

2021 Everyday Banking Spring Campaign Ft. Family Bundle



Terms and Conditions

From **March 2, 2021 – May 31, 2021** (“Offer Period”), earn up to a **\$350.00 total cash bonus** when you open a new Canadian Dollar Primary Chequing Account at any BMO branch or online at bmo.com (“Chequing Account Offer”) and add a family member as part of Family Bundle (“Family Bundle Offer”).



Chequing Account Offer

To qualify for the Chequing Account Offer, between **March 2, 2021 – May 31, 2021** you must:

- 1 Open a new Canadian Dollar Primary Chequing Account with one of the following plans (each an “Eligible Plan”):

Eligible Plans	Cash Bonus
Plus Plan	\$100
Performance Plan	\$300
Premium Plan	\$300

AND

- 2 Make a deposit of any amount to the Lead Chequing Account* **by May 31, 2021**

AND

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Complete at least two of the following three requirements:

- a. Set up one recurring direct deposit from your employer, the government or your pension into your Lead Chequing Account*, and have deposits made into the account for at least two consecutive months **by July 31, 2021**;
- b. Make one bill payment through BMO Online Banking or the BMO Mobile App (of at least \$50) for at least two consecutive months from your Lead Chequing Account* **by July 31, 2021**. A transfer from your BMO Chequing Account to a BMO credit card product does not qualify as an eligible bill payment;
- c. Set up one pre-authorized debit (of at least \$50), such as a pre authorized bill payment to a service provider (i.e. utility bill, gym membership) or pre-authorized payment to a BMO mortgage, loan, line of credit, or contribution to a BMO investment account, from your Lead Chequing Account* and have at least two consecutive monthly payments debited from it. The second payment must clear from your Lead Chequing Account* **by July 31, 2021**



Family Bundle Offer

To qualify for the **Family Bundle Offer**, by **May 31, 2021**, you must:

- 1 Add a new family member account as part of Family Bundle to a new Eligible Plan that has qualified for the Chequing Account Offer; and that new family member account must be opened between **March 2, 2021 – May 31, 2021**.

Eligible Plans	Cash Bonus
Plus Plan	\$0
Performance Plan	\$50
Premium Plan	\$50

For information on how to add a family member to an Eligible Plan, visit [Bmo.com/FamilyBundle](https://bmo.com/FamilyBundle).



Exclusions

- Eligible Plans part of the Senior, BMO NewStart™, Indigenous Personal Banking, Registered Disability Savings Plan, PWC's BMO Advantage and Bank at Work – Group Banking discounted banking programs also qualify for this Chequing Account Offer or the Family Bundle Offer. All other discounted banking programs do not qualify.
- 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 or Family Bundle Bonus.
- Customers who closed their Existing Account between March 2, 2020 – May 31, 2021 and subsequently open a new Chequing Account are not eligible for the Chequing Account Offer or Family Bundle Offer.
- If customers open a joint Chequing Account, no bonus will be paid if either customer has an Existing Account or closes an Existing Account during the Offer Period, and subsequently opens a new Chequing Account.

- If the Chequing Account is initially opened under single account ownership and is subsequently converted to a joint account with an existing BMO chequing customer, then no bonus will be paid.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the Chequing Account Offer or the Family Bundle Offer.
- Members of the Canadian Defence Community and those with whom such members are domiciled are not eligible for the Chequing Account Offer or the Family Bundle Offer.



Other

Limit of one Chequing Account Offer and one Family Bundle Offer per customer. Customers who share an Eligible Plan or open a joint account(s) will only qualify to receive one Chequing Account Offer, and only the customer with the Lead Chequing Account* may receive the bonus. There is no additional cash bonus for adding a second or third family member.

The cash bonuses will be paid by **August 31, 2021**. You have until **October 31, 2021** to notify us if you have not received a cash bonus. Any notice received after this date will not be accepted and you will be deemed not to have qualified for the Chequing Account Offer or the Family Bundle Offer.

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 Amount. 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. The Chequing Account must remain open in an Eligible Plan until **May 31, 2022**. Customers who close their Chequing Account or change to a plan other than an Eligible Plan before **May 31, 2022**, will no longer qualify for any cash bonus. If you close the Chequing Account or change to a plan other than an Eligible Plan and the cash bonus has been paid, we reserve the right, in our sole discretion, to withdraw the full value of the cash bonus from the Chequing Account or send you an invoice for any amount outstanding.

The initial deposit required to be made in the Lead Chequing account by May 31, 2021 can be made through any means (e.g. Branch deposit, ATM, mobile cheque deposit, *Interac* e-Transfer^{®§}, etc.).

This Chequing Account Offer and Family Bundle Offer cannot be combined with any other offer or promotion or discounted banking programs not explicitly included

above (for example, Kids, Teens, Students/Recent Graduates, and Canadian Defence Community Banking).

We may change, extend or withdraw this Chequing Account Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Chequing Account Offer for any customer we suspect of manipulating or abusing the Chequing Account Offer, or its fairness, integrity or operation.



[†] Trademark of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and Bank of Montreal.

^{*} The Lead Chequing Account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees.

^{®§} *Interac* e-Transfer is a registered trademark of Interac Inc. Used under license.