This offer is designed for customers who prefer the flexibility and convenience of banking digitally, using self-service options such as banking online and using ATMs.

A service charge of $2.50 will apply for each debit transaction or account history completed in branch or with the assistance of a branch employee or with an associate by telephone.

This offer is not available in BMO branches or when calling the Customer Contact Centre. You must submit your application online. You may be required to visit a BMO branch with valid identification to complete the application process.

**Terms and Conditions**

To be eligible for the BMO Bank Unlimited Bundle Offer (“Offer”), you must:

1. Visit bmo.com/bankup using an eligible smartphone, tablet, laptop or desktop computer; and
2. Open a Canadian Dollar Primary Chequing Account (“Chequing Account”) with the Bank Unlimited Plan (“Plan”); and
3. Open a Canadian Dollar Premium Rate Savings Account (“Savings Account”); and
4. Be approved for and activate an eligible BMO Credit Card (defined below) by the end of the calendar month following the month in which you opened your Chequing Account; and
5. Make an initial deposit of any amount into both the Chequing Account and the Savings Account by the end of the calendar month following the month in which you opened your Chequing Account.

Customers with an existing BMO Chequing or Savings Account, or a BMO Credit Card (each an “Existing Account”), or customers who closed their Existing Account during the six-month period immediately prior to the date the Chequing Account is opened, are not eligible for this Offer.

**An eligible BMO Credit Card includes:**

- BMO CashBack Mastercard®* (no annual fee; no annual fee for additional cardholders);
- BMO Rewards Mastercard (no annual fee; no annual fee for additional cardholders);
- BMO CashBack World Elite™ Mastercard ($120 annual fee; $50 annual fee for each additional cardholder); and
- BMO World Elite Mastercard ($150 annual fee; $50 annual fee for each additional cardholder)

You must meet one of the following requirements to apply for the BMO CashBack World Elite Mastercard or BMO World Elite Mastercard:

a) Personal income of $80,000 or more; or
b) Household income $150,000 or more; or
c) Spend $2,100 per month using your existing credit card(s) combined.

**Bank Unlimited Monthly Plan Fee Waiver Conditions:**

- You are eligible for the waiver of the Monthly Plan Fee (“Waiver”) in each calendar month if:
  i. You deposit a total of $1,500.00 or more into your Chequing Account, excluding any credits to your Chequing Account from a debit adjustment, merchant refund, or any payment debited from your Chequing Account and subsequently returned and credited to your Chequing Account for any reason; and
  ii. You make one purchase using your BMO Credit Card, excluding a cash advance, balance transfer, or cash-like transaction; and
  iii. Your Savings Account remains open and in good standing (for example, it cannot be in an unauthorized overdraft).

- A deposit includes:
  i. Cash;
  ii. Cheque, bank draft, money order or any eligible negotiable instrument payable to you;
  iii. Acceptance of an Interac e-Transfer transaction;
  iv. Pre-authorized credits or direct deposit; and
  v. Incoming wire transfer.

- Your deposit will be applied to your Chequing Account on the next business-day when you make a deposit on a weekend or holiday when your BMO branch is closed.

- Your deposits must be “new funds” and excludes any of the following credits to your Chequing Account:
  i. Transfers or credits, from your BMO Savings Account or any other BMO bank account you may have with us;
  ii. Cash advances from your BMO Credit Card, line of credit or any other BMO credit product you have with us; or
  iii. Any interest payments or redemption from a BMO investment of any kind issued or offered by any member of BMO Financial Group.

- If you did not qualify for a BMO Credit Card at the time of opening the Chequing Account but successfully satisfied all other conditions of the Offer, you are eligible to receive the Waiver for up to 12 months from the date you opened your Chequing Account. After 12 months, the monthly Plan fee will apply.
• If you did not qualify for a BMO Credit Card at the time of opening the Chequing Account and are subsequently approved for and activate a BMO Credit Card within 12 months of account opening, you will be eligible for the Waiver.

• The monthly Plan fee will be waived for the month you open your Chequing and Savings Accounts if you open your accounts after the first day of the month.

• Your Chequing Account will be debited the monthly Plan fee within ten business days of the following month if you do not qualify for the Waiver.

• You are eligible for one Offer. If we determine that you have more than one Chequing Account, either in your own name or joint with another Chequing Account accountholder with a Plan, you will only be eligible for one Waiver and one BMO Credit Card Rebate. All other Chequing Accounts will be charged a monthly Plan fee and BMO Credit Cards will be charged the annual fee, if applicable.

BMO Credit Card Annual Fee Rebate

• You are eligible for the annual credit card fee rebate (“Rebate”) if you have selected a BMO Credit Card with an annual fee.

• You will not receive a Rebate if your BMO Credit Card does not have an annual fee.

• You will not receive a Rebate for the additional cardholder annual fee, if applicable.

• You are eligible to receive a Rebate equivalent to the primary cardholder annual fee, if applicable, for the BMO Credit Card issued, when you are:
  i. the primary cardholder of a BMO Credit Card; and
  ii. the primary accountholder of a BMO Chequing Account with the Plan. The primary accountholder is the person who submitted the online application.

• The Rebate will appear on your BMO Credit Card statement within the first two statements after the annual fee is billed to the BMO Credit Card.

• You will be charged a prorated annual fee from the month you no longer qualify for the Rebate to your next anniversary date if you change your Plan, or you close your Chequing Account and Savings Account. The prorated annual fee will appear on your BMO Credit Card statement within the first two statements after you no longer qualify for the Rebate.

• You are limited to one Rebate. If your Chequing Account is joint and more than one account holder has a BMO Credit Card, the Rebate will apply to the BMO Credit Card opened in connection with the Offer through bmo.com/bankup.

• You will be charged the annual fee if your BMO Credit Card is not in good standing on your anniversary date.

• You will be charged the annual fee if you switch to a non-eligible BMO Credit Card or BMO Credit Card issued through BMO Private Banking or BMO Nesbitt Burns.

• You will no longer be eligible for the Rebate if at any time after you switch to a non-eligible BMO Credit Card.

General Terms and Conditions:

• Assisted-Service fee of $2.50 applies. “Assisted-Service” means debit transactions or account history inquiries completed with the assistance of a branch employee or associate at the Customer Contact Centre that could have been performed by you through BMO Online, BMO Mobile Banking, or a BMO ATM. This fee does not apply when you make a deposit into your Chequing or Savings Account at a BMO branch.

• If you apply for either a BMO World Elite Mastercard or BMO CashBack World Elite Mastercard and do not meet the minimum income or spend requirements, your application will be considered for a BMO Rewards Mastercard and BMO CashBack Mastercard respectively.

• For joint accounts: To open a joint Chequing or Savings Account, you must submit the online application in your own name to qualify for the Offer. Once your accounts are open, you may visit any BMO branch with the other party to make the account joint. He/she must have valid identification when visiting the BMO branch.

• You can have up to 18 additional Chequing and/or Savings Accounts under one Plan after your initial Chequing and Savings Accounts are open. Additional Chequing and Savings Accounts may be opened through online or mobile banking. BMO Smart Saver and BMO Savings Builder Accounts are not eligible to be included in a Plan.

• Words and phrases used in these Terms and Conditions have the meanings assigned to them in the Agreements, Bank Plans and Fees for Everyday Banking (“Agreements”), unless otherwise indicated.

• The Offer Terms and Conditions do not replace any other agreements or terms of use as they may apply to you and as described in the Agreements and your BMO Mastercard Cardholder Agreement.

Identification Verification

• You may be asked visit a BMO branch to verify your identity. You must visit the branch with valid identification within 30 days of submitting your application to be eligible for the Offer.

This Offer cannot be combined with any other offers or promotions. This Offer may be changed, withdrawn, or extended at any time without notice.
# BMO Bank Unlimited Chequing and Savings Account Fee Disclosure

## Features

<table>
<thead>
<tr>
<th>Features</th>
<th>Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Everyday Banking</strong></td>
<td></td>
</tr>
<tr>
<td>• Monthly number of <strong>self-serve transactions</strong> including account history inquiries</td>
<td>Unlimited</td>
</tr>
<tr>
<td>• Monthly number of withdrawals using non-BMO ATM on the Interac®† network in Canada</td>
<td>Unlimited</td>
</tr>
<tr>
<td>• Monthly number of sent Interac e-Transfer®†† transactions</td>
<td>Unlimited††</td>
</tr>
<tr>
<td>• View cheque online</td>
<td>Included</td>
</tr>
<tr>
<td>• eStatement</td>
<td>Free</td>
</tr>
<tr>
<td>• Monthly paper statement</td>
<td>$2.00/month</td>
</tr>
<tr>
<td>• Fee for assisted-service debit transactions and/or account inquiries completed in a BMO branch or with an associate at the Customer Contact Centre</td>
<td>$2.50/each</td>
</tr>
<tr>
<td>• Bill payments made in a BMO branch or with an associate at the Customer Contact Centre</td>
<td>$1.50/each</td>
</tr>
<tr>
<td><strong>Added protection</strong></td>
<td></td>
</tr>
<tr>
<td>• Overdraft Transfer Service between personal accounts in the Bank Plan to cover overdraft</td>
<td>$5.00/transfer</td>
</tr>
<tr>
<td>• Overdraft Protection: Standard</td>
<td>$5.00/month</td>
</tr>
<tr>
<td>• Overdraft Protection: Occasional</td>
<td>$5.00/item</td>
</tr>
<tr>
<td><strong>Travel needs</strong></td>
<td></td>
</tr>
<tr>
<td>• International: Withdrawals using a non-BMO Harris ATM on the Cirrus®* network in the United States</td>
<td>$5.00/each</td>
</tr>
<tr>
<td>• International: Monthly number of BMO Debit Card transactions at merchants using the Maestro®* or Mastercard®* network</td>
<td>Included</td>
</tr>
<tr>
<td><strong>Additional features</strong></td>
<td></td>
</tr>
<tr>
<td>• Receive a rebate up to $150 on the annual fee for the primary cardholder of a BMO World Elite® or BMO CashBack World Elite Mastercard; excludes the annual fee for additional cardholders.</td>
<td>Included</td>
</tr>
<tr>
<td>• Personalized cheques</td>
<td>Cost varies by style</td>
</tr>
<tr>
<td>• Money orders and drafts in available currencies</td>
<td>$7.50/each</td>
</tr>
<tr>
<td>• Certified cheques</td>
<td>$20.00/each</td>
</tr>
<tr>
<td>• Stop payments: Individual/Series</td>
<td>$12.50/$20.00</td>
</tr>
<tr>
<td><strong>Monthly plan fee</strong></td>
<td></td>
</tr>
<tr>
<td>• In months eligible for a monthly Plan fee waiver</td>
<td>Free</td>
</tr>
</tbody>
</table>

---

† You are responsible for all transaction, service and product fees not included in your Bank Plan.
1 The Interac network fee charged by BMO for non-BMO ATM withdrawals is waived.
2 Some non-BMO ATMs in Canada or non-BMO ATMs in the United States will apply a convenience fee. You will be provided notice and will need to consent to this fee before you can complete your transaction. This convenience fee is not a fee charged by BMO. It is added directly to your withdrawal amount and it goes directly to the ATM operator. You are responsible for this convenience fee when you use non-BMO ATMs.
4 You can view, save and print cheque images from the previous three months through BMO Online Banking. If in the future you require any copies of cheques that are no longer available through BMO Online Banking you may request a copy at a BMO branch or by calling 1-877-225-5266. A per-item fee may apply. Cheques made payable to yourself or to cash, and cashed at any BMO branch, may not be returned but are described on your statement.
5 You are required to provide initial set-up instructions for this service. The Overdraft Transfer Service fee is in addition to any debit transaction fee.
6 Available to qualified customers, interest will be calculated on the daily overdraft balance at prevailing overdraft interest rates and charged to the account at the end of the month. Overdraft Protection fees apply individually to each account with an authorized limit within the Plan.
7 The Overdraft per-item fee applies to each item that creates or increases overdraft. For cheques and pre-authorized debits, we process debit transactions against accounts in the order in which we receive them via the clearing system. Overdraft per-item charges will be incurred in the same order as items are received from the clearing system.
8 Applies to purchases made outside of Canada on the Maestro or Mastercard network. Other transaction or network fees may apply.
9 We and/or other financial institutions may charge additional fees for refunds or replacements of lost or stolen money orders or drafts. The receiving financial institution may charge associated fees. Foreign currency drafts are subject to sanctions compliance regulations and payee names are screened against persons listed under international sanctions. Depending on the result of that screening, a payee might not be able to cash a foreign currency draft.
10 Terms and conditions apply. Refer to the Terms and Conditions that are included in this brochure for full details.
11 The overdraft per-item fee is subject to maximum transfer dollar amounts.
12 Interac e-Transfer®†† transactions are subject to maximum transfer dollar amounts.
13 Mastercard, Cirrus and Maestro are registered trademarks, and the circles design is a trademark of Mastercard International Incorporated. Used under license.
14 Interac and Interac e-Transfer are registered trademarks of Interac Inc. Used under license.