

# 2023 Winter Chequing Account Opening Offer



## Terms and Conditions

From **November 1, 2023 - February 29, 2024** (“Offer Period”), earn up to a **\$450.00 total cash bonus** when you open a new Canadian Dollar Primary Chequing Account at any BMO branch or online at [bmo.com/450](https://bmo.com/450) (“Chequing Account Offer”) and add a family member as part of Family Bundle (“Family Bundle Offer”).

### ✓ Checking Account Offer

To qualify for the Chequing Account Offer, between **November 1, 2023 - February 29, 2024** 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	\$350
Premium Plan	

**AND**

- 2 Provide a valid email address\*\* for any one of the account holders at the time of opening a chequing account. If an email has already been provided, no further action is required.

**AND**

- 3 Make a deposit of any amount to the Lead Chequing Account\* by **February 29, 2024**;

**AND**

### 4

Set up and complete at least two of the following actions (from the lead account\*) by **April 30, 2024** (see eligible transaction section below for more details):

- a. One recurring direct deposit;
- b. Two different eligible bill payments of at least \$50 through BMO Online Banking or the BMO Mobile App to different billers. A transfer from your BMO Chequing Account to a BMO credit card product does not qualify as an eligible bill payment;
- c. Two different pre-authorized debits of at least \$50 from two different billers.



### Family Bundle Offer

To qualify for the Family Bundle Offer, by **February 29, 2024**, you must:

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 **November 1, 2023 - February 29, 2024**.

Eligible Plans	Cash bonus
Plus Plan	\$0
Performance Plan	\$100
Premium Plan	

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

## ✓ Eligible Transactions

- Set up one (1) recurring direct deposit from your employer, the government or your pension into your Lead Chequing Account\*, and have the initial deposit made into the account by **April 30, 2024**;
- Make two (2) different bill payments through BMO Online Banking or the BMO Mobile App to different billers (of at least \$50) from your Lead Chequing Account\* by **April 30, 2024**. A transfer from your BMO Chequing Account to a BMO credit card product does not qualify as an eligible bill payment;
- Set up two (2) different 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.\* The first payment of each pre-authorized debit must be debited and must clear from your Lead Chequing Account by **April 30, 2024**.

## ⊘ 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 (each an "Existing Account") are not eligible for the Chequing Account Offer, or Family Bundle Bonus.
- Customers who closed their Existing Account between **November 1, 2022 - February 29, 2024**, 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 **May 31, 2024**. You have until **June 30, 2024** to notify us if you have not received a cash bonus, so that we may check whether you have indeed qualified for the Promotional 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 **February 29, 2025**. Customers who close their Chequing Account or change to a plan other than an Eligible Plan before **February 29, 2025**, 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 **February 29, 2024** can be made through any means (e.g. Branch deposit, ATM, mobile cheque deposit, *Interac* e-Transfer<sup>®§</sup>, 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.



\* 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.

\*\* The email you provide may be used to send you future offers tailored to your banking needs.

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

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