

## **BMO Mutual Funds Bonus Offer (2017)**

From January 1, 2017 to March 1, 2017, Bank of Montreal customers who satisfy the terms and conditions listed below will receive one of the following:

- i) a \$200 bonus (the "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 mutual funds account held with BMO Investments Inc. ("BMOII").  
or
  - ii) a \$400 bonus (the "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 mutual funds account held with BMO Investments Inc. ("BMOII").  
or
  - iii) a \$750 bonus (the "Bonus") for making a mutual fund purchase or transfer-in from another financial institution of \$300,000 or greater (hereafter called "purchase") into a mutual funds account held with BMO Investments Inc. ("BMOII").
- 1) The Bonus offer is only available to those who have attained the age of majority in their province or territory of residence, and **have not previously owned BMO Mutual Funds** inside an account held with BMOII prior to January 1, 2017.
  - 2) The Bonus offer is not available to customers who previously owned BMO Mutual Funds inside an account held with BMOII before January 1, 2017.
  - 3) This offer applies to **non-registered account types as well as RRSP and, RRIF account types only**. Locked-in plan types, TFSA, RESP, and RDSP accounts are excluded from this offer.
  - 4) All investments are subject to standard suitability assessments and the applicable account terms and conditions.
  - 5) There is a limit of one Bonus per account and a maximum of one Bonus per person.
  - 6) 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, 2017 and March 31, 2017. In the event that a qualifying purchase (i.e., \$50,000) is made in each of an RRSP and a non-registered account, the Bonus amount will be paid into the RRSP account.
  - 7) In the event that there are qualifying purchases in more than one non-registered account, the Bonus will be paid into the account with the larger purchase.
  - 8) 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.
  - 9) 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, with the exception of all Global Tax Advantage Funds and short-term funds (see list of [ineligible BMO Mutual Funds](#)).
    - 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.

- 10) 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 of the offer have been satisfied.
- 11) The Bonus will be paid into the BMO Money Market Fund for all accounts except those holding the BMO MatchMaker® Strategic Portfolios
- 12) In the case of accounts holding the BMO MatchMaker® Strategic Portfolios, the Bonus will be paid in a fund allocation matching that of the eligible purchase.
- 13) The Bonus will be calculated in Canadian dollars.
- 14) In order to receive the Bonus payment, the eligible purchase must be received by March 31, 2017, and remain invested until September 15, 2017, although switches to Bonus-eligible BMO Mutual Funds until this date will not result in the customer's disqualification from the offer.
- 15) The Bonus will be paid by September 30, 2017, provided that all eligibility criteria have been satisfied.
- 16) 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.
- 17) This offer cannot be combined with any other offer for the same investment.
- 18) 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. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus before investing. 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 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.

# Winter 2017 BMO Mutual Funds Contest (the “Contest”)

## Contest Rules

### Contest Period

The Contest begins on January 3, 2017 at 12:00:01 a.m. Eastern Time (“ET”) and ends on March 1, 2017, at 11:59:59 p.m. ET (“Contest Period”).

### Eligibility – NO PURCHASE NECESSARY

The Contest is open to legal residents of Canada who meet both of the following conditions:

- i) Have reached the age of majority in their province or territory of residence
- ii) Owned BMO Mutual Funds inside an account held with BMO Investments Inc. (“BMOII”) as of December 31, 2016

Employees (and those people with whom they are domiciled) of Bank of Montreal, and/or their subsidiaries or affiliates (collectively “BMO” or the “Sponsor”), or their respective advertising and promotional agencies, prize suppliers or the independent Contest administrator and their respective representatives are not eligible to enter the Contest.

### How to Enter

There are two (2) ways to enter:

**Method 1:** You will receive (1) entry (“Entry”) into the Contest when you purchase or transfer from another institution (hereafter called “Purchase”) at least C\$50,000 of Eligible Mutual Funds into a qualifying mutual funds account held with BMOII during the Contest Period (see Clause 5 of Contest Terms and Conditions for information on Eligible Mutual Funds).

**Method 2: No Purchase Entry:** To enter the contest without making a purchase, prepare an original hand-written essay of 50 words or more on “What Investing Means to Me” (“Essay”) along with your name, complete mailing address (including postal code), daytime and evening telephone numbers and mail it in a sealed envelope bearing sufficient postage to:

Retail Investment Products Marketing Department  
BMO Bank of Montreal  
100 King Street West, 41<sup>st</sup> Floor  
Toronto, ON M5X 1A1

There is a limit of one (1) entry per Customer regardless of entry method.

### Prizes

There are 150 prizes (“bonuses”) available to be won, according the following breakdown:

- **Bonus 1:** 50 bonuses of C\$200, for winning Customers who purchase between C\$50,000 and C\$199,999.99 in a mutual funds account held with BMOII during the contest period.

- **Bonus 2:** 50 bonuses of C\$400, for winning Customers who purchase between C\$200,000 and C\$299,999.99 in a mutual funds account held with BMOII during the contest period; and
- **Bonus 3:** 50 bonuses of C\$750, for winning Customers who either:
  - i) purchase \$300,000 or greater in a mutual funds account held with BMOII during the contest period, **OR**
  - ii) Satisfy the No Purchase Entry process (Method 2 under “How to Enter”.)

There is a limit of one bonus per account and a **maximum of one Entry per Customer**. The account that qualifies for the highest potential bonus will be used for entry into the Contest. If a Customer makes a purchase into each of a registered account and a non-registered account, and both purchases qualify for the same potential bonus amount, only the Customer’s registered account will be entered into the Contest.

Bonuses must be accepted as awarded and are not transferable.

### **Contest Terms and Conditions**

- 1) The Contest applies to **non-registered account types as well as RRSP and, RRIF account types only**. Locked-in plan types, TFSA, RESP, and RDSP accounts are excluded from the Contest.
- 2) All investments are subject to standard suitability assessments and the applicable account terms and conditions.
- 3) The Customer’s eligibility for will be based upon the sum of all purchases of eligible mutual funds into the Customer’s account between January 3, 2017 and March 31, 2017.
- 4) Purchases may not be combined across plan types to meet the minimum investment amount for a given bonus amount. For example, a customer who purchases \$25,000 in an RRSP and \$25,000 in a non-registered account will not be entered into the draw for Bonus 1.
- 5) Only purchases of Eligible Mutual Funds, as described below, will be included when determining if a customer has satisfied the Contest’s minimum investment thresholds.

#### Eligible Mutual Funds:

Most BMO Mutual Funds are eligible for the Contest, with the exception of all Global Tax Advantage Funds and short-term funds and certain managed programs (see list of ineligible BMO Mutual Funds).

- 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 Contest’s minimum investment thresholds.

- 6) Assets transferred from one account held with BMOII into another will not be included when determining if a customer has satisfied the Contest's minimum investment thresholds. 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 of the Contest have been satisfied.
- 7) The bonus will be paid to winning Customers in the form of units of the BMO Money Market Fund, unless the Customer has purchased the BMO MatchMaker® Strategic Portfolios
- 8) If the winning Customer has purchased the BMO MatchMaker® Strategic Portfolios, the bonus will be paid in the form of units of the BMO MatchMaker® Strategic Portfolios.
- 9) In order to be enrolled into the Contest, the eligible purchase or Essay must be received by March 31, 2017. The eligible purchase must remain invested until midnight on May 15, 2017. However, switches between Contest-eligible BMO Mutual Funds between March 31 and May 15, 2017, will not result in the Customer's disqualification from the Contest.
- 10) Bonuses will be paid to the Contest's winners by July 28, 2017, provided that all eligibility criteria have been satisfied.
- 11) 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.
- 12) This Contest cannot be combined with any other contest or offer for the same investment.
- 13) The terms and conditions of this Contest, including its overall availability, are at the sole and absolute discretion of BMOII and are subject to change at any time without prior notice.

### **Draw and Winner Selection**

On June 2, 2017, in Whitby, Ontario at approximately 1:00 p.m., fifty (50) eligible Customers will be selected for each of the three bonus amounts. These will be selected by random draw from all eligible Entries during the Contest Period. The odds of being selected depend on the number of eligible Entries.

Before being declared a winner, the selected Customer(s), will be notified by telephone within seven (7) calendar days of the draw date. Before being declared a winner, the selected Customer(s) must first correctly answer, unaided, a time-limited mathematical skill-testing question to be administered by telephone or mail.

The selected Customer(s) will be required to sign and return, within ten (10) calendar dates of notification, the Sponsor's standard form of Declaration of Liability, Waiver and Publicity Release (the "Release") which, among other things:

- a) confirms compliance with the Contest Rules;
- b) releases the Sponsor, its affiliated companies and agents, advertising and promotion agencies and each of their respective officers, directors, agents, representatives, successors (collectively "Released Parties") and assigns from any liability in connection with the Contest, the Customer's participation therein and/or the awarding and use or misuse of the bonus or any portion thereof; and
- c) grants to the Released Parties the right to use the selected Customer's name, address (city and province/territory) and likeness in any form of advertising relating to the Contest without further notice or compensation in any publicly or for promotional purposes carried out by or on behalf of the Sponsor.

If a/each selected Customer(s):

- a) cannot be contacted by telephone within seven (7) calendar days of selection or there is a return of any prior notification as undeliverable;
- b) fail(s) to correctly answer the skill-testing question; or
- c) do(es) not sign and return the properly executed Release within the specified time,

the Entry can, in the sole and absolute discretion of the Sponsor be disqualified and the Sponsor shall be entitled to select a new eligible winner from all remaining eligible Entries.

## **GENERAL**

By entering the Contest, each Customer agrees to abide by these Contest Rules. This Contest is subject to all applicable federal, provincial and municipal laws. Void where prohibited by law. The decisions of the Sponsor with respect to all aspects of this Contest are final and binding on all Customers without right of appeal. For Quebec residents: Any litigation respecting the conduct or organization of a publicity contest may be submitted to the Régie des alcools, des courses et des jeux for a ruling ("Régie"). Any litigation respecting the awarding of the bonus may be submitted to the Régie only for the purpose of helping the parties reach a settlement.

1. By entering this Contest, each Customer agrees to hold harmless the Released Parties against any and all liability, damages or causes of action (however named or described) with respect to or arising out of:
  - a) Customer's participation in the Contest;
  - b) the receipt or use/misuse of the bonus (or any component thereof) awarded therein; and
  - c) the administration of the Contest and distribution of the bonus.
2. The Sponsor reserves the right to disqualify any person and void any Entries of that person who it believes has tampered with the Entry process or any other component of the Contest, whose conduct or action affects the administration, security or fairness, integrity or proper conduct of the Contest, or who fails to meet or abide by the Contest Rules.
3. The Sponsor will not be responsible for late, lost, illegible, fraudulent, misdirected, incomplete, destroyed Entries or for Entries bearing insufficient postage. All such Entries will be void.
4. The Sponsor does not assume any responsibility and will not be liable for any failure of the telephone number(s) during the Contest, tampering, theft, defects, viruses, human errors including negligence, deletions, technical or telephone, computer line, network, server, access providers, computer equipment or software problems, undeliverable messages, computer errors, lost, misdirected, late or incomplete Entries or inaccurate capture of information or any

online difficulties that may result in computer damage or malfunction or the failure of the Sponsor to receive or process any Entry and otherwise award any bonus. The Sponsor is not responsible for printing errors appearing in these Contest Rules or related Contest materials. In addition, the Sponsor will not assume any responsibility of any nature whatsoever in all cases where their inability to hold the Contest or to remit the bonus to the winner results from a cause beyond their control, including acts of god, weather conditions, strike, lock-out or other labour dispute.

5. The Sponsor, with the consent of the Régie des alcools, des courses et des jeux, reserves the right to:
  - a) cancel or suspend this Contest in the event of any accident, printing, administrative, or other error of any kind without prior notice or obligation, and
  - b) withdraw or amend this Contest in any way, in the event of an error, tampering, unauthorized intervention, fraud or any other cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this Contest as contemplated by these Contest Rules.
  
6. By entering this contest, each Customer expressly consents to the Sponsor, its agents and/or representatives, storing, sharing and using the personal information submitted with his/her Entry for the purpose of administering the Contest and in accordance with Sponsor's Privacy Policy available at: [bmo.com/privacy](http://bmo.com/privacy) unless the Customer otherwise agrees to receive further communications from Sponsor. In addition, the Sponsor may retain and use this information for future marketing of its products and services to you and may share it within the Bank to its subsidiaries and affiliates, which provide deposit, loan, investment, securities, brokerage, insurance, trust and other products and services. If you do not want your information to be retained, shared or used for these purposes, please write to us at: Retail Investment Products Marketing Department, BMO Bank of Montreal, 100 King Street West, 41st floor, Toronto, ON, M5X 1A1.

BMO Mutual Funds are offered by BMO Investments Inc., a financial services firm and a separate legal entity from Bank of Montreal. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

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