

Bonus for Setting Up a Continuous Savings Plan in a BMO Mutual Funds Account (2018)

Bank of Montreal customers who satisfy the terms and conditions listed below will receive a \$100 bonus (the “**Bonus**”) from BMO Investments Inc. (“**BMOII**”) for setting up a qualifying Continuous Savings Plan (“**CSP**”) equivalent to \$300 per month or more in a mutual funds account held with BMOII between January 1, 2018 and March 31, 2018.

This offer is only available to new and existing BMOII customers who have attained the age of majority in their province or territory of residence. All investments in BMO Mutual Funds are subject to standard suitability assessments and the applicable account terms and conditions.

Offer terms and Conditions

- 1) This offer applies to **non-registered and RRSP account types only**. All locked-in plan types, TFSA, RESP, RDSP and RRIF accounts are **excluded** from this offer.
- 2) Customers with an active Continuous Savings Plan as of December 31, 2017 in a BMOII mutual funds account are **excluded** from this offer.
- 3) To qualify for the Bonus, the frequency of the CSP must be monthly, semi-monthly, bi-weekly, or weekly.
- 4) The minimum purchase amount required per period is as follows:
 - Monthly CSP: \$300 per month
 - Bi-weekly CSP: \$150 every two weeks
 - Semi-monthly CSP: \$150 twice per month
 - Weekly CSP: \$75 per week
- 5) In order to receive the Bonus, the first CSP purchase must take place no later than March 31, 2018 and remain invested until July 31, 2018, although switches to eligible BMO Mutual Funds before this date will not result in the customer’s disqualification from the offer.
- 6) The Bonus will be paid by August 31, 2018, provided that all eligibility criteria have been satisfied.
- 7) Only CSP purchases of eligible BMO Mutual Funds will be included when determining if a customer has satisfied the terms and conditions of this offer. Most BMO Mutual Funds are eligible for this offer. Some funds are ineligible, such as all BMO Global Tax Advantage Funds, BMO MatchMaker[®] Strategic Portfolios, and short-term funds (see full list of **ineligible BMO Mutual Funds** for more details).
- 8) The Bonus will be paid as units of the BMO Money Market Fund.
- 9) CSPs set up in separate accounts may not be combined for the purposes of this offer.
- 10) In the event that a qualifying CSP is set up in more than one account, the \$100 bonus will be paid into only one account at BMOII’s discretion.

- 11) The Bonus will be calculated in Canadian dollars.
- 12) With respect to this Continuous Savings Plan bonus offer only, there is a limit of one Bonus per account and a maximum of one Bonus per customer.
- 13) There may be tax implications to the Bonus. For RRSP accounts, no tax receipt will be issued for the Bonus. If you require tax advice, please contact your personal tax advisor.
- 14) This offer cannot be combined with any other offer for the same investment in a BMO Mutual Funds account.
- 15) The terms and conditions of this offer, including its overall availability, are at the sole and absolute discretion of BMOII and are subject to change at any time without prior notice.

BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal. BMO Global Tax Advantage Funds are classes of BMO Global Tax Advantage Funds Inc., a separate entity managed by BMO Investments Inc.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments and the use of an asset allocation service. Please read the fund facts or prospectus of the mutual funds in which investment may be made before investing, including mutual fund investments under an asset allocation service. Mutual funds are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund(s) will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

®BMO (M-bar roundel symbol) is a registered trademark of Bank of Montreal. Investment professional refers to Financial Services Managers, Financial Planners, Investment and Retirement Planning and Investment Specialists that are representatives of BMO Investments Inc.