2026 Summer Everyday Banking Blue Rewards Offer

Terms and Conditions

The 2026 Summer Everyday Banking Blue Rewards Offer ("Everyday Banking Offer") is available from **August 7, 2026 – November 2, 2026**. You can earn up to 135,000 Blue Points ("Points") when you open a new Canadian Dollar Primary Chequing Account with Blue Rewards Bank Plan ("Chequing Account"), open a new Savings Amplifier Account ("Savings Account") at any BMO Bank of Montreal branch or online at bmo.com/bluerewardschequing, and setup a savings goal in My Financial Progress ("My Financial Progress Offer").

Chequing Account Bonus	Savings Account Bonus	My Financial Progress Bonus	Offers Total Potential Blue Bonus
105,000 Points	22,500 Points	7,500 Points	135,000 Points

Chequing Account Bonus Offer – 105,000 Points

To qualify for the Chequing Account Bonus Offer, you must:

1 Open a new Chequing Account during the Offer Period, **August 7, 2026 – November 2, 2026**;

AND

2 Provide a valid email address[1] at the time of opening the Chequing Account. If the Chequing Account is a joint account, this requirement is met if one of the accountholders provides a valid email address[1];

AND

3 Provide BMO with a valid Blue Rewards Member Number ("Member Number") by **November 2, 2026**. If you are not currently a Blue Rewards Member, you can join the program by visiting bluerewards.ca. By enrolling to become a Blue Rewards Member, you agree to be bound by the terms and conditions of the Blue Rewards Program as amended from time to time. You can provide BMO with your Member Number by visiting a local BMO Bank of Montreal branch, by calling the customer contact centre, or by signing in to BMO Online Banking or the BMO Mobile Banking app;

AND

4 Make a deposit of any amount into the Chequing Account by **November 2, 2026**;

AND

5 Set up one (1) recurring direct deposit of $500 or more from your employer, the government, or your pension, and have the first deposit appear in the Chequing Account by **December 31, 2026**;

AND

6 Complete one (1) of the following Eligible Transactions (defined below) from the Chequing Account and have the transaction appear in the Chequing Account by **December 31, 2026**:

a. Make two (2) bill payments of $50 or more to two (2) different payees through BMO Online Banking or the BMO Mobile Banking app; or

b. Set up two (2) pre-authorized debits (PADs) of $50 or more from two (2) different payees.

Eligible Transactions

- **Bill payment:** Make two (2) bill payments of $50 or more to two (2) different payees through BMO Online Banking or the BMO Mobile Banking app from your Chequing Account by **December 31, 2026**.

Exclusions: 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 of $50 or more from two (2) different payees from your Chequing Account and have at least one (1) PAD from each payee appear in the Chequing Account by **December 31, 2026**. A PAD includes, but is not limited to, 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.

Exclusion: A PAD that is not paid and returned for any reason including non-sufficient fund, funds-not-clear, stop payment does not qualify as an Eligible Transaction.

Savings Account Bonus Offer – 22,500 Points

To qualify for the Savings Account Offer, you must:

1 Qualify for the Chequing Account Bonus Offer;

AND

2 Open a Savings Amplifier Account by **November 2, 2026**;

AND

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

AND

4 After the initial thirty- (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 **one hundred eighty (180) calendar days**.

For example, if you open the Savings Amplifier Account on October 1, you have until October 31 to deposit a total of $10,000 or more in accumulative deposits into the Savings Amplifier Account. You then must maintain a daily closing balance of $10,000 or more in the Savings Amplifier Account until **April 29, 2027**.

My Financial Progress Bonus Offer – 7,500 Blue Points

To qualify for the My Financial Progress Offer, you must:

1 Qualify for the Chequing Account Bonus Offer;

AND

2 Sign in to BMO Online Banking or the BMO Mobile Banking app to access My Financial Progress and click the Open My Financial Progress button. Separate terms and conditions apply to My Financial Progress: My Financial Progress Terms and Conditions.

AND

3 Create one (1) Goal (defined below) in My Financial Progress Plan by **December 31, 2026**;

AND

4 Go to the Planning Tab and apply one (1) Strategy to the plan by **December 31, 2026**.

To set up a Goal and Strategy once you have successfully signed in to in My Financial Progress, in BMO Online Banking, click on information on the left side of the screen; or in the BMO Mobile Banking app, from the menu, and add at least one (1) Goal of the six (6) Goals available: financial well-being, plan for retirement, education goals, purchase a home, upcoming major expense, create a rainy day fund (defined as a "Goal"), and complete the necessary steps to add the goal to the plan. For information about My Financial Progress and how to create goals and strategies, visit My Financial Progress or by visiting the online demo at YouTube: YouTube: My Financial Progress.

Exclusions

- Eligible Plans that are part of the Students, Medical and Dental Students, Recent Graduates, Kids and Teens, and Canadian Defense Community Banking discounted banking programs do not qualify for the Everyday Banking Offer.
- Existing Customers are not eligible for the Everyday Banking 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 **August 7, 2025** to **November 2, 2026**, and subsequently opens a new Chequing Account or Savings Account.

- If a Chequing Account or Savings Account is opened as a joint account, and any one of the accountholders is an Existing Customer or if an Existing Customer closes an Existing Account between **August 7, 2025** to **November 2, 2026**, 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

- Limit of one (1) Chequing Account Offer, one (1) My Financial Progress Offer, and one (1) Savings Account Offer per customer or account if there is more than one (1) account holder on the Chequing and/or Savings Account. To be clear, no more than 135,000 Points can be earned regardless of how many account holders are associated with the Chequing Account or Savings Account.
- **For the Chequing Account Offer** (105,000 Points) and **My Financial Progress Offer** (7,500 Points), Points will be applied to your Member Number by **June 30, 2027**. You have until **July 30, 2027**, to notify us if you believe you qualify for an offer and have not received the Points, so that we verify for your eligibility.
- **For the Savings Account Offer** (22,500 Points), Points will be applied to your Member Number by **June 30, 2027**. You have until **July 30, 2027**, to notify us if you believe you qualify for an offer and have not received the Points, so that we verify for your eligibility.
- Your Chequing Account must be open, remain in the Blue Rewards Bank Plan, and be in good standing at the time the Points are awarded. For example, to be considered in good standing, your Chequing Account must not be in an unauthorized overdraft or in delinquent status. If you change to another Bank Plan, you will no longer qualify for the Everyday Banking Offer.
- Your Chequing Account must remain open and in the Blue Rewards Bank Plan until **November 2, 2027**. If you close your Chequing Account or change to another Bank Plan before **November 2, 2027**, and Points were awarded, we reserve the right, in our sole discretion, to claw back any Points from your Member Number if you no longer qualify for the Everyday Banking Offer.
- Your Savings Account must be open and be in good standing at the time the Points are awarded. For example, to be considered in good standing, your Savings Account must not be in an unauthorized overdraft or in delinquent status. If your Savings Account is not in good standing, you will no longer qualify for the Everyday Banking Offer.
- Your Savings Account must remain open until **November 2, 2027**. If you close your Savings Account, before **November 2, 2027**, you will no longer qualify for the Savings Account Offer. If Points were awarded, we reserve the right, in our sole discretion, to claw back any Points from your Member Number if you no longer qualify for the Everyday Banking Offer.
- If the daily closing balance of your Savings Account falls below $10,000 during the one hundred eighty- (180) -calendar day holding period, you will no longer qualify for the Savings Account Offer.
- 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 the any of the offers included in the Everyday Banking Offer, or its fairness, integrity or operation.

BMO

[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 Bank of Montreal branch, or by clicking the unsubscribe link contained in promotional emails.

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