

2025 Spring Everyday Banking Account Offer

Terms and Conditions



The 2025 Spring Everyday Banking Offer is available from **March 4, 2025 - July 2, 2025** ("Offer Period"). You can earn up to **\$700.00 in total cash bonuses** when you open a new Canadian Dollar Primary Chequing Account ("Chequing Account") with an Eligible Bank Plan (defined below) and open a new Savings Amplifier Account ("Savings Account") at any BMO branch in Canada or online at bmo.com/cash and add a family member as part of Family Bundle ("Family Bundle Offer").



Chequing Account Offer: Get up to a \$450 cash bonus

To qualify for the Chequing Account Offer, you must:

- 1 Open a new Chequing Account with one of the following Eligible Bank Plans during the Offer Period, **March 4, 2025 - July 2, 2025**:

Eligible Plans	Cash bonus
Plus Plan	\$100
Performance Plan	\$450
Premium Plan	

AND

- 2 Provide a valid email address¹ at the time of opening the Chequing Account. If the Chequing Account is joint account, this requirement is met if one of the accountholders provides a valid email address¹;

AND

- 3 Make a deposit of any amount to the Chequing Account by **July 2, 2025**;

AND

4

Complete at least two of the following Eligible Transactions (from a, b, or c; defined below) to or from the Chequing Account and have the transaction appear in the Chequing Account by **August 29, 2025**:

- a. Set up one (1) recurring direct deposit; **and/or**
- b. Make two (2) bill payments to different payees of at least \$50 each through BMO Online Banking or BMO Mobile Banking; **and/or**
- c. Set up two (2) pre-authorized debits (PADs) from different payees of at least \$50 each.



Savings Account Offer: Get a \$200 cash bonus

To qualify for the Savings Account Offer, you must:

1

Qualify for the Chequing Account Offer with the Performance Plan or Premium Plan;

AND

2

Open a Savings Amplifier Account by **July 2, 2025**;

AND

3

Deposit a total \$10,000 or more into the Savings Amplifier Account within the first 30 calendar days of opening the Savings Amplifier Account;

AND

4

After the initial 30-calendar day period from the Savings Amplifier Account open date, maintain a daily closing balance of \$10,000 or more at all times for an additional 90 calendar days.

For example, if you open the Savings Amplifier Account on March 1, you have until March 31 to deposit \$10,000 or more into the Savings Amplifier Account. You then must maintain a daily closing balance of \$10,000 or more in the Savings Amplifier Account until June 29, 2025.

✓ Family Bundle Offer: Get a \$50 cash bonus

To qualify for the Family Bundle Offer, you must:

- 1 Qualify for the Chequing Account Offer with the Performance or Premium Bank Plan;
- AND
- 2 Have an eligible family member open a new Primary Chequing Account between **March 4, 2025 - July 2, 2025**, and have the Primary Chequing Account added to your Performance or Premium Plan.

For information about Family Bundle and how to add a family member, visit bmo.com/FamilyBundle.

✓ Eligible Transactions

- **Recurring direct deposit:** Set up one (1) recurring direct deposit from your employer, the government, or your pension into your Chequing Account and have at least one (1) deposit appear in the Chequing Account by **August 29, 2025**.
- **Bill payment:** Make two (2) bill payments to different payees through BMO Online Banking or the BMO Mobile for \$50 each or more from your Chequing Account by **August 29, 2025**. **Note:** A transfer from your Chequing Account to pay a BMO credit card or a BMO line of credit does not qualify as an Eligible Transaction.
- **Pre-authorized debit (PAD):** Set up two (2) PADs from different payees of at least \$50 each from your Chequing Account and have at least one (1) of each PAD appear in the Chequing Account by **August 29, 2025**. A PAD includes, but is not limited to, a pre-authorized bill payment to a service provider such as a utility bill, gym membership, or PAD to a BMO mortgage, BMO loan, BMO line of credit, or contribution to a BMO investment account. A PAD that is not paid and returned for any reason including non-sufficient fund, funds-not-clear, stop payment, etc. does not qualify as an Eligible Transaction.

✗ Exclusions

- Eligible Plans that are part of the Student, Medical and Dental Student, Recent Graduates, Canadian Defence Community Banking discounted banking programs do not qualify for the Everyday Banking Offer.
- The Plus Plan does not qualify for Family Bundle or Savings Account Offer.
- An Existing Customer is not eligible for the Everyday Banking Account 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, or Savings Amplifier Account (each an "Existing Account") or anyone who closes their Existing Account between **March 4, 2024 - July 2, 2025** and subsequently opens a new Chequing Account or Savings Account.
- If a Chequing Account and/or Savings Account is opened as a joint account, and any one of the accountholders is an Existing

Customer; or if an Existing Customer closes their Existing Account(s) between **March 4, 2024 - July 2, 2025**, then none of the accountholders are eligible for the Everyday Banking Account Offer.

- If the Chequing Account and/or Savings Account is initially opened under single ownership and is subsequently converted to a joint account with an Existing Customer, then none of the accountholders are eligible for the Everyday Banking Account Offer.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the Everyday Banking Account Offer.

Other

- Limit of one (1) Chequing Account Offer and, one (1) Savings Account Offer and one (1) Family Bundle Offer per customer and where there is more than one accountholder on the Chequing and/or Savings Account, only per account. To be clear, no more than \$700.00 in total cash bonus can be earned by any combination of a Chequing Account and Savings Account, regardless of how many accountholders are associated with the Chequing Account or Savings Account.
- For the Chequing Account that qualified for the Chequing Account Offer and Family Bundle Offer the cash bonus(es) will be paid by **September 30, 2025**, and deposited to the Chequing Account.
- The Savings Account that qualifies for the Savings Account Offer the cash bonus will be paid by **November 28, 2025**, and deposited to the Savings Account.
- You acknowledge and agree that you have until **December 31, 2025**, to notify us if you believe you qualify for a cash offer and have not received a cash bonus, so that we verify for you eligibility.
- 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 bonuses are paid. If you change between Eligible Plans before the cash bonuses are paid, the cash bonus for the Chequing Account Offer will be determined by the Eligible Plan with the lower cash bonus. If you change to a Plan other than the Eligible Plans, you will no longer qualify for the Chequing Account Offer or the Family Bundle Offer.
- Your Savings Account must be open and be in good standing (for example, your Savings Account must not be in an unauthorized overdraft or in delinquent status) at the time the cash bonus is paid. If your Savings Account is not in good standing, you will no longer qualify for the Everyday Banking Account Offer.
- Your Chequing Account must remain open and in an Eligible Plan until **July 3, 2026**. If you close your Chequing Account or change to a Plan other than an Eligible Plan before **July 3, 2026**, you will no longer qualify for any cash bonus. If a cash bonus has been paid, we reserve the right, in our sole discretion, to debit the Chequing Account the full value of the cash bonus(es) paid to the respective account(s) or send you an invoice for any amount(s) outstanding. Your Savings Account must remain open until **July 3, 2026**. If you close your Savings Account, before **July 3, 2026**, you will no longer qualify for the Savings Account Offer. If a cash bonus has been paid, we reserve the right, in our sole discretion, to debit the Savings Account the full value of the cash bonus paid to the Savings Account or send you an invoice for any amount(s) outstanding.
- If the daily closing balance of your Savings Account falls below \$10,000 during the 90-calendar day holding period (as outlined above in the Savings Account Offer), you will no longer qualify for the Savings Account Offer.
- Unless otherwise stated, this Everyday Banking Account Offer cannot be combined with any other offer or promotion or discounted banking programs.
- We may change, shorten, extend, or withdraw the Everyday Banking Account Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Everyday Banking Account Offer for any customer we suspect of manipulating or abusing the any of the offers included in the Everyday Banking Offer, or its fairness, integrity or operation.

