



The more you save, the more you earn.



From November 1, 2025 to February 28, 2026 (the “**Promotion Period**”), earn a Promotional Interest Rate (as defined below) on new deposits of \$10,000 or more made to your new BMO Canadian dollar Business Premium Rate Savings (“**BPRS**”) account¹ (the “**Promotional Rate Offer**”).

To qualify for this Promotional Rate Offer you must:

- 1 Be a Canadian Business Banking Customer¹ and open a new qualifying Canadian BPRS account² during the Promotion Period **and**
- 2 Deposit and maintain a minimum of \$10,000 or more into that account during the Promotion Period (“**Qualifying New Deposits**”)³

Interest calculation and payment:

Once these requirements are met, we will apply the following promotional interest rates:

- From November 1, 2025 to January 31, 2026, receive a promotional interest rate of 3.00%⁴ on Qualifying New Deposits balances between \$10,000 to \$50,000,000 (“**Promotional Rate 1**”).
- From February 1, 2026 to February 28, 2026, receive a promotional interest rate of 2.50%⁵ on Qualifying New Deposits balances between \$10,000 to \$50,000,000 (“**Promotional Interest Rate 2**”, together with Promotional Rate 1, the “**Promotional Interest Rates**”)⁴.

Qualifying New Deposits balances will begin to earn the applicable promotional interest rate as of the date of deposit and for the duration that the new deposits are left in the account. The Promotional Interest Rates will be calculated on the daily account closing balance and paid monthly at the end of the month.

During the Promotion Period, the Promotional Interest Rates and the standard BPRS interest rates will not apply to deposit balances between \$0-\$9,999.99 or over \$50,000,000 in a Canadian BPRS account that qualifies for the Promotional Rate Offer.

Starting from March 1, 2026, the BPRS account, including Qualifying New Deposits, will earn the standard BPRS interest at the posted rate on display at any BMO branch and available online⁶.

The following is an illustrative example of how the Promotional Interest Rates would be applied for a \$500,000 deposit made during the Promotion Period:

Amount	Interest Rate from November 1, 2025 to January 31, 2026	Interest Rate from February 1, 2026 to February 28, 2026	Interest Rate from March 1, 2026
Up to \$9,999.99	0.00%	0.00%	At the end of the Promotion Period, all balances in the CAD BPRS account will earn interest at the non-promotional standard BPRS interest rate only .
\$10,000-\$500,000	3.00%	2.50%	

General

This Promotional Rate Offer is not transferrable and cannot be combined with any other offer. Limit of one (1) Promotional Rate Offer per customer. We may change, extend, or withdraw this Promotional Rate Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit, or revoke the Promotional Rate Offer extended to any customer we suspect of manipulating or abusing the Promotional Rate Offer, or its fairness, integrity, or operation.



1. This offer is only eligible to BMO Canadian Business Banking clients and is not available to BMO Canadian Commercial Banking clients.
2. US dollar Business Premium Rate Savings accounts are not eligible for this offer.
3. **Qualifying New deposits** are considered funds not previously deposited in any account(s) you may have with Bank of Montreal or its affiliates which you deposit into the Canadian BPRS during the qualifying period.
4. From November, 2025 to January 31, 2026, interest will be calculated on the daily closing balance as simple interest equivalent to 3.00% per annum on balances from a minimum of \$10,000 to a maximum \$50,000,000 in the qualifying Canadian BPRS account.
5. From February 1, 2026 to February 28, 2026, interest will be calculated on the daily closing balance as simple interest equivalent to 2.50% per annum on balances from a minimum of \$10,000 to a maximum \$50,000,000 in the qualifying Canadian BPRS account.
6. Standard BPRS interest rates are found online here: <https://www.bmo.com/main/business/accounts/business-premium-rate-savings/>