

2020 Back to School Campaign

Terms and Conditions:



From **August 3, 2020 – October 15, 2020** (the “Offer Period”), earn a **\$60 cash bonus** (the “Bonus”) when you open a new Student Canadian Dollar Primary Chequing Account (the “**Student Chequing Account Offer**”) at any BMO branch or online at [bmo.com](https://www.bmo.com)



Student Chequing Account Offer

To qualify for the **Student Chequing Account offer**, between **August 3, 2020 – October 15, 2020** you must be a student or recent graduate of a full-time university, college, or private vocational school and:

1 Open a new Canadian Dollar Primary Chequing Account (the “**Chequing Account**”) with the Plus Plan, Performance Plan, or Premium Plan under the Students Discounted Banking Program (“**Eligible Discounted Plan**”) by **October 15, 2020**:

AND

2 Make a deposit of **any amount** to your Lead Chequing Account* by **October 30, 2020**.

AND

3 Complete 4 *Interac* e-Transfer[®]s transactions from your Lead Chequing Account by **October 30, 2020**;



Exclusions

- All other banking Plans that are not an Eligible Plan.
- Customers who have an existing Canadian or U.S. Dollar Primary Chequing Account, Canadian or U.S. Dollar Interest Chequing Account, BMO Sobeys AIR MILES[®]† Chequing Account, BMO Club Sobeys Chequing Account, BMO IGA AIR MILES Chequing Account (each an “**Existing Account**”) are not eligible for the Chequing Account Offer.
- Customers who closed their Existing Account between August 3, 2019 – October 15, 2020, and subsequently open a new Chequing Account are not eligible for the Chequing Account Offer.
- If customers open a joint Chequing Account, no bonus will be paid if either customer has an Existing Account or closes an Existing Account during the Offer Period, and subsequently opens a new Chequing Account. If the Chequing Account is initially opened under single account ownership and is subsequently converted to a joint account with an existing BMO chequing customer, then no bonus will be paid.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the Chequing Account Offer.
- Members of the Canadian Defence Community and those with whom such members are domiciled are not eligible for the Chequing Account Offer.

Other

- Limit of one Chequing Account Offer per customer. If you open multiple Eligible Plans during the Offer Period, you will only qualify to receive one Chequing Account Offer. Customers who share an Eligible Plan or open a joint account(s) will only qualify to receive one Chequing Account Offer, and only the customer with the Lead Chequing Account* may receive the bonus.
- The Bonus will be paid by **November 30, 2020**. You have until **January 30, 2021** to notify us if you have not received your Cash Bonus. Any notice received after this date will not be accepted and you will be deemed not to have qualified for the Chequing Account Offer.
- Your Chequing Account must be open, in an Eligible 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 Cash Bonus is paid. If you change between Eligible Plans before the Cash Bonus is paid, the Cash Bonus for the Chequing Account Offer will be determined by the Eligible Plan with the lower Cash Bonus Amount. If you change to a plan other than the Eligible Plans, you will no longer qualify for the Chequing Account Offer. The Chequing Account must remain open in an Eligible Plan until **October 15, 2021**. Customers who close their Chequing Account or change to a plan other than an Eligible Plan before **October 15, 2021**, will no longer qualify for the Cash Bonus. If you close the Chequing Account or change to a plan other than an Eligible Plan and the Cash Bonus has been paid, we reserve the right, in our sole discretion, to withdraw the full value of the Cash Bonus from the Chequing Account or send you an invoice for any amount outstanding.
- **This Chequing Account Offer cannot be combined with any other offer or promotion or discounted banking programs not explicitly included above** (for example, Kids, Teens, and Canadian Defence Community Banking). We may change, extend or withdraw this Chequing Account Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Chequing Account Offer for any customer we suspect of manipulating or abusing the Chequing Account Offer, or its fairness, integrity or operation.



®/™ Trademarks of Bank of Montreal.

* The Lead Chequing Account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees.

† Trademark of AM Royalties Limited Partnership used under license by LoyaltyOne, Co. and Bank of Montreal.

‡ Interac e-Transfer is a registered trademark of Interac Inc. Used under license.