

# Platinum Banking

A dedicated team focused on you



Our Platinum Banking service<sup>1</sup> is designed to meet all of your banking needs – from simple to complex. We provide you with a comprehensive package of banking services along with a dedicated Private Banker who is familiar with your situation, to answer your questions and respond to your requests. Your Private Banker is available to you and has the time to focus on your particular needs and be proactive around them.

## Your Private Banker

Platinum Banking is designed to simplify your most complex banking requirements. A dedicated Private Banker will assist you by focusing directly on your individual needs. He or she can advise you on the banking, lending and cash flow management services that will help you reach your financial objectives. Cash flow management is an important component of wealth planning and involves the effective use of banking instruments and borrowing strategies. Through BMO Private Banking and your personal Private Banker, you have access to a full range of Platinum Banking products and services that can provide you and your family with customized and innovative banking and lending solutions.

## Private Banking services<sup>2</sup>

Through your Private Banker you have access to a number of services to help you meet your personal and professional banking needs.

### Canadian and U.S. banking solutions

Platinum Banking provides you with a comprehensive package of banking products and services including:

- an unlimited number of Platinum Banking personal, business and personal holding company bank accounts, with unlimited transactions within each of these accounts
- a preferred exchange rate when buying or selling U.S. cash and on foreign currency money orders and drafts

### Customized lending<sup>3</sup>

In addition to providing lending<sup>3</sup> services for mortgages and lines of credit, Platinum Banking provides you with access to specialized lending to optimize your cash flow and your wealth management plan, including:

- financing through personal holding companies
- personal financing linked to Commercial financing and Commercial account management
- expertise to accommodate or refer requests for large specialty loan products in Canadian or U.S. dollars

- business financing for professionals and their companies including commercial real estate financing
- specialty loan services, including:
  - collateralization of investment management accounts;
  - large investment loans; and
  - Leveraged Life Insurance Program.

From your everyday banking needs to complex lending requirements, your Private Banker is always available to provide solutions based on your particular needs. He or she will recommend the right strategies for your situation and is dedicated to providing exceptional personal service.



## Platinum Banking Benefits

- A dedicated Private Banker to oversee your banking and lending needs.
- Unified management of personal, business and personal holding company accounts.
- A comprehensive package of banking services.
- Sophisticated solutions for complex lending needs.
- Expertise in leveraging the value of existing assets

## A Leader in Canada

BMO Private Banking stands out as a leader in the Canadian private banking community. This recognition includes:

- winner of the **World Finance Banking Award** for “Best Private Bank in Canada” from 2011 – 2016
- winner of the **Global Finance Magazine Award** for “Best Private Bank for Entrepreneurs North America” 2017
- ranked “Best Private Bank in Canada” by **Global Banking & Finance Review** for five consecutive years: 2011 – 2015



## BMO Private Banking Platinum Plan Features and Benefits

Dedicated Banker	Included
Five Star Privileges* with BMO InvestorLine®	Included
Number of accounts that can be included in one plan <sup>4</sup>	Unlimited
Non-BMO ATM Cash Withdrawals on the <i>Interac</i> ®+ network <sup>2</sup>	Unlimited
International debit card transactions using the Mastercard®* and Maestro®* network globally <sup>6</sup>	Unlimited
International cash withdrawals using non-BMO ATMs on the Cirrus®* network monthly <sup>5</sup>	Unlimited
No-fee withdrawals at BMO Harris ATMs (in the United States)	Unlimited
Sending or Receiving <i>Interac</i> e-Transfers®+	Unlimited
BMO World Elite®* Mastercard	Annual fee waived for the first year, a savings of \$150. <sup>7,8</sup> <b>30,000</b> BMO Rewards® Points welcome bonus <sup>9</sup>
Personalized Cheques	Included
Drafts <sup>10</sup>	Included
Certified Cheques	Included
Stop Payments	Included
Safety Deposit Box Discount	Included
View Cheques Online <sup>11</sup>	Included
Cheque Image Return <sup>12</sup>	Included
Assisted Service Bill Payments	Included
Statements	One consolidated statement per month included. A per-item fee will apply for each additional paper statement.
Preferred Exchange buying/selling U.S. cash - US\$5,000 per transaction limit	Included
U.S. Dollar bill payments to a U.S. financial institution using telephone banking	Included
U.S. Dollar transfers to U.S. account at BMO Harris Bank via BMO Online Banking	Included
No monthly fee or per item fees for overdrafts within limit <sup>13</sup>	Up to \$10,000
Premium Rate Savings Account	Included
<b>Maximum Limits (Daily unless otherwise specified):</b>	
• Hold period (business days <sup>14</sup> )	1
• ATM withdrawal limit	\$2,500
• ATM deposit limit	\$100,000
• Mastercard Cash Advance	\$1,000
• POS Purchase (domestic and international)	\$10,000
• ATM/Telephone/Digital (Online/Mobile/Tablet Banking) electronic bill payments	\$50,000
• <i>Interac</i> e-Transfer <sup>15</sup>	\$3,000
• <i>Interac</i> Online payment or refund	\$3,000
<ul style="list-style-type: none"> <li>• The Platinum Banking Plan monthly plan fee of \$100 covers the primary banking needs of your household</li> <li>• The Platinum Banking Plan for Professionals monthly fee of \$125 covers the complex banking needs of your household</li> </ul>	



For more information about these and other services, please speak with your BMO Private Banking client advisor. You may also call **1-800-844-6442** or visit **bmoprivatebanking.com**

<sup>1</sup> Banking services are provided by Bank of Montreal. <sup>2</sup> While Platinum Banking members are encouraged to use all of these services, additional service fees may apply to certain situations as determined at our sole discretion. Additional charges may apply for services not listed. Services included may be subject to change. <sup>3</sup> Overdraft and other lending products and services are subject to loan application, approval and applicable interest charges. Complex or frequent loan applications may be subject to additional fees. Certain loan facilities may require additional fees. <sup>4</sup> Excludes the Savings Builder Account and Smart Saver Accounts. <sup>5</sup> The *Interac* or Cirrus network fee charged by BMO for non-BMO ATM withdrawals is waived. Some non-BMO ATMs will apply a convenience fee. You will be provided notice and will need to consent to this fee before you can complete your transaction. This convenience fee is not a fee charged by BMO. It is added directly to your withdrawal amount by the ATM operator. You are responsible for this convenience fee when you use non-BMO ATMs. <sup>6</sup> Applies to purchases made outside of Canada on the Maestro network. Other transaction or network fees may apply. <sup>7</sup> Ongoing annual card fees are subject to change. <sup>8</sup> Each subsequent year a \$50,000 spend threshold is maintained, the annual card fee for your BMO World Elite Mastercard will be waived. <sup>9</sup> BMO Rewards Points that are awarded as a welcome bonus are only available to first-time BMO World Elite Mastercard cardholders and will not be awarded to current or former BMO World Elite Mastercard cardholders who reinstate a closed account or who open a new account. The welcome bonus will be cancelled if the cardholder cancels the card within 30 days of account opening. The BMO Rewards Points awarded as a welcome bonus will be reflected on the statement following the cardholder's first purchase with the BMO World Elite Mastercard. <sup>10</sup> We and/or other financial institutions may charge additional fees for refunds or replacements of lost or stolen money orders or drafts. The receiving financial institution may charge associated fees. Foreign currency drafts are subject to sanctions compliance regulations and payee names are screened against persons listed under international sanctions. Depending on the result of that screening, a payee might not be able to cash a foreign currency draft. <sup>11</sup> You can view, print and save from the previous three (3) months through BMO Online and BMO Tablet Banking. In the future, if you require any copies of cheques that are no longer available online, you may request a copy at a BMO branch or by calling 1-877-225-5266. A per-item fee may apply. Cheques made payable to yourself or to cash, and cashed at any BMO branch, may not be displayed but are described on your statement. <sup>12</sup> Cheque images are not available with eStatements. <sup>13</sup> Interest will be calculated on the daily overdraft balance at prevailing overdraft interest rates and charged to the account on the last business day of the month. <sup>14</sup> Saturday, Sunday and holidays are not business days. <sup>15</sup> The maximum daily spending limit is restricted to the unused portion of your daily bill payment limit.

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