Summer 2019
Chequing Account Opening Offer

Terms and Conditions

From July 2, 2019 – October 31, 2019 (the “Offer Period”), earn up to $300.00 in cash bonuses or 1,000 bonus AIR MILES®† (the “Bonus”) when you open a new Canadian Dollar Primary Chequing Account (the “Chequing Account Offer”) at any BMO branch or online at bmo.com.

Chequing Account Offer

To qualify for the Chequing Account Offer (up to $300.00 cash bonus or 1,000 bonus AIR MILES®†) you must:

- Open a new Canadian Dollar Primary Chequing Account (the “Chequing Account”) with a new:
  - Plus Plan: and be eligible for a $50.00 cash bonus; or
  - Performance Plan or Premium Plan: and be eligible for a $300 cash bonus or
  - AIR MILES®† Plan: and be eligible for 1,000 bonus AIR MILES®†

  (each an “Eligible Plan”) by October 31, 2019; and keep the Chequing Account open, and in good standing (for example, your Chequing Account must not be in an unauthorized overdraft or in delinquent status) and remain in an Eligible Plan until October 31, 2020.

AND

1. Make a deposit of any amount to the Lead Chequing Account** by October 31, 2019;

AND

2. Set up one (1) recurring direct deposit from your employer, the government or your pension on your Lead Chequing Account** and have deposits made into the account for at least two (2) consecutive months by December 31, 2019;

AND

3. Make (1) Bill Payment through BMO Online Banking or the BMO Mobile App (of at least $50) for at least two (2) consecutive months from your Lead Chequing Account** by December 31, 2019;

Eligible Plans part of the Senior, BMO NewStart™, Registered Disability Savings Plan, and PwC Bank at Work discounted banking programs also qualify for this offer. All other discounted banking programs do not qualify for the Bonus.

Exclusions

- Customers who have an existing Canadian or U.S. Dollar Primary Chequing Account, Canadian or U.S. Dollar Interest Chequing Account, BMO Sobeys AIR MILES®† Chequing Account, BMO Club Sobeys Chequing Account, BMO IGA AIR MILES Chequing Account (each an “Existing Account”) are not eligible for the Chequing Account Offer.
- Customers who closed their Existing Account between July 2, 2018 – October 31, 2019, and subsequently open a new Chequing Account are not eligible for the Chequing Account Offer.
- Joint Accounts: If two customers open a joint Chequing Account, no bonus will be paid if either customer has an Existing Account or closes their Existing Account between July 2, 2018 – October 31, 2019, and subsequently opens a new Chequing Account.
- Employees of Bank of Montreal and those with whom such employees are domiciled.

BMO Bank of Montreal
Everyday Banking
Other: Limit of one (1) Chequing Account Offer per Eligible Plan, per customer of either $50 cash, $300 cash, or 1,000 AIR MILES. Customers who share an Eligible Plan or open a joint account(s) will only qualify to receive one (1) Chequing Account Offer with one (1) Bonus.

To remain eligible, your Chequing Account must be open, in an Eligible 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 Cash Bonus is paid. If you change between Eligible Plans before the Cash Bonus is paid, the Cash Bonus for the Chequing Account Offer will be determined by the Eligible Plan with the lower Cash Bonus amount. If you change to a Plan other than an Eligible Plan, you will no longer qualify for the Chequing Account Offer.

If you open multiple Eligible Plans during the Offer Period, you will receive the bonus amount of the earliest opened Eligible Plan.

The Cash Bonus(es) will be paid to the Lead Chequing Account** of eligible customers by January 31, 2020.

The Chequing Account must remain open in an Eligible Plan until October 31, 2020. Customers who close their Chequing Account or change to a Plan other than an Eligible Plan before October 31, 2020, will no longer be eligible for the Bonus. If you close the Chequing Account after the Cash Bonus has been awarded, BMO reserves the right, in its sole and absolute discretion, to withdraw the full amount of the Cash Bonus from the Chequing Account or send you an invoice for any amount outstanding.

In the case of an AIR MILES®† plan, if you close the Chequing Account or change to a Plan other than an Eligible Plan before October 31, 2020, and the AIR MILES®† Bonus has been awarded to you, BMO reserves the right, in its sole and absolute discretion, to send you an invoice for the value of the AIR MILES®† Bonus ($105.00 CDN). For the AIR MILES®† Bonus, please ensure you provide your AIR MILES®† collector number during the chequing account opening process. If a valid AIR MILES®† collector number is not provided, we will provide you with an equivalent bonus in the form of a $105 Cash Bonus into the Chequing Account.

** This offer cannot be combined with any other chequing offer or promotion or discounted banking programs not explicitly included above, for example, Kids, Teens, Students/Recent Graduates, BMO Perks at Work, Bank at Work, and Canadian Defence Community Banking.

Offer may be changed, withdrawn, or extended at any time without notice.

You have until March 31, 2020 to notify us if you have not received your Bonus for the Chequing Account Offer. Any notice received after this date will not be accepted and you will be deemed not to have qualified for this promotion.

** The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees.