

How to open your Chequing account.



Program Guide

If you're planning to move to Canada as a permanent resident, foreign worker or international student , we can give you a head start by helping you open a Canadian bank account within minutes before you even arrive. That way, you can send money to Canada and have your banking in order when you arrive to your new home.

About BMO

Established in 1817, BMO is Canada's oldest bank and North America's 8th largest bank by assets. More than 12 million customers count on us for personal and commercial banking, wealth management and investment services. Everywhere we do business, we're focused on building, investing and transforming how we work to drive performance and continue growing the good.

Here's what
you'll find
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Program Overview

With the BMO NewStart® Program you can:

1. Easily set up a bank account before you move to Canada and get your bank details in minutes if you are coming from a country eligible for instant processing*
2. Wire transfer money to your account
3. Visit a BMO branch when you arrive in Canada to activate your account, access your money and get set up with any other banking products you need

Opening a Canadian chequing account

Before moving, you can apply for a Canadian bank account with BMO:

- We'll set you up with our [Practical Plan chequing account](#) and we'll waive your monthly account fee for 12 months.
- Once you open a new chequing account with BMO, you'll be able to send one wire transfer of up to \$75,000 Canadian dollars before you get to Canada.

As part of your application, you'll need to choose a home branch. It's a good idea to choose a branch that's close to where you'll live in Canada. Once you arrive, you will need to visit a BMO branch to activate your account, access your money and get a debit card so you can easily withdraw money whenever you like. When you visit the branch, our bankers will help you choose the best banking options for you based on your visa type and specific needs.

Depending on your situation, you might benefit from our special offers for [newcomers](#) to Canada or [international students](#). You can also apply for a credit card to help you build your Canadian credit history, open a savings account and much more.

*More time may be required for processing the application depending on the resident country of the applicant. This is because additional documents may be required for the application.



Who can apply

To open a chequing account online, you'll need to be:

- Coming to Canada as a permanent resident, foreign worker or international student
- 14 years of age or older
- Opening an account for yourself, not a friend or family member
- Planning to come to Canada within 12 months
- A resident of one of the following countries: Antigua and Barbuda, China, Colombia, Costa Rica, India, Morocco, Pakistan, Peru, Philippines, Senegal, Saint Vincent and the Grenadines, Trinidad and Tobago, Vietnam

If you don't meet these requirements and you are a resident of China, please contact one of our local BMO China offices:

Toll-free hotline

400 006 7990 (for use in China only)
800 810 1438 (for use in China only)

Bank of Montreal (China) Co. Ltd., Beijing Branch

GIC:

(8610) 8588 1667
(8610) 8588 1663

Other:

(8610) 8588 1573
Email: enquiry.bj@bmo.com

Bank of Montreal (China) Co. Ltd., Guangzhou Branch

Phone: (8620) 3815 0088 Ext. 8186, 8189, 8330 or 8183
Email: enquiry.gz@bmo.com

Bank of Montreal (China) Co. Ltd., Shanghai Branch

Phone: (8621) 6136 3600 Ext. 3612, 3618, 3619, 3664 or 3616
Email: enquiry.sh@bmo.com

Bank of Montreal, Hong Kong Branch

Phone: (852) 3716 0868
Email: enquiry.hk@bmo.com

What you need to apply

Before you start your online application, you'll need:

- A valid passport
- Your Canadian visa or, if you're an International Student planning to apply for a visa, a letter of admission from your school as a PDF or JPEG**

** Canadian visa is required for International Students from China unless the application is for a Student GIC

How it works

Step 1 Submit your application online.

Step 2 For residents of certain countries, we'll process your application instantly and send you the account details within minutes. For other countries, there may be requirement to provide additional documentation as a part of the application process. In these cases we'll send you an e-mail with instructions on the documents we require. We will request you to register for secure e-mail to protect your personal information.

Step 3 Send one wire transfer up to \$75,000 Canadian dollars.

Step 4 Visit a BMO branch in Canada to activate your account and access your money.

1 Submit your online application

We've put together a guide to help you answer each question on the application.

Pre-Qualification	
Where are you a resident of?	Select the country of residence.
What's your current or planned visa category?	Select the category that applies to you.

Personal Information	
First name	Enter your first name as it appears on your passport.
Last name	Enter your last name as it appears on your passport.
Date of birth	Select your date of birth. You must be 14 years or older to apply.
Were you referred by a partner?	Select "Yes" if you were referred by a partner agency or bank, otherwise select "No".
Please indicate the name of the partner	If you answered "Yes" to the previous question, enter the name of the partner agency or bank.

Contact information

What's your email?	Enter your email address. This is the address we'll use to contact you.
Confirm email address	Enter the same email address one more time. This needs to match the email you just entered.
What's your phone number?	Enter your current phone number(s) in your country of residence, including the country code.
Where do you live?	Enter your current home address in your country of residence
Is your mailing address different from your home address?	Select "Yes" or "No".
What's your mailing address?	If you answered "Yes" to the previous question, enter your current mailing address in your country of residence.

Employment information

Employment status	Select your current employment status in your country of residence.
Occupation category	Select your current occupation category.
Position Occupation details Job title	You might need to complete one of these fields depending on the occupation category you select.
Where do you get your income from?	Check all the boxes that apply to you.

Tax information

From which country do you hold your primary citizenship?	Select the country of your primary citizenship.
Are you a tax resident of Canada?	Select "Yes" or "No".
Are you a US tax resident or a US citizen?	Select "Yes" or "No".
Do you have your TIN with you?	If you answered "Yes" to the previous question, select one of the options and provide your TIN (if applicable).
Are you a tax resident of any other country outside of Canada and the United States?	Select "Yes" or "No".
Select a country	If you answered "Yes" to the previous question, select the country/countries of your tax residency.
Do you have your TIN with you?	If you answered "Yes" to the previous question, select one of the options and provide your TIN (if applicable).

Account use

How are you going to use this account?	Select the main intended use of the account.
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Passport information	
Passport number	Enter your passport number for the country of your primary citizenship.
Passport expiry date	Select the date your passport will expire. It can't be earlier than the date of the application.
Passport country	Select the country where your passport was issued.
Does your ID show that you were born in the United States?	Select "Yes" or "No".

Arrival information	
Expected date of arrival	Select the date that you expect to arrive in Canada. It must be within 12 months of the application date.
Do you know the exact address of where you'll be staying in Canada?	Select "Yes" or "No".
Address/Postal code	If you answered "Yes" to the previous question, enter the address where you'll be staying. This will help us recommend a branch to activate your account when you get to Canada.
Province/Territory	Select the province where you plan to live.
City	Enter the name of the city where you plan to live.

Home branch selector	
Please choose the BMO branch where you'd like to activate your account when you get to Canada.	

Review your application	
Review Privacy Disclosure & Consent and Consent for Electronic Delivery of Documents and check the box to confirm your acceptance.	

Submit your application	
After submitting the application, please review the confirmation screen. We'll also send an email confirmation as soon as we receive your application with important information on the next steps.	

2 **Receive your account details**

For residents of certain countries, we'll process your application instantly and send you the account details within minutes. For other countries, there may be requirement to provide additional documentation as a part of the application process. In this case we'll send you an e-mail with instructions. We will request you to register for secure e-mail to protect your personal information. We'll process your application and send your account details and wire instructions.

3 **Transfer your money to Canada**

You can send one wire transfer of up to \$75,000 Canadian dollars to your new chequing account before you leave for Canada.

4 **Visit your BMO Branch in Canada**

When you get to Canada, just visit a BMO branch to activate your account — you don't even need to make an appointment. Make sure to bring the passport you used in your application, your immigration documents and your welcome letter.

Frequently asked questions

What happens if I don't come to Canada within 12 months of opening my account?

If you aren't able to come to Canada within 12 months of opening a new account, please email us at enquiry.bj@bmo.com (for residents of China) or enquiry.newstart@bmo.com (for residents of other countries) and we may extend your account for another 12 months.

If you've changed your mind and are no longer coming to Canada, we'll close your account and send any money you transferred back to your original bank.

Can I open a joint account online?

You can't open a joint account online. If you are a resident of China you can visit a local BMO China branch and apply for a joint account in person.

What if I need to open an account for my child who is younger than 14?

To open an account under the pre-arrival program you need to be 14 years of age or older. If you are a resident of China, you can visit a local BMO China branch to apply for your child's account.

How will I know that I successfully opened my account?

Once we open your new chequing account, we'll email you a welcome letter confirming your account details. It will also include instructions for sending a wire transfer to your chequing account.

Can I transfer money to my account in currency other than Canadian dollars?

You can only transfer money in Canadian dollars. If you are a resident of China and would like to open a BMO U.S. dollar account, you can visit a local BMO China branch.

Is there a minimum wire transfer amount?

No, there's no minimum wire transfer amount.

How will I know when BMO receives my transfer?

Don't worry, we'll email you a confirmation letter when we receive your wire transfer.

What if my passport expires after opening my account but before I get to Canada?

If your passport expires before you get to Canada, just bring both your new passport and your old passport to the branch when you come to activate your account.

How can I get in touch with BMO?

International collect calls line

1-514-877-7738

E-mail: enquiry.newstart@bmo.com

For residents of China:

Toll-free hotline

400 006 7990 (for use in China only)

800 810 1438 (for use in China only)

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Bank of Montreal (China) Co. Ltd., Shanghai Branch

Phone: (8621) 6136 3600 Ext. 3612, 3618, 3619, 3664 or 3616

Email: enquiry.sh@bmo.com

Bank of Montreal, Hong Kong Branch

Phone: (852) 3716 0868

Email: enquiry.hk@bmo.com

