

Winter 2019 Chequing Account Opening Offer



Terms and Conditions

From **January 15, 2019 to April 30, 2019** (the "Offer Period"), earn up to a **\$300 cash bonus** or **1,000 AIR MILES** reward miles ("**Bonus**") when you open a new Canadian Dollar Primary Chequing Account at any BMO branch or on bmo.com.

To qualify for the **Bonus**, you must:

1. Open a new Canadian Dollar Primary Chequing Account (the "**Chequing Account**") with a new Eligible Plan (the '**Eligible Plan**') (see below) at any BMO branch or on bmo.com by **April 30, 2019**.

Eligible Plans	Bonus
Premium Plan	\$300 Cash
Performance Plan	\$100 Cash
Plus Plan	
AIR MILES Plan	1,000 AIR MILES

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

AND

2. Make a deposit of any amount to the Lead Chequing Account by **April 30, 2019**.

AND

3. Set up one (1) recurring direct deposit into the lead Chequing Account and have at least one (1) direct deposit transaction posted to the lead account by **May 31, 2019**.

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 January 1, 2018 – April 30, 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 January 1, 2018 – April 30, 2019, and subsequently opens a new Chequing Account.
- Employees of Bank of Montreal and those with whom such employees are domiciled.

Other: Limit of one (1) Bonus per customer; either \$100 cash or \$300 cash or 1,000 AIR MILES Reward Miles. Only one (1) Bonus will be received on joint chequing accounts.

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) at the time the Bonus is awarded.

If you change between Eligible Plans before the bonus is awarded, you will receive the Bonus associated with the Plan with the lower Cash Bonus amount or cash value. If you change to a Plan other than an Eligible Plan, you will no longer qualify for the Bonus.

The Cash Bonus will be paid to the lead Chequing Account of eligible customers by **July 19, 2019**. The AIR MILES Bonus will be applied to the AIR MILES collector account of eligible customers by **July 19, 2019**.

The Chequing Account must remain open in an Eligible Plan until July 19, 2019. Customers who close their Chequing Account or change to a Plan other than an Eligible Plan before July 19, 2019, will no longer be eligible for the Bonus.

If you close the Chequing Account or change to a Plan other than an Eligible Plan before July 19, 2020, and 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.

If you close the Chequing Account or change to a Plan other than an Eligible Plan before July 19, 2020, and the AIR MILES Bonus has been awarded, 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 application 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, and Canadian Defence Community Banking.

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

You have until **October 19, 2019** 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.

