

BMO Mutual Funds Bonus Offer (2018)

Bank of Montreal customers who satisfy either set of terms and conditions listed below will receive a bonus payment (“**Bonus**”) from BMO Investments Inc. (“**BMOII**”) for making a qualifying transaction in a BMO Mutual Funds account between January 1, 2018 and March 31, 2018. The Bonus amount may range from \$100 to \$650, according to the below terms and conditions.

Customers who satisfy both sets of terms and conditions will receive two Bonuses, equalling a total amount of **up to \$750**.

It is not necessary to satisfy both sets of terms and conditions in order to qualify for either Bonus.

Both Bonuses are only available to those customers who have attained the age of majority in their province or territory of residence. All investments in a BMO Mutual Funds account are subject to standard suitability assessments and the applicable account terms and conditions.

Offer 1: Bonus for Setting Up a Continuous Savings Plan in a BMO Mutual Funds Account

Customers who set up a qualifying continuous savings plan (“**CSP**”) in a BMO Mutual Funds account equivalent to \$300 per month or more between January 1, 2018 and March 31, 2018 will receive a Bonus of \$100. This offer is open to all new and existing BMOII customers.

- 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 existing and active CSP as of December 31, 2017 in a BMO 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 CSP 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.

Offer 2: Bonus for Making a Lump Sum Investment in a BMO Mutual Funds Account

Customers who **have not previously owned mutual funds inside a BMO Mutual Funds account prior to January 1, 2018**, and who satisfy the following terms and conditions, will receive **one** of the following:

- i) a **\$100 Bonus** for making a mutual fund purchase or transfer-in from another financial institution between \$50,000 and \$199,999.99 (hereafter called "**purchase**") into a BMO Mutual Funds account.
or
 - ii) a **\$300 Bonus** for making a mutual fund purchase or transfer-in from another financial institution between \$200,000 and \$299,999.99 (hereafter called "**purchase**") into a BMO Mutual Funds account.
or
 - iii) a **\$650 Bonus** for making a mutual fund purchase or transfer-in from another financial institution of \$300,000 or greater (hereafter called "**purchase**") into a BMO Mutual Funds account.
- 1) This offer applies to **non-registered, RRSP and RRIF account types only**. All locked-in plan types, TFSA, RESP and RDSP accounts are **excluded** from this offer.
 - 2) The Bonus amount will be calculated based upon the sum of all purchases of eligible mutual funds into the customer's account between January 1, 2018 and March 31, 2018, excluding those made as part of a CSP.
 - 3) Purchases may not be combined across plan types to meet the investment threshold. For example, a customer who purchases \$25,000 in an RRSP and \$25,000 in a non-registered account will not receive a Bonus in either account.

- 4) In the event that qualifying purchases are made into more than one account, only one Bonus will be paid, at BMOII's discretion, into the account that qualifies for the highest Bonus amount.
- 5) Only purchases of eligible mutual funds will be included when determining if a customer has satisfied the offer's minimum investment threshold of \$50,000:
 - 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).
 - In-kind transfers of some third-party mutual funds are also eligible (customers may ask a BMO investment professional for details).
 - Purchases of ineligible mutual funds will **not** be included when determining if a customer has satisfied the minimum investment threshold.
- 6) Assets transferred from one account held with BMOII into another will not be included when determining if a customer has satisfied the offer's minimum investment threshold. However, assets transferred to BMOII from other Bank of Montreal products, such as savings accounts or GICs, will be included if all other terms and conditions have been satisfied.
- 7) The Bonus will be paid as units of the BMO Money Market Fund.
- 8) The Bonus will be calculated in Canadian dollars.
- 9) In order to receive the Bonus, the eligible purchase must be received by 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.
- 10) The Bonus will be paid by August 31, 2018, provided that all eligibility criteria have been satisfied.
- 11) With respect to this lump sum investment Bonus offer only, there is a limit of one Bonus per account and a maximum of one Bonus per customer.
- 12) There may be tax implications to the Bonus. For registered accounts (RRSPs and RRIFs), no tax receipt will be issued for the Bonus. If you require tax advice, please contact your personal tax advisor.
- 13) This offer cannot be combined with any other offer for the same investment in a BMO Mutual Funds account.
- 14) 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 entity from Bank of Montreal. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Commissions, trailing commissions, management fees and expenses may be associated with mutual fund investments. Please read the fund facts or prospectus of the relevant BMO Mutual Fund before investing. ®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.