Prize will be deposit into your Eligible Account which must remain open until January 31, 2027. If you close your Eligible Account, you may no longer qualify for any or all offers included in the Contest. If a Prize has been paid, BMO reserves the right, in our sole and absolute discretion to debit the Eligible Account the full value of the Prize paid to the respective account or send you an invoice for any amount outstanding if you no longer qualify.

BMO may change, shorten, extend, or withdraw the Contest at any time without notice. BMO reserves the right, at its sole and absolute discretion, to suspend, disqualify, limit or revoke the Contest for any customer suspected of manipulating or abusing the any of the offers included in the Contest, or its fairness, integrity or operation.

Draw And Winner Selection

Between November 10 – 20, 2026, in Toronto, Ontario, an eligible Entry In Toronto, Ontario, an eligible Entry for each of the three (3) prizes will be selected by random draw from all eligible Entries. The odds of winning depend on the total number of eligible Entries received during the Contest Period.

The Entries whose names are selected will be notified by email and/ or telephone number associated with: for Method Entry 1 –

the entrant's telephone number or email address associated with their qualifying Global Money Transfer transaction; or Method Entry 2 – at the telephone number or email address included as part of the mail in entry, received by no later than October 31, 2026.

Winner Confirmation Process

Before being declared A CONFIRMED PRIZE winner,

The eligible winner will be required to: sign and return within five (5) business days of notification BMO's declaration and release form, which (among other things): (i) confirms compliance with these Rules; (ii) releases the Released Parties from any and all liability in connection with this Contest, their participation in the Contest and/or the awarding and use/misuse of the applicable Prize; and (iii) agrees to the use of the selected Entrant's name, city of residence, statements about the Contest, photograph and/or other likeness without further notice or compensation in any form of advertising relating to the Contest in any manner and medium, including print, broadcast, the Internet and social media. BMO may, in its sole discretion provide additional time for an eligible winner to sign and return the declaration and release form.

In addition, eligible winners will be required to correctly answer a mathematical skill testing question without mechanical or other aid.

If an eligible winner: (a) fails to return the properly executed Contest documents within the specified or extended time; (b) cannot accept (or is unwilling to accept) the applicable Prize (as awarded) for any reason; and/or (c) is determined to be in violation of the letter and spirit of these Rules – including, without limitation, failing to correctly answer a mathematical skill-testing question (for Canadian residents only) (all as determined by BMO in its sole and absolute discretion), then they will be disqualified (and will forfeit all rights to the applicable Prize) and BMO reserves the right, in its sole and absolute discretion, and time permitting, to select an alternate eligible Entrant in accordance with these Rules (in which case the foregoing provisions of this section will apply to such newly selected eligible winner).

The Sponsor is not responsible for any failure to contact any potential winner, whether as a result of human error or otherwise. Once declared a winner, the selected entrant have their prize deposited directly into their BMO account.



GENERAL

All entries become the property of the Sponsor and will not be returned and proof of submission of a registration form or entry will not be proof of submission.

By entering the Contest, each entrant agrees to abide by these Contest Rules. This Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited by law. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all entrants without right of appeal.

All entries are subject to verification at any time and for any reason. The Sponsor reserves the right, in its sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to the Sponsor – including, without limitation, government issued photo identification): (i) for the purposes of verifying an individual's eligibility to participate in this Contest; for the purposes of verifying the eligibility and/or legitimacy of any Entry entered (or purportedly entered) for the purposes of this Contest; and/or (iii) for any other reason the Sponsor deems necessary, in its sole and absolute discretion, for the purposes of administering this Contest in accordance with these Contest Rules. Failure to provide such proof to the satisfaction of the Sponsor in a timely manner may result in disqualification in the sole and absolute discretion of the Sponsor.

The Sponsor reserves the right to disqualify any person and void any entries of that person who it believes has tampered with the entry process or any other component of the Contest, whose conduct or action affects the administration, security or fairness, integrity or proper conduct of the Contest, or who fails to meet or abide by the Contest Rules.

The Released Parties will not be responsible for late, lost, illegible, fraudulent, misdirected, incomplete, destroyed entries or for entries bearing insufficient postage. All such entries will be void.

The Released Parties will not be responsible for any event that may cause the Contest to cease, either temporarily or permanently, including, but not limited to, any website issue, electronic network, computer problem or any other technical or human error of any kind that makes continuation of the Contest not feasible. The Released Parties will not be responsible for any tampering, theft, defects, viruses, human errors including negligence, deletions, technical or telephone, computer line, network, server, access providers, computer equipment or software problems, undeliverable messages, computer errors, lost, misdirected, late or incomplete entries or inaccurate capture of information or any online difficulties that may result in computer damage or malfunction or the failure of the Sponsor to receive or process any entry and otherwise award any Prize. The Sponsor is not responsible for printing errors appearing in these Contest Rules or related Contest materials. In addition, the Sponsor will not assume any responsibility of any nature whatsoever in all cases where their inability to hold the Contest or to remit the Prizes to the winners results from a cause beyond their control, including acts of God, weather conditions, strike, lock-out or other labour dispute.

The Sponsor reserves the right to cancel or suspend this Contest in the event of any accident, printing, administrative, or other error of any kind without prior notice or obligation. Any attempt to deliberately damage any telephone number or website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws, and should an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law.

The Sponsor reserves the right to withdraw or amend this Contest in any way, in the event of an error, tampering, unauthorized intervention, fraud or any other cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Contest as contemplated by these Contest Rules.

By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her entry for the purpose of administering the Contest and in accordance with the BMO Privacy Code - Canada (available at: EN: www.bmo.com/privacy FR: www.bmo.com/confidentialite).