

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

New and existing Bank of Montreal customers who satisfy the terms and conditions listed below will receive a \$50 bonus (the “**Bonus**”) from BMO Investments Inc. (“**BMOII**”) for setting up a qualifying Continuous Savings Plan (“**CSP**”) equivalent to \$50 per week or more in a mutual funds account held with BMOII between July 3, 2018 and October 2, 2018.

Offer Terms and Conditions

- 1) This Bonus offer is only available to new and existing Bank of Montreal customers who have attained the age of majority in their province or territory of residence.
- 2) This Bonus offer applies to **non-registered and RRSP account types only**. All locked-in plan account types, TFSA, RESP, RDSP and RRIF accounts are **excluded** from this offer.
- 3) Customers with an existing Continuous Savings Plan as of July 2, 2018 in a BMOII mutual funds account are **excluded** from this offer.
- 4) To qualify for the Bonus, the frequency of the CSP must be monthly, semi-monthly, bi-weekly or weekly. In addition, the minimum purchase amount required per period for the CSP must be as follows:
 - Monthly CSP: \$200 per month
 - Semi-monthly CSP: \$100 twice per month
 - Bi-weekly CSP: \$100 every two weeks
 - Weekly CSP: \$50 per week
- 5) In order to receive the Bonus, the first purchase under the CSP of eligible BMO Mutual Funds must take place no later than October 2, 2018 and remain invested until February 28, 2019, although switches to other eligible BMO Mutual Funds before February 28, 2019 will not result in the customer’s disqualification from this offer.
- 6) The Bonus will be paid by March 31, 2019, provided that the customer has satisfied the terms and conditions of this offer.
- 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 Corporate Class Funds, BMO MatchMaker® Strategic Portfolios, BMO money market funds, and BMO short-term income funds (see full list of [ineligible BMO Mutual Funds](#) for more details).
- 8) The Bonus will be paid as Series A units of the BMO Money Market Fund based on the net asset value per Series A unit of that fund on the payment date.
- 9) CSPs set up in separate accounts belonging to the same customer may not be combined for the purposes of this Bonus offer.
- 10) In the event that a qualifying CSP is set up in more than one account belonging to the same customer, the Bonus will be paid into only one account of that customer at BMOII’s discretion.
- 11) The Bonus will be calculated in Canadian dollars.

- 12) With respect to this 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 an RRSP account, no tax slip will be issued for the Bonus. If you require tax advice, please contact your personal tax advisor.
- 14) This Bonus offer cannot be combined with any other offer for the same investment in a BMOII mutual funds account.
- 15) All investments in BMO Mutual Funds are subject to standard suitability assessments and the applicable account terms and conditions.
- 16) The terms and conditions of this Bonus 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 Corporate Class Funds are classes of BMO Corporate Class Inc., a separate entity managed by BMO Investments Inc.

Commissions, management fees and expenses all may be associated with investments in mutual funds. Trailing commissions may be associated with investments in certain series of securities of mutual funds. Please read the fund facts, ETF Facts or prospectus of the relevant BMO Mutual Funds before investing. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that a money market fund 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.

For a summary of the risks of an investment in the BMO Mutual Funds, please see the specific risks set out in the prospectus. ETF Series of the BMO Mutual Funds trade like stocks, fluctuate in market value and may trade at a discount to their net asset value, which may increase the risk of loss.

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