

Features	Designed for:	Start-ups, seasonal business Low transaction volumes	Growing business Moderate transaction volumes	Established, large, global business High transaction volumes		
	Business Banking Plans <sup>1</sup> :	Business Start	Business Builder 1	Business Builder 2	Business Builder 3	Business Builder 4
	Monthly Plan Fee	\$6	\$20	\$45	\$80	\$120
	Monthly Balance Fee Waiver <sup>2</sup>	-	-	-	\$35,000	\$80,000
	Transactions <sup>3</sup>	7	35	70	120	160
	Notes (currency) Deposited <sup>4</sup>	N/A	\$2,500	\$4,000	\$8,000	\$12,000
	Items Deposited <sup>4</sup>	0	25	45	65	90
	Paper Statement Fee	\$2	\$2	\$2	\$2	\$2
	<b>Get more benefits from our new Business Banking Plans:</b>					
	Moneris <sup>®*</sup> Debits and Credits <sup>5</sup>	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Sending an <i>Interac</i> e-Transfer <sup>®†6</sup>	2	2	2	2	2	
Receiving an <i>Interac</i> e-Transfer <sup>6</sup>	No additional charge	No additional charge	No additional charge	No additional charge	No additional charge	
Access to BMO <sup>®</sup> Online Banking for Business and Digital Smart Pack with Wires.	-	Included	Included	Included	Included	

- Customers are allowed one Canadian Dollar Business Account included in the Business Banking Plan. Interest-Bearing Business Current Accounts (existing customers) are not eligible for Bank Plan benefits.
- The monthly Business Banking Plan fee can be eliminated by maintaining the minimum monthly balance at all times in a Business Account. Customers are responsible for all other fees relating to any transactions, services and products not included in the Business Banking Plan. The minimum balance waiver is only eligible for customers with the Business Builder 3 and 4 Business Banking Plans.
- The monthly Business Banking Plan transaction limit includes cheques negotiated and other debit and credit transactions to the account including deposits, withdrawals, electronic credits and debits, bill payments or BMO Debit Card for Business purchases and refunds, and excludes customer initiated transfers between Business Bank Accounts. Transactions completed in branch or with an associate at the Customer Contact Centre count towards the monthly transaction limit first. Customer initiated transfers between Business Bank Accounts and account transaction histories completed through BMO Online Banking for Business, BMO Online Banking, BMO Mobile or BMO Tablet Banking do not count towards the monthly transaction limit.
- Standard deposit contents fees will be waived on each month's deposits up to these limits.
- American Express credit card transactions are not settled through Moneris Solutions and are not included in unlimited Moneris transactions. American Express credit card transactions are subject to separate terms and conditions. Standard transaction fees apply.
- The \$1.50 per-item fee is waived for the first two *Interac* e-Transfers sent each month. Sending and receiving *Interac* e-Transfers count as electronic transactions. Electronic excess or per-item transaction fees may apply.