

# 2025 Spring NewStart® Welcome Offer

## Terms and Conditions:

From **February 1, 2025 – May 30, 2025** ("Offer Period"), earn a \$100 Walmart eGift card (the "Offer") when you do all three of the following:



1. Open a new Canadian Dollar Primary Chequing Account ("Chequing Account") as part of the Newstart® Program with a Performance or Premium Plan ("Eligible Bank Plans") during the Offer Period at any BMO branch or online at [www.bmo.com/newcomers](http://www.bmo.com/newcomers)
  - a) Make a deposit of any amount to the Chequing Account by May 30, 2025.
  - b) Provide a valid email address at the time of opening a Chequing Account. If the Chequing Account is a joint account, this requirement is met if one accountholder provides an email address;

AND



2. Open a Savings Amplifier Account ("Savings Account") by May 30, 2025, and:
  - a) Deposit any amount into the Savings Account by May 30, 2025
3. Send or receive one (1) INTERAC e-Transfer® transaction between February 1, 2025, and May 30, 2025



## Exclusions:

- The following Discounted Banking programs: Student, Medical and Dental Student, Recent Graduates, Canadian Defence Community Banking, Canadian Defence Community Banking – Seniors discounted banking programs do not qualify for the Offer.
- An Existing Customer is anyone who has a 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”). An Existing Customer with an Existing Account is not eligible for the Offer.
- Existing Customers who close their Existing Account during the Offer Period, and subsequently open a new Chequing Account are not eligible for the Offer.
- If a Chequing Account and/ or Savings Account is opened as a joint account, and any one accountholder is an Existing Customer, or if an accountholder who is an Existing Customer closes an Existing Account(s) during the Offer Period and reopens another Eligible Bank Plan, then none of the accountholders are eligible for the Offer.
- If the Chequing Account and/ or Savings Account is initially opened under a single accountholder and is subsequently converted to a joint account with an Existing Customer, then none of the accountholders are eligible for the Offer.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the Offer.
- Your Chequing Account must remain open in an Eligible Bank Plan until May 30, 2026, and a qualifying Savings Account must remain open until May 30, 2026. If you close your Chequing Account, Savings Account or change to a plan other than an Eligible Bank Plan before May 30, 2026, you will no longer qualify for the Offer. If an eGift card has been rewarded, and we have determined that you do not qualify for the Offer, in our sole and absolute discretion, we reserve the right to debit from the Chequing and/ or Savings Account the full value of the gift card amount to the respective account(s) or send you an invoice for any amount(s) outstanding.
- The Offer can only be combined with the Everyday Banking Offer. Details can be found here: <https://www.bmo.com/assets/pdfs/edb-chequing-terms-and-conditions-en.pdf>
- We may change, extend, or withdraw the Offer at any time without notice. We reserve the right, at our sole and absolute discretion, to suspend, disqualify, limit or revoke the Offer for any customer we suspect of manipulating or abusing any of the requirements of the Offer, or its fairness, integrity or operation.
- To receive your eGift card, a redemption e-mail will be sent to the email address provided at account opening within sixty (60) business days after the “Offer Period” end date.
- To be eligible for the BMO NewStart® Program, you must be a permanent resident or foreign worker who arrived in Canada within the last five (5) years, and you must be of the age of majority in your province or territory of residence at the time of account opening. Proof that status was obtained within the last five (5) years is required as evidenced by a Canadian Permanent Resident Card, Confirmation of permanent residency or work permit (IMM 1442).



## Other:

- Limit of one (1) Offer per customer. Limit of one (1) \$100.00 Walmart eGift card. For any new Chequing and Savings Accounts that are joint accounts, only the accountholder that provided an email address on Chequing Account opening will receive a \$100.00 Walmart eGift card.
- Your Chequing Account must be open, in an Eligible Bank Plan (Performance Plan or Premium Plan), and be in good standing (for example, your Chequing Account must not be in an unauthorized overdraft or in delinquent status) at the time the eGift card is rewarded.
- All Walmart Canada trademarks are the property of Walmart Apollo, LLC and are used by BMO with permission. All rights reserved. For gift card terms and conditions, <https://www.walmart.ca/en/cp/gift-cards/6000197915574>

