

+ How we Fund

BMO's support focuses on social responsibility in the communities it serves. As an active participant in Canadian communities, we believe in the possibilities of personal growth and achievement through continuous learning and access to education. Traditionally, it focuses on specific projects or programmes that add value to the scope of services offered by an organization in the following areas:

- Education
 - *BMO Community Giving supports post-secondary institutions that are members of the Association of Universities and Colleges of Canada.*
 - *BMO Community Giving does not fund public, private or independent schools*
- Hospitals, Health and Research
- Civic and Community Services
- Arts and Culture
- Federated Appeals (includes United Way/Centraide)

However, as funds are limited in relation to the number of worthwhile proposals received, BMO directs its community investment towards activities that are consistent with its priorities and that are likely to have a broad impact.

Financial/activity reports will be requested by BMO at the completion of the project, or at the conclusion of the charitable organization's calendar year.

BMO reserves the right, on an ongoing basis, to evaluate or audit the activities of organizations receiving support, and to terminate payment if the terms of a donation/pledge are not being satisfactorily met.

ANNUAL PROGRAM FUNDING

Charitable and non-profit organizations should be aware that applications for funding must be submitted on an annual basis for consideration.

CAPITAL CAMPAIGNS AND MAJOR GIFTS

Requests for major funding such as capital campaigns are reviewed by BMO's Corporate Donations Committee. In agreeing to fund capital campaign and major gift proposals, BMO may stipulate the terms of a donation and the proposed payment schedule for a multi-year commitment. For eligible campaigns, BMO Community giving will consider contributions up to 1% of the private sector fundraising objective.

A hiatus of two to five years will follow a multi-year pledge to any one organization or institution to allow BMO to divide its support amongst other organizations, which are equally deserving.

WHAT WE DO NOT FUND

BMO does not typically fund the following areas or types of projects:

- projects or programs outside of Canada
- organizations or lobby/advocacy/partisan groups that promote a particular social, political or economic ideology
- political parties/organizations
- religious organizations (except for secular activities/services offered on a non-denominational basis)
- organizations that discriminate on prohibited grounds
- elementary and secondary public schools, including student organizations private/independent schools
- tuition, membership/registration fees, sabbatical or academic leaves (funding for scholarships is not prohibited)
- Amateur or elite sports teams or events
- individuals (e.g., sponsoring an athlete, artist, student)
- organizations funded through the United Way/Centraide other than for capital campaign or other support for which the organization has approval from the United Way/Centraide
- local, regional, or provincial campaigns or agencies of, or those affiliated with a national organization, which is already receiving a donation
- service/fraternal clubs or third party organizations raising funds for a charity
- private foundations
- private clubs
- professional and technical associations
- conferences, conventions, seminars, symposiums or workshops
- trips and tours including subsidized travel, accommodation and entertainment expenses
- courtesy/goodwill advertising
- low-interest or no-interest loans
- direct mail solicitations
- crowdfunding initiatives

DISASTER RELIEF

BMO provides support to the victims of natural disasters through corporate giving. We also support customer donations by waiving fees or charges for sending drafts or fund transfers for a specified period, and accepting donations at all of our branches. To ensure our donations will have the most impact, we support fundraising appeals by the Red Cross, which coordinates with local, national and international responders.