

Consent for Electronic Delivery of Documents

These terms and conditions apply to the electronic delivery of documents to you relating to your BMO account(s). We recommend that you retain a copy of this Consent for your records.

1. Definitions

Here are the definitions of some of the words used in this Consent.

“accounts” means the accounts associated with the products or services provided to you by BMO.

“agreements” means the agreement between you and BMO that governs your account, as may be amended from time to time.

“BMO” and “we” mean Bank of Montreal and Bank of Montreal Mortgage Corporation

“Consent” means this Consent to Electronic Delivery of Documents.

“documents” means the documents listed in Section 2.

“email” means an electronic mail address that you provide to us to receive electronic messages including documents that we may send to you.

“you” and “your: mean each person who consents to BMO providing electronic delivery of documents.

“message center” means BMO Financial Group Message Center.

“secure email” means encrypted email messages sent via BMO Financial Group Message Center.

“sensitive information” means information containing personal and/or account information.

2. Consent and When It Takes Effect

You consent to BMO providing the following documents to you by making them available through email:

- i. Applications for your accounts and any related forms;
- ii. Your agreements.

Your consent takes effect immediately.

3. Oral Consent

If you orally consented to BMO providing you documents electronically, this confirms your consent.

4. Electronic Delivery of Documents and Secure Email

You will receive an email message with a link to register for the BMO Financial Group Message Center. Any correspondence containing sensitive information will be via the message center; you should also send any email messages to BMO which contain such information only via the message center. You accept any risks related to possible email security breach should you choose to send email messages to BMO via email which is not secure.

You are responsible to update the contact information we have on file, such as the email address you have designated to receive electronic documents. You are responsible for printing or downloading a copy of any document for your records.

5. Changing These Terms and Conditions

We may change these terms and conditions from time to time by providing you with notice of the change through electronic or paper delivery.

6. Other Agreements

These terms and conditions apply in addition to your other agreement(s).