2026 Fall Everyday Banking Safety Deposit Box Offer

Terms and Conditions

The **2026 Safety Deposit Box acquisition offer ("SDB Offer")** is available from **August 7, 2026 – December 31, 2026**. You can earn $70.00 (equivalent to annual fee of a small Safety Deposit Box) in total cash bonus when you open a new Canadian Dollar Primary Chequing Account ("Chequing Account") and a new Small Safety Deposit Box ("SDB") at any BMO Bank of Montreal branch.

Safety Deposit Box Offer

To qualify for the SDB Offer, you must:

1. Open a new Chequing Account during the Offer Period, **August 7, 2026 – December 31, 2026**;

AND

2. Open a new **Small Safety Deposit Box** during the Offer Period.

Exclusions

- Existing Customers are not eligible for the SDB 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 **August 7, 2026 – December 31, 2026** 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 or if an Existing Customer closes an Existing Account between **August 7, 2026 – December 31, 2026**, then none of the accountholders are eligible for the SDB Offer.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the SDB Offer
- Limit of one (1) SDB 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 $70.00 in total cash can be earned regardless of how many account holders are associated with the SDB.
- For the SDB Offer, the cash bonuses will be paid by **February 28, 2027**, and deposited to the Chequing Account. You have until **May 31, 2027**, 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, 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.
- Your Chequing Account and SDB must remain open until **August 6, 2027**. If you close your Chequing Account or SDB before **August 6, 2027**, you may no longer qualify for any or all offers included in the SDB Offer. If a cash bonus has been paid, we reserve the right, in our sole discretion, to debit the Chequing Account or the Savings Account the full value of the cash bonus(es) paid to the respective accounts or send you an invoice for any amount outstanding if you no longer qualify.
- We may change, shorten, extend, or withdraw the SDB Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the SDB Offer for any customer we suspect of manipulating or abusing any of the offers included in the SDB Offer, or its fairness, integrity or operation.
- The SDB Offer is available only when a new Small Safety Deposit Box is opened. Safety Deposit Boxes of any other size are not eligible for the SDB Offer.
- The SDB Offer may be combined with the Mass Acquisition Offer. However, the SDB Offer cannot be combined with the BMO NewStart Program $60 Cash Bonus offer. Customers who receive the BMO NewStart Program $60 Cash Bonus offer are not eligible for the SDB Offer.