

2025 Everyday Banking AIR MILES^{®†} Account Offer



Terms and Conditions

The 2025 Everyday Banking AIR MILES Account Offer ("Everyday Banking Offer") is available from **November 1, 2025 - January 30, 2026** ("Offer Period") and is comprised of the Chequing Account Offer, the Savings Account Offer and the Family Bundle Offer (each, defined below). You can earn up to 7,000 AIR MILES Bonus Miles^{™†} ("Bonus Miles") when you open a new Canadian Dollar Primary Chequing Account ("Chequing Account") with the AIR MILES Plan and open a new Savings Amplifier Account ("Savings Account") at any BMO branch in Canada or online at bmo.com/airmilesoffer and add a family member as part of Family Bundle ("Family Bundle Offer"). Conditions apply.



Chequing Account Offer: Earn 3,500 Bonus Miles

To qualify for the Chequing Account Offer, you must:

- 1** Open a new Chequing Account with the AIR MILES Plan during the Offer Period, **November 1, 2025 - January 30, 2026**;
- AND**
- 2** Provide a valid email address¹ at the time of opening the Chequing Account. If the Chequing Account is a joint account, this requirement is met if one account holder provides a valid email address¹;
- AND**
- 3** Provide BMO with a valid AIR MILES collector number ("Collector Number") by **March 31, 2026**. If you are not currently an AIR MILES collector, you can join the program by visiting airmiles.ca. By enrolling to become an AIR MILES collector, you agree to be bound by the terms and conditions of the AIR MILES Reward Program as amended from time to time. You can provide BMO with your Collector Number by visiting a local branch in Canada or by calling the customer contact centre;
- AND**
- 4** Make a deposit of any amount to the Chequing Account by **January 30, 2026**;

AND

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Complete at least two (2) of the following Eligible Transactions (defined below) to or from the Chequing Account and have the transaction appear in the Chequing Account by **March 31, 2026**:

- a. Set up one (1) recurring direct deposit of at least \$500;
- b. Make two (2) bill payments to different payees of at least \$50 each through BMO Online Banking or BMO Mobile Banking;
- c. Set up two (2) pre-authorized debits (PADs) from different payees of at least \$50 each.



Savings Account Offer: Earn 2,500 Bonus Miles

To qualify for the Savings Account Offer, you must:

1

Qualify for the Chequing Account Offer;

AND

2

Open a Savings Amplifier Account during the Offer Period, **November 1, 2025 - January 30, 2026**;

AND

3

Deposit a total \$10,000 or more into the Savings Amplifier Account **within the first 30 calendar days** of opening the Savings Amplifier Account;

AND

- 4** After the initial 30-calendar day period from the Savings Amplifier Account open date, maintain a daily closing balance of \$10,000 or more at all times for an additional 90 calendar days.

For example, if you open the Savings Amplifier Account on July 2, you have until August 1 to deposit \$10,000 or more into the Savings Amplifier Account. You then must maintain a daily closing balance of \$10,000 or more in the Savings Amplifier Account until October 31, 2025.

✓ Family Bundle Offer: Earn 1,000 Bonus Miles

To qualify for the Family Bundle Offer, you must:

- 1** Qualify for the Chequing Account Offer;
- AND**
- 2** Have an eligible family member open a new Primary Chequing Account between **November 1, 2025 - January 30, 2026**, and have the Primary Chequing Account added to your AIR MILES Plan.

For information about Family Bundle and how to add a qualifying family member, visit bmo.com/familybundle.

✓ Eligible Transactions details for the Chequing Account Offer

- **Recurring direct deposit:** Set up one (1) recurring direct deposit of at least \$500 from your employer, the government, or your pension into your Chequing Account and have at least one (1) deposit appear in the Chequing Account by **March 31, 2026**.
- **Bill payment:** Make two (2) bill payments to different payees through BMO Online Banking or the BMO Mobile Banking app for \$50 each or more from your Chequing Account by **March 31, 2026**. Note: A transfer from your Chequing Account to pay a BMO credit card or a BMO line of credit does not qualify as an Eligible Transaction.
- **Pre-authorized debit (PAD):** Set up two (2) PADs from different payees for \$50 or more each from your Chequing Account and have at least one (1) of each PAD appear in the Chequing Account by **March 31, 2026**. A PAD includes a pre-authorized bill payment to a service provider such as a utility bill, gym membership, or PAD to a BMO mortgage, BMO loan, BMO line of credit, or contribution to a BMO investment account. A PAD that is not paid and returned for any reason including non-sufficient funds, funds-not-clear, stop payment, etc. does not qualify as an Eligible Transaction.

⊘ Exclusions

- **An Existing Customer is not eligible for the Everyday Banking Account Offer.** An "Existing Customer" is anyone who currently has a BMO Canadian or U.S. Dollar Primary Chequing Account, Canadian or U.S. Dollar Interest Chequing Account, Canadian or U.S. Dollar Premium Rate Savings Account, Smart Saver Account, Savings Builder Account, or Savings Amplifier Account (each an "Existing Account") or anyone who closes their Existing Account between **November 1, 2024 - January 30, 2026** and subsequently opens a new Chequing Account or Savings Account.
- If a Chequing Account and/or Savings Account is opened as a joint account, and any one accountholder is an Existing Customer; or if an Existing Customer closes their Existing Account(s) between **November 1, 2024 - January 30, 2026** then none of the account holders are eligible for the Everyday Banking Offer.
- If the Chequing Account and/or Savings Account is initially opened under single ownership and is subsequently converted to a joint account with an Existing Customer, then none of the accountholders are eligible for the Everyday Banking Offer.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the Everyday Banking Offer.

💬 Other

- You must have reached age of majority in the province or territory where you reside at the time you open the Chequing Account in person or online to qualify.
- Limit of one (1) Chequing Account Offer and one (1) Savings Account Offer per customer and where there is more than one accountholder on the Chequing and/or Savings Account, only one Offer per account. To be clear, no more than 7,000 AIR MILES Bonus Miles can be earned, regardless of how many account holders are associated with the Chequing Account or Savings Account.
- The Chequing Account that qualifies for the Chequing Account Offer will receive a direct deposit of \$0.01 with the following description (AIR MILES Chequing Bonus Offer). The Bonus Miles will be credited to the AIR MILES Collector Account ("Collector Account") associated with the Collector Number provided, within 60 days of receiving the direct deposit to the qualifying Chequing Account.
- The Savings Account that qualifies for the Savings Account Offer, will receive a direct deposit of \$0.10 with the following description (AIR MILES Savings Bonus Offer). The Bonus Miles will be credited to the Collector Account associated with the Collector Number provided, within 60 days of receiving the direct deposit to the qualifying Savings Account.
- The Chequing Account that qualifies for the Family Bundle Offer will receive a direct deposit of \$0.03 with the following description (AIR MILES Family Bundle Bonus Offer). The Bonus Miles will be credited to the Collector Account associated with the Collector Number provided, within 60 days of receiving this deposit within the qualifying Chequing Account.
- You acknowledge and agree that you have until **June 30, 2026**, to notify us if you believe you qualify for the Bonus Miles offer and have not received the Bonus Miles, so that we can verify your eligibility.

- To get the AIR MILES Bonus Miles under the Everyday Banking Offer, you must provide us with a valid and current AIR MILES Collector Number when you open the Chequing Account by **March 31, 2026**. Your AIR MILES Collector Number must be valid and current until **May 30, 2026** to be eligible to receive the AIR MILES Bonus Miles. You acknowledge and agree to waive any claims against us and AIR MILES Loyalty Inc., if you did not provide us with your AIR MILES Collector Number by **March 31, 2026** or your Collector Account does not remain valid and current until **May 30, 2026**.
- Your Chequing Account must be open, in the AIR MILES Plan, and be in good standing (for example, your Chequing Account must not be in an unauthorized overdraft or in delinquent status) at the time the Bonus Miles are issued. If you change your Bank Plan from the AIR MILES Plan to another Bank Plan before the Bonus Miles are issued or if your Chequing Account is not in good standing, you will no longer qualify for the Everyday Banking Offer.
- Your Savings Account must be open and be in good standing (for example, your Savings Account must not be in an unauthorized overdraft or in delinquent status) at the time the Bonus Miles are issued. If your Savings Account is not in good standing, you will no longer qualify for the Savings Account Offer.
- Your Chequing Account must remain open and in the AIR MILES Plan until **January 30, 2027**. If you close your Chequing Account or change to another Bank Plan other than the AIR MILES Plan before **January 30, 2027**, you will no longer qualify for the Chequing Account Offer or Family Bundle Offer. If any Bonus Miles have been credited to your Collector Account, we reserve the right, in our sole discretion, to debit your Collector Account for the full value of the Bonus Miles awarded.
- Your Savings Account must remain open until **January 30, 2027**. If you close your Savings Account, before **January 30, 2027**, you will no longer qualify for the Savings Account Offer. If any Bonus Miles have been credited to your Collector Account, we reserve the right, in our sole discretion, to debit your Collector Account for the full value of the Bonus Miles awarded.
- If the daily closing balance of your Savings Account falls below \$10,000 during the 90-calendar day holding period (as outlined above in the Savings Account Offer), you will no longer qualify for the Savings Account Offer.
- Unless otherwise stated, the Everyday Banking Offer cannot be combined with any other offer or promotion or discounted banking programs.
- We may change, shorten, extend, or withdraw the Everyday Banking Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Everyday Banking Offer for any customer we suspect of manipulating or abusing any of the offers included in the Everyday Banking Offer, or its fairness, integrity or operation.



¹ Your email will become part of your contact information and will be used in accordance with our Privacy Code which is available online at bmo.com/privacy. We may use your email to provide you with future offers tailored to your banking needs. You can unsubscribe from receiving promotional emails at any time by updating your email preferences at bmo.com/subscription-centre, by visiting your BMO branch, or by clicking the unsubscribe link contained in promotional emails.

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