2027 Winter Everyday Banking Credit Card Offer

Terms and Conditions

The 2027 Winter Everyday Banking Credit Card Offer ("Credit Card Offer") is available from **November 3, 2026 – March 1, 2027**. You can earn a $100.00 cash bonus ("Cash Bonus") when you open a new Canadian Dollar Primary Chequing Account with the Practical, Performance, Premium Bank Plan, or earn 15,000 Blue Points when you open a new Canadian Dollar Primary Chequing Account with the Blue Rewards Bank Plan (each a "Chequing Account"), **and** open a new Savings Amplifier Account ("Savings Account"), **and** apply and be approved for a new Eligible Credit Card Account (defined below) ("Credit Card") within the timelines below.

Eligible Bank Plans	Credit Card Offer
Practical Plan	$100 cash
Performance Plan	
Premium Plan	
Blue Rewards Plan	15,000 Blue Points

Credit Card Offer – $100 cash or 15,000 Blue Points

To qualify for the Credit Card Offer, you must:

1. Open a new Chequing Account during the Offer Period and make a deposit of any amount to the Chequing Account by **March 1, 2027**;

AND

2. Open a new Savings Account and make a deposit of any amounts to the Savings Account within **30 calendar days of opening your Chequing Account**;

AND

3. You must apply for and be approved for an Eligible Credit Card Account (defined below) in which you are the primary cardholder, within 30 calendar days of opening your Chequing Account;

Eligible Credit Cards

- BMO eclipse rise Visa* Card
- BMO eclipse Visa Infinite* Card
- BMO eclipse Visa Infinite Privilege* Card
- BMO Ascend World Elite®* Mastercard®*
- BMO Blue Rewards Mastercard
- BMO Blue Rewards World Elite Mastercard
- BMO CashBack Mastercard
- BMO CashBack World Elite Mastercard
- BMO VIPorter Mastercard
- BMO VIPorter World Mastercard
- BMO VIPorter World Elite Mastercard
- BMO Preferred Rate Mastercard

Exclusions

- Eligible Chequing Accounts that are part of the Students, Medical and Dental Students, Recent Graduates, and Canadian Defense Community Banking discounted banking programs do not qualify for the Credit Card Offer.

Continued

- Existing Customers are not eligible for the Credit Card 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, Savings Amplifier Account, or the primary cardholder of an Eligible Credit Card (each an "Existing Account") or anyone who closes their Existing Account between November 3, 2025 to March 1, 2027 and subsequently opens a new Chequing Account, Savings Account, and/ or Eligible Credit Card.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the Credit Card Offer.

Other

- Limit of one (1) Credit Card 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 $100.00 in total cash or 15,000 Blue Points can be earned regardless of how many account holders are associated with the Chequing Account or Savings Account or Credit Card.
- The Cash Bonus will be paid by June 30, 2027, and deposited to the Chequing Account. You have until July 30, 2027, to notify us if you believe you qualify for a Credit Card Offer and have not received a Cash Bonus, so that we verify for your eligibility.
- Blue Points will be credited by June 30, 2027, and the Blue Rewards Member Number associated with your Chequing Account. You have until July 30, 2027, to notify us if you believe you qualify for a Credit Card Offer and have not received a Blue Points, so that we verify for your eligibility.
- Your Chequing Account, Savings Account and Credit Card must be open and be in good standing at the time the Cash Bonus or Blue Points are awarded. For example, to be considered in good standing, your Chequing Account must be in an Eligible Bank Plan and, your Chequing and Savings Accounts must not be in an unauthorized overdraft, and your Credit Card must not be in a delinquent status. If you change to a Plan other than an Eligible Bank Plan, you will no longer qualify for the Credit Card Offer.
- If you switch between an Eligible Bank Plans, the Bank Plan associated your Chequing Account at the time the offer is fulfilled, will determine the Credit Card Offer that will be awarded.
- Your Chequing Account, Savings Account and Credit Card must remain open until March 1, 2028. If you close your Chequing Account, Savings Account, or Credit Card, or switch to a different Bank Plan, we reserve the right, in our sole discretion, to debit the Chequing Account the full value of the Cash Bonus paid, claw back any Blue Points from your Member Number or send you an invoice for any amount outstanding if you no longer qualify.
- We may change, shorten, extend, or withdraw the Credit Card Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Credit Card Offer for any customer we suspect of manipulating or abusing the any of the offers included in the Credit Card Offer, or its fairness, integrity or operation.
- All credit card welcome offer terms & conditions for the qualifying cards can be found here Canadian Mastercard & Visa Credit Cards: Browse All - BMO (bmo.com/main/personal/credit-cards/all-cards/).

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 branch, or by clicking the unsubscribe link contained in promotional emails.