2027 Winter Everyday Banking Offer

Terms and Conditions

The 2027 Winter Everyday Banking Offer ("Everyday Banking Offer") is available from **November 3, 2026 – March 1, 2027** ("Offer Period"). You can earn up to $1,000.00 in total cash bonuses when you open a new Canadian Dollar Primary Chequing Account with the Performance or Premium Bank Plan (each a "Chequing Account") and open a new Savings Amplifier Account ("Savings Account") at any BMO Bank of Montreal branch or online at bmo.com/cash.

Eligible Bank Plans	Offers		
	Chequing Account Bonus	Savings Account Cash Bonus	Offers Total Potential Cash Bonus
Practical Plan	$150	Not included	$150
Performance Plan	$800	$200	$1,000
Premium Plan			

Chequing Account Bonus Offer – up to $800

To qualify for the Chequing Account Bonus Offer, you must:

1 Open a new Chequing Account with an Eligible Bank Plan during the Offer Period, **November 3, 2026 – March 1, 2027**;

AND

2 Provide a valid email address[1] 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[1];

AND

3 Make a deposit of any amount to the Chequing Account by **March 1, 2027**;

AND

4 Set up one (1) recurring direct deposit of $500 or more from your employer, the government, or your pension, and have the first deposit appear in the Chequing Account by **April 30, 2027**;

AND

5 Complete one (1) of the following Eligible Transactions (defined below) from the Chequing Account and have the transaction appear in the Chequing Account by **April 30, 2027**:

a. Make two (2) bill payments of $50 or more to two (2) different payees through BMO Online Banking or the BMO Mobile Banking app;

b. Set up two (2) pre-authorized debits (PADs) of $50 or more from two (2) different payees

Eligible Transactions

- **Bill payment:** Make two (2) bill payments of $50 or more to two (2) different payees through BMO Online Banking or the BMO Mobile Banking app from your Chequing Account by **April 30, 2027**.
  Exclusions: 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 of $50 or more from two (2) different payees from your Chequing Account and have at least one (1) PAD from each payee appear in the Chequing Account by **April 30, 2027**. 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

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mortgage, BMO loan, BMO line of credit, or contribution to a BMO investment account. **Exclusions:** 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.

Savings Account Cash Bonus Offer – $200

To qualify for the Savings Account Offer, you must:

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

AND

2. Open a Savings Amplifier Account by **March 1, 2027**;

AND

3. Deposit a total of $10,000 or more into the Savings Amplifier Account within the **first thirty (30) calendar days** of opening the Savings Amplifier Account;

AND

4. After the initial thirty- (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 **180 calendar days**.

For example, if you open the Savings Amplifier Account on the first day of the month, you have until the 30th day of that month to make cumulative deposits totaling at least $10,000. Starting on the 30th day of the month, you must then maintain a daily closing balance of at least $10,000 in the Savings Amplifier Account for 180 consecutive calendar days.

Exclusions

- Chequing Accounts that are part of the Students, Medical and Dental Students, Recent Graduates, Kids and Teens, and Canadian Defense Community Banking discounted banking programs do not qualify for the Everyday Banking Offer.
- 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 **November 3, 2025** and **March 1, 2027**, 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 account holders is an Existing Customer or if an Existing Customer closes an Existing Account between **November 3, 2025** and **March 1, 2027**, then none of the account holders 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, and one (1) Savings Account 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 $1,000.00 in total cash can be earned regardless of how many account holders are associated with the Chequing Account or Savings Account.
- For the Chequing Account Offer, the cash bonus will be paid by **October 30, 2027**, and deposited to the Chequing Account. You have until **November 30, 2027**, to notify us if you believe you qualify for a cash offer and have not received a cash bonus, so that we can verify for your eligibility.
- For the Savings Account Offer, the cash bonus will be paid by **October 30, 2027**, and deposited to the Savings Account. You have until **November 30, 2027**, to notify us if you believe you qualify for a cash offer and have not received a cash bonus, so that we can verify for your eligibility.
- Your Chequing Account must be open, in the Performance or Premium Bank 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 your Bank Plan from the Performance or Premium Plan to any other Bank Plan before a cash bonus(es) are paid, you will no longer qualify for the Everyday Banking Offer.
- 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.
- Your Chequing Account must remain open and in the Performance or Premium Plan until **March 1, 2028**. If you close your Chequing Account or change to any other Bank Plan before **March 1, 2028**, you will no longer qualify for the Everyday Banking Offer. If a cash bonus(es) has been paid, we reserve the right, in our sole discretion, to debit the Chequing Account or the Savings Account the full value of

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the cash bonus(es) 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 **March 1, 2028**. If you close your Savings Account before **March 1, 2028**, 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 180-calendar day holding period, you will no longer qualify for the Savings Account Offer.
- 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 any of the offers included in the Everyday Banking Offer, or compromising the fairness, integrity or operation of the Everyday Banking offer.

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.

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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.

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- 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.