

# 2025 Summer Everyday Banking Account Offer

## Terms and Conditions



The 2025 Summer Everyday Banking Offer is available from **June 6, 2025 – September 30, 2025**. You can earn up to **\$700.00 in total cash bonuses plus a \$50 Walmart eGift Card** when you open a new Canadian Dollar Primary Chequing Account ("Chequing Account") with an Eligible Bank Plan, open a new Savings Amplifier Account ("Savings Account") at any BMO branch in Canada or online at [bmo.com/cash](https://bmo.com/cash) and add a family member as part of Family Bundle ("Family Bundle Offer").

Eligible Bank Plans	Chequing Account Cash Bonus	Savings Account Cash Bonus	Family Bundle Cash Bonus	Total potential Cash Bonus	Walmart eGift Card Bonus
Plus Plan	\$100.00	Not available		\$100.00	Not available
Performance Plan	\$500.00	\$150.00	\$50.00	\$700.00	\$50.00
Premium Plan					

### ✓ Chequing Account 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, **June 6, 2025 – September 30, 2025**:
- AND**
- 2** Provide a valid email address<sup>1</sup> at the time of opening the Chequing Account. If the Chequing Account is a joint account, this requirement is met if one of the accountholders provides a valid email address<sup>1</sup>;
- AND**
- 3** Make a deposit of any amount to the Chequing Account by **September 30, 2025**;
- AND**
- 4** Complete at least two (2) of the following Eligible Transactions (defined below) to or from the Chequing Account and have the transaction appear in the Chequing Account by **November 28, 2025**:
  - a. Set up one (1) recurring direct deposit of at least \$500;
  - b. Make two (2) bill payments to different payees of at least \$50 each through BMO Online Banking or BMO Mobile Banking;
  - c. Set up two (2) pre-authorized debits (PADs) from different payees of at least \$50 each.

### ✓ Savings Account 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 **September 30, 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 June 6, you have until July 6 to deposit \$10,000 or more in accumulative deposits into the Savings Amplifier Account. You then must maintain a daily closing balance of \$10,000 or more in the Savings Amplifier Account until **October 4, 2025**.

## ✓ Family Bundle 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;
- 2 AND Have an eligible family member open a new Primary Chequing Account between **June 6, 2025 – September 30, 2025** and have the Primary Chequing Account added to your Performance or Premium Plan.

For information about Family Bundle and how to add a qualifying family member, visit [bmo.com/FamilyBundle](https://bmo.com/FamilyBundle).

## ✓ Walmart eGift Card Bonus

To qualify for the Walmart eGift Card Bonus Offer, you must:

- 1 Qualify for the Chequing Account Offer with the Performance Plan or Premium Plan;
- 2 AND Open a Savings Amplifier Account by **September 30, 2025**.
- 3 Make a deposit of any amount into the Savings Amplifier Account by **October 31, 2025**.

## ✓ Eligible Transactions

- **Recurring direct deposit:** Set up one (1) recurring direct deposit of at least \$500 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 **November 28, 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 **November 28, 2025**. 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 **November 28, 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 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 the Chequing Account Activation Offer, Family Bundle, the Savings Account Offer, or the Walmart eGift Card Bonus.
- Existing Customers are not eligible for the Everyday Banking 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 **June 6, 2024 to September 30, 2025** and subsequently opens a new Chequing Account or Savings Account.
- If a Chequing Account or Savings Account is opened as a joint account, and any one of the accountholders is an Existing Customer. If an Existing Customer closes an Existing Account between **June 6, 2024 to September 30, 2025**, then none of the accountholders are eligible for the Everyday Banking Offer.
- If the Chequing Account 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 Offer.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the Everyday Banking Offer.

## Other

- Limit of one (1) Chequing Account Offer, one (1) Family Bundle Offer, one (1) Savings Account Offer, and one (1) Walmart eGift Card Offer per customer or account there is more than one accountholder on the Chequing or Savings Account. To be clear, no more than \$700.00 in total cash and \$50 in Walmart eGift Card bonuses can be earned 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 bonuses will be paid by **December 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 **February 27, 2026**, and deposited to the Savings Account.
- If you qualify for the Walmart eGift Card Offer, a redemption email will be sent to the email address provided when you opened the Primary Chequing Account by **February 27, 2026**.
- The use of the Walmart eGift Card is governed by terms and conditions issued by Walmart and are separate from the Everyday Banking Offer terms and conditions. The eGift Card terms and conditions can be accessed online by visiting: [walmart.ca/en/cp/giftcards/6000197915574](https://walmart.ca/en/cp/giftcards/6000197915574).
- Bank of Montreal is not liable for any loss of use of the eGift Card if the email is deleted, if you change your email address before the eGift Card is issued, if the email is returned undelivered for any reason, or for any other reason that would prevent you from being able to access the email or process the redemption.
- You have until **March 31, 2026**, to notify us if you believe you qualify for a cash offer and have not received a cash bonus, so that we verify for your eligibility.
- Your Chequing Account must be open, in an Eligible Plan, and be in good standing at the time the cash bonuses are paid. For example, to be considered in good standing, your Chequing Account must not be in an unauthorized overdraft or in delinquent status. If you change between Eligible Plans before the cash bonuses are paid, the cash bonus for the Chequing Account Activation Offer and Chequing Account Offer will be determined by the Eligible Plan with the lower cash bonus, and Chequing Account Activation Offer if eligible. If you change to a Plan other than the Eligible Plans, you will no longer qualify for the Everyday Banking Offer or any cash bonus.
- Your Savings Account must be open and be in good standing at the time the cash bonus is paid. For example, to be considered in good standing, your Savings Account must not be in an unauthorized overdraft or in delinquent status. If your Savings Account is not in good standing, you will no longer qualify for the Everyday Banking Offer no longer qualify for any cash bonus.
- Your Chequing Account must remain open and in an Eligible Plan until **September 30, 2026**. If you close your Chequing Account or change to a Plan other than an Eligible Plan before **September 30, 2026**, you may no longer qualify for any or all cash bonuses. 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 paid to the respective accounts or send you an invoice for any amount outstanding if you no longer qualify.
- Your Savings Account must remain open until **September 30, 2026**. If you close your Savings Account, before **September 30, 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 outstanding if you no longer qualify.
- If the daily closing balance of your Savings Account falls below \$10,000 during the 90-calendar day holding period, you will no longer qualify for the Savings Account Offer.
- Unless otherwise stated, this Everyday Banking Offer cannot be combined with any other offer or promotion or discounted banking programs.
- We may change, shorten, extend, or withdraw the Everyday Banking Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Everyday Banking 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.

