

The more you
save, **the more**
you earn.



Grow your savings and earn 1.25% bonus interest

Save more – so you can do more for your business.

We would like to present a bonus offer to thank you for your business! This offer will allow your business to earn more interest while growing savings. If your business increases their savings balances by a minimum of \$5,000 in a qualifying Canadian dollar Business Premium Rate Savings Account, the account will earn 1.25%¹ per annum bonus interest on the new deposit.

Here's how it works:

To qualify: From **March 15, 2019** until **July 31, 2019**, your business will be eligible to receive a 1.25% per annum bonus interest on new deposits if your business:

1. Currently has, or opens a new, Canadian dollar Business Premium Rate Savings Account (BPRS);
2. Increases the account balance by depositing \$5,000 or more² to the qualifying Canadian BPRS account and;
3. Completes the above any time during the offer period of **March 15, 2019** to **July 31, 2019**.

Once the qualifying Canadian BPRS account meets these requirements, we will begin applying the bonus interest rate to the **new deposits**. Bonus interest will be calculated on the daily closing balance and is quoted at an annual rate of 1.25% for the duration of the offer – March 15, 2019 to July 31, 2019. Bonus interest will only be calculated on new deposits to the qualifying account.

You can make a deposit to your business account at your local branch or go to a BMO ATM to make a deposit with cash or cheque.³

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¹ New deposits will earn the bonus interest rate which will be calculated daily as simple interest and credited to the account on a monthly basis after month-end-once all other terms are met. Existing balances in the qualifying Canadian BPRS account will earn the posted Canadian BPRS interest rate calculated and paid according to the existing terms on the account.

² Up to a maximum deposit of \$10 million. Deposits exceeding this amount will only earn the stated interest rate for the Canadian BPRS on the amount over the \$10 million.

³ Online transfers into the qualifying BPRS account are also eligible.

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Terms and Conditions of this offer:

1. For clients with existing Canadian BPRS accounts, the end of day current balance on March 14, 2019 in a qualifying Canadian BPRS account will be used as the starting point for this offer.
 - For all balance calculations, balance is calculated at customer/organization level; if you have more than one Canadian BPRS account, we would sum up all of your Canadian BPRS account balances for the purpose of calculating the qualifying balance and bonus interest.
2. **New deposits** are considered to be funds deposited into the Canadian BPRS during the qualifying period from an account or a source outside of the Bank of Montreal. New deposits must be equal to a minimum of \$5,000 in order to earn the bonus interest rate.
3. For clients with existing Canadian BPRS accounts, the new deposit minimum is \$5,000 on top of the March 14, 2019 end of day balance. For clients opening a new Canadian BPRS account, the new deposit must be a minimum of \$5,000 to qualify for the bonus interest rate.
4. **Qualifying period:** March 15, 2019 to July 31, 2019. **New deposits** must be made to the qualifying CAD BPRS account during this period earn the bonus interest.
 - Deposits made during the qualifying period will only earn the bonus rate as of the date of deposit, provided the amount meets the minimum requirement, and for the duration that the **new deposit** is left in the account.
 - At a customer/organization level, bonus interest will be earned on a daily basis when your balance qualifies.
5. Interest will be calculated on the daily closing balance as simple interest equivalent to 1.25% per annum on the new deposits in the qualifying Canadian BPRS. Bonus interest will be credited to the qualifying Canadian BPRS monthly after month-end. For clients with multiple Canadian BPRS accounts, bonus interest will be credited to the account with the highest balance at month-end.
6. US dollar Business Premium Rate Savings accounts are not eligible for this offer.
7. BMO Private Banking clients are not eligible for this offer.
8. We may change the offer and Terms and Conditions at any time without notice.
9. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the offer to any account holder found to have manipulated or abused the cash bonus offer, its fairness, integrity or operation.
10. This offer is non-transferrable and cannot be combined with any other offer.