



Newcomers to Canada sometimes need guidance to get themselves established. This information sheet can help you learn all the ways you can send money and make payments to people back home. Let us guide you through the first steps in this process.

Sending and receiving money

Your move to Canada may have separated you from many friends and family back home. If you need a fast, easy way to send or receive money across the miles, BMO can help in several convenient ways.

Wire payments

To help support, celebrate and provide for loved ones back home, wire payments allow you to send money almost anywhere in the world, in any currency. BMO Bank of Montreal's wire payment service lets you send money quickly and securely from your BMO branch, or receive money directly into your account.

To send a wire payment, all you need is:

- Recipient's name and address.
- Recipient's account number.
- Name and address of their financial institution.

To receive money through a wire payment, simply give the sender your customer information and BMO Bank of Montreal bank details.

Western Union®* Money Transfer™

Western Union Money Transfers via *Interac* e-Transfer™ are an affordable and secure solution for sending smaller amounts of money to family and friends.

The Western Union Money Transfer service lets you send money within Canada and abroad to more than 200 countries and territories. The receiver simply picks up the money at the Western Union location closest to them. This service is available through BMO Online Banking, making it even more convenient for you.

Interac e-Transfers

Interac e-Transfers are an easy, convenient way to send money across Canada to friends and family – instantly and without hassles. Using your online banking account, all you need is the recipient's email address. The money is deposited once the recipient receives the email notice.¹ It's that easy!

More information online

For more information on steps and requirements for any of the above money transfer options, visit us online at [bmo.com/moneytransfer](https://www.bmo.com/moneytransfer).

Bank drafts and money orders

Bank drafts and money orders are a convenient, secure way to send money or make a payment, as they can be easily cashed here in Canada and overseas. They are safer than cash and widely accepted. Money orders can be purchased in Canadian dollars, U.S. dollars, and British pounds sterling. Bank drafts can also be purchased in those currencies, and can be used to make a payment in any country in which we have a banking relationship.

To learn more about sending a bank draft or money order, visit your local branch and speak with a BMO customer service representative.

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¹ The deposit must be made at one of the following participating banks or credit union: BMO Bank of Montreal, CIBC, RBC Royal Bank, Scotiabank, TD Canada Trust, and Central 1 Credit Union. Recipients can receive Interac e-transfer funds instantly and for free if they deposit the money online into a bank account at one of the six participating financial institutions.

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