

BUSINESS BANKING

Better Banking Guide for Business



Interest and fee schedule
effective September 1, 2013

Better value banking

Customize a banking package that's right for your business. At BMO Bank of Montreal®, we offer a wide array of solutions designed to meet your specific needs. Whether you are just starting up a business or looking for ways to run your business more efficiently and cost effectively, BMO Bank of Montreal can help.

BMO Bank of Montreal promises you, our customers, better value banking. That means not only providing you with the solutions you need, but also giving you options for reducing or eliminating many fees. We support that promise with a range of options, from Customer Contact Centre — Business Services to a suite of economical Everyday Banking for Business Plans.

In this guide, you'll find all the information you need to make the most of your everyday banking — including our diverse range of products and services that offer the ease, convenience and flexibility customers have come to expect.

Of course, we're always here to help — you can contact us online, by phone or by visiting one of our branches.



If you have a customized contract, your fees will be governed by those arrangements.

Service charges

If there are to be any increases, a list of business account fee changes will be sent to statement account customers 30 days in advance of the increase. Notice of changes will be posted in branches and online at bmo.com 60 days in advance of the increase.

Taxes

Services are identified which are subject to Goods and Services Tax (GST), or Harmonized Sales Tax (HST), as applicable. The tax paid will be indicated separately on statements, receipts, etc.

Deposit interest rates

Rates are subject to change from time to time without notice. Up-to-date information is available at any BMO Bank of Montreal branch, online at bmo.com/rates or by calling Customer Contact Centre — Business Services at 1-877-262-5907. Interest rates are per annum.

We look forward to serving all your business banking needs.

The information in this brochure is current as of September 1, 2013 and may change from time to time.

Services are provided by BMO Bank of Montreal unless otherwise indicated.

In some instances, the use of these services may be restricted and not available to all customers.

Many of the products and services featured in this brochure require that certain terms and conditions be met.

For specific details about any of our products and services please contact your local BMO Bank of Montreal branch or Customer Contact Centre — Business Services at 1-877-262-5907.

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Business Direct

BMO Bank of Montreal offers a complete range of products and services to meet your needs, 24 hours a day, 7 days a week. Please contact Customer Contact Centre — Business Services at 1-877-262-5907, or your local branch for more information.

BMO Debit Card for Business

Automated teller machine (ATM) access day and night, seven days a week, for qualified business customers. A convenient service allowing customers to make deposits, pay bills, withdraw funds, perform transfers between business accounts and access account information.

Telephone Banking

A convenient way to use your telephone to receive account balance information and transfer funds between accounts linked

to your BMO Debit Card for Business, pay eligible bills and check on loan, mortgage and deposit rates from anywhere in Canada and the United States. To access telephone banking, call 1-877-262-5907.

Online Banking

Online Banking lets you use the Internet to access your BMO Bank of Montreal accounts and makes it easy for you to obtain account information, transfer funds, pay bills, and send special requests directly to BMO. To access Online Banking, visit bmo.com.

Mobile Banking

BMO Mobile Banking¹ lets you securely access accounts set up on your BMO Debit Card for Business from any Internet-enabled mobile device. Once you are registered for Online Banking, you can access Mobile Banking through your BMO Mobile Banking app (available at Apple[®]† App Store^{SM†}, Google Play^{TM††} store app and BlackBerry World^{TM‡} storefront) or at m.bmo.com. For more information go to bmo.com/mobilebusiness to download a free app for your smartphone².

¹ Mobile Banking is only available for customers registered for Online Banking. ² Although BMO will not charge any fees in addition to your monthly Plan or account fees to access Mobile Banking, additional service fees may be charged by your service provider. Check with your service or hardware provider if you have questions about your specific device.

Business deposit services

Our Business Current Account is a cost-effective answer to your business banking needs.

Fees calculated according to service usage and charged monthly.
For additional services and fees not listed please see schedule of Other Services and Fees.

Service	Currency of account, interest and fees payable in:
Deposit fee per transaction ¹	
• Branch deposits	
• ATM deposits	
• Point of sale	
• Debit card return/reversal	
• Pre-authorized credits/Electronic Funds Transfer	
Deposit contents fees	
• Notes (currency) on deposit (per \$1,000)	
• Coin on deposit (per \$100, USD accepted at CDN \$ par)	
• Items on deposit — (per item, e.g. cheque) — <i>Value for U.S. dollar items deposited to U.S. dollar accounts will be delayed from one to three business days to allow for clearing and international settlement.</i>	
Account debit per transaction ¹	
• Cheque	
• Pre-authorized payment/Electronic Funds Transfer	
• Debit card purchase	
• ATM withdrawal	
• Branch withdrawal	
• Bill payment (branch or via debit card)	
• Customer Initiated transfer via branch or via debit card	
Monthly Account Administration Fee	
Monthly eStatement with Cheque Images ³	
Monthly Paper Statement Fee with Cheque Images ³	
Additional fee if statement produced more frequently than account standard (per statement cycle)	
Interest paid monthly	
<i>On U.S. dollar accounts, interest is calculated on daily closing “collected” balances and paid monthly. This means that the value for U.S. dollar cheques deposited to U.S. dollar accounts will be delayed one to three business days to allow for clearing and international settlement.</i>	
PowerSwitch [®] , ⁴	
Add an Everyday Banking for Business Plan	

¹ Transactions include cheques negotiated and other debit or credit transactions to the account including deposits, withdrawals, electronic credits and debits, bill payment debits or debit card debits and credits. ² Not all transactions are applicable on all accounts. Where a non applicable (N/A) transaction is presented, Bank of Montreal may accept the transaction for processing. The service charge applied to the transaction will be based on the branch deposit

Open our Business Premium Rate Savings Account and put your extra cash on hand to work earning interest for your business.

	Business Current Account ²		Business Premium Rate Savings Account ² (BPRS)		FirstBank Business Investment Account ² (FBIA)	
	CDN \$	US \$	CDN \$	US \$	CDN \$	US \$
	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00	\$1.00
	\$1.00	N/A	\$1.00	N/A	\$1.00	N/A
	\$1.00	N/A	N/A	N/A	\$1.00	N/A
	Free	N/A	Free	N/A	Free	N/A
	\$0.65	\$0.65	\$1.00	\$1.00	\$1.00	\$1.00
	\$2.25	\$2.25	\$2.25	\$2.25	\$2.25	\$2.25
	\$2.25	\$2.25	\$2.25	\$2.25	\$2.25	\$2.25
	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20
	\$1.00	\$1.00	N/A	N/A	N/A	N/A
	\$1.00	\$1.00	N/A	N/A	\$1.00	\$1.00
	\$1.00	N/A	N/A	N/A	\$1.00	N/A
	\$1.00	N/A	\$5.00	N/A	\$1.00	N/A
	\$1.00	\$1.00	\$5.00	\$5.00	\$1.00	\$1.00
	\$1.00	\$1.00	\$5.00	\$5.00	\$1.00	\$1.00
	Free	Free	Free	Free	Free	Free
	\$6.00	\$6.00	\$0.00	\$0.00	\$2.00	\$2.00
	Free	Free	Free	Free	Free	Free
	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00	\$2.00
	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00	\$5.00
	N/A	N/A	✓	✓	✓	✓
			Daily Closing Balance	Daily Closing Collected Balance	Daily Closing Balance	Daily Closing Collected Balance
	✓	N/A	N/A	N/A	✓	N/A
	✓	N/A	Small Business Banking Plan only	N/A	N/A	N/A

or branch withdrawal/cheque fee. ³ Cheque images included with eStatements and paper statements only apply to accounts with cheque writing privileges. ⁴ PowerSwitch is a simple and free service available to all Bank of Montreal customers. You can easily transfer an unlimited number of your existing pre-authorized debits (automatic transfers for bill payments) and/or credits that are transacted from any financial institution account(s) to your choice of Business Current Account, FirstBank Business Investment Account or Community Account.

Community Account

A low-cost interest-bearing account offered exclusively to locally based non-profit organizations.

For additional services and fees not listed please see schedule of Other Services and Fees.

Community Account	
Service	Currency of account, interest and fees payable in: CDN \$
Number of transactions ¹ included per month	20 (includes a maximum of 5 in-branch deposits)
Your account includes free of charge	
Cheque images held in safekeeping	✓
Personal size Securitone cheques (100)	✓
Around-the-clock Depository for duration of special events	✓
Coin wrappers	✓
Access to Telephone/ATM/Online/Mobile Banking	✓
Deposit item returned unpaid (chargebacks)	✓
Deposit Contents — limits per month	
• Notes (currency) on deposit	\$5,000
• Coin on deposit (USD accepted at CDN \$ par)	\$500
• Items on deposit (per item, e.g. cheque)	50
Customer initiated transfers via branch or via debit card	✓
PowerSwitch ²	✓
Monthly Account Administration Fee	✓
Quarterly Paper or eStatement	✓
Monthly plan fee	\$0
Excess of free transactions¹ fees	
Deposit fee per transaction ¹ (includes branch, ATM & electronic ³ credits)	\$1.00
Cheque	\$1.00
Electronic ³ debit	\$1.00
Withdrawal	\$1.00
Bill payment	\$1.00
Deposit Contents	
• Notes (currency) on deposit (per \$1,000)	\$2.25
• Coin on deposit (per \$100, USD accepted at CDN \$ par)	\$2.25
• Items on deposit (per item, e.g. cheque)	\$0.20
Additional fee if statement produced more frequently than account standard (per statement cycle)	\$5.00
Interest paid monthly	✓ Daily closing balance

¹ Transactions include cheques negotiated and other debit or credit transactions to the account including deposits, withdrawals, electronic credits and debits, bill payment debits or debit card debits and credits. ² PowerSwitch is a simple and free service available to all Bank of Montreal customers. You can easily transfer an unlimited number of your existing pre-authorized debits (automatic transfers for bill payments) and/or credits that are transacted from any financial institution account(s) to your Community Account. ³ Electronic refers to any transaction originated and processed electronically including Electronic Funds Transfer, Telephone/ATM/Online/Mobile Banking, point of sale or via debit card.

AgrilInvest Account

A no-monthly fee, interest bearing savings (non-chequing) account offered to agricultural producers.

For additional services and fees not listed please see schedule of Other Services and Fees.

For additional services and fees not listed please see schedule of Other Services and Fees.		AgrilInvest Account
Service	Currency of account, interest and fees payable in:	CDN \$
Number of CDN \$ AgrilInvest accounts permitted		1
Your account includes free of charge		
Number of transactions ¹ included per month		5
Monthly eStatement		✓
BMO Debit Card for Business		✓
Access to Telephone/ATM/Online/Mobile Banking		✓
Unlimited account balance/history inquiries via debit card		✓
Customer initiated transfers via branch or via debit card		✓
Monthly Account Administration Fee		✓
Monthly plan fee		\$0
Excess of free transaction ¹ fees		
Transaction ¹ fees		\$5.00
Deposit Contents		
• Notes (currency) on deposit (per \$1,000)		\$2.25
• Coin on deposit (per \$100, USD accepted at CDN \$ par)		\$2.25
• Items on deposit (per item, e.g. cheque)		\$0.20
Monthly Paper Statement Fee		\$2.00
Interest paid monthly		✓ Daily closing balance

¹ Transactions include cheques negotiated and other debit or credit transactions to the account including deposits, withdrawals, electronic credits and debits, bill payment debits or credits or debit card debits and credits.

Everyday Banking for Business Plans

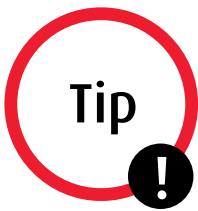
A selection of plan options designed specifically for small to mid-sized business customers.

For additional services and fees not listed please see schedule of Other Services and Fees.

	Small Business Banking Plan		Value Plan	
Currency of account, interest and fees payable in:	CDN \$	CDN \$	CDN \$	CDN \$
Plan options available	More Cheques	More Cash	1	2
Number of transactions ¹ included per month	15	15	20	35
Included within number of transactions ¹ — maximum monthly deposit transaction limit				
• Value Plan — In branch deposits			0	0
• Value Plan — ATM deposits				
• Value Assist Plan — In branch deposits			10	10
Your plan includes				
Number of CDN \$ Business Current Accounts permitted in plan	1 + BPRS	1 + BPRS	1	1
Deposit items returned unpaid (chargebacks)	2 free per month	2 free per month	2 free per month	2 free per month
Monthly plan fee				
Small Business Banking Plan	\$9.50	\$9.50		
Value Plan			\$15.00	\$24.00
Value Assist Plan			\$22.00	\$30.00
Minimum monthly balance ² needed to waive monthly plan fee				
Small Business Banking Plan	\$4,000	\$4,000		
Value Plan			\$5,000	\$9,000
Value Assist Plan			\$8,000	\$12,000
Deposit contents — Plan limits				
<i>Standard deposit contents fees will be waived on each month's deposits up to these limits:</i>				
Notes (currency) on deposit	\$1,000	\$4,000	\$1,000	\$3,000
Items on deposit — (per item, e.g. cheque)	20	10	10	20
Excess fees — in addition to monthly plan fee (per item)				
Transactions ¹ over plan limit	\$1.00	\$1.00	\$1.00	\$1.00
Deposits over plan limit	\$1.00	\$1.00	\$1.00	\$1.00
Deposit items returned unpaid (chargebacks)	\$5.00	\$5.00	\$5.00	\$5.00
Deposit contents limits				
• Notes (currency) on deposit (per \$1,000)	\$2.25	\$2.25	\$2.25	\$2.25
• Coin on deposit (per \$100, USD accepted at CDN \$ par)	\$2.25	\$2.25	\$2.25	\$2.25
• Items on deposit — (per item, e.g. cheque)	\$0.20	\$0.20	\$0.20	\$0.20
Monthly Paper Statement Fee with Cheque Images	\$2.00	\$2.00	\$2.00	\$2.00

¹ Transactions include cheques negotiated and other debit or credit transactions to the account including deposits, withdrawals, electronic credits and debits, bill payment debits or debit card debits and credits.

² The minimum monthly balance that must be maintained throughout the month to obtain a waiver of the fixed plan fee for that month. For the Small Business Banking Plan and for Value and Value Assist Plan 5 and 6, the minimum account balance must be maintained in the account debited for the monthly plan fee to qualify for the monthly plan fee waiver for that month. ³ PowerSwitch is a simple and



Tip

For help in choosing the right plan for you, visit the Everyday Banking for Business Plan calculator at bmo.com

& Value Assist Plan

CDN \$	CDN \$	CDN \$	CDN \$
3	4	5	6
50	75	125	200
0	0	0	0
		25	25
20	20	25	25
1	1	3	3
2 free per month	2 free per month	2 free per month	2 free per month
\$34.00	\$44.00	\$85.00	\$125.00
\$40.00	\$50.00	\$105.00	\$135.00
\$13,000	\$17,000	\$32,000	\$45,000
\$16,000	\$20,000	\$42,000	\$55,000
\$5,000	\$7,000	\$10,000	\$15,000
30	50	70	100
\$1.00	\$1.00	\$1.00	\$1.00
\$1.00	\$1.00	\$1.00	\$1.00
\$5.00	\$5.00	\$5.00	\$5.00
\$2.25	\$2.25	\$2.25	\$2.25
\$2.25	\$2.25	\$2.25	\$2.25
\$0.20	\$0.20	\$0.20	\$0.20
\$2.00	\$2.00	\$2.00	\$2.00

All plans include:

- Monthly eStatement
- Cheque images returned
- Around-the-Clock Depository initial set-up fee (all other fees apply)
- BMO Debit Card for Business
- Access to Telephone, Online and Mobile Banking (transaction fees may apply)
- Unlimited account balance/history inquiries via debit card
- Bank Confirmations
- Loan Interest Certificates
- PowerSwitch³
- Customer initiated transfer via branch or via debit card

All monthly plan/option limits described apply to the combined accounts in the Plan and not to each account in the Plan separately. Standard fees apply for the Business Premium Rate Savings Account (BPRS) added to a Small Business Banking Plan (Canadian dollar only).

free service available to all Bank of Montreal customers. You can easily transfer an unlimited number of your existing pre-authorized debits (automatic transfers for bill payments) and/or credits that are transacted from any financial institution account(s) to your Business Current Account.

Other services and fees

Information for better business banking

This summary sets out commonly used services and their associated standard fees. Services and standard fees which are not contained in this summary may be obtained from your Account Manager, Customer Contact Centre - Business Services or branch.

Service	Fee	Service	Fee
Fees are payable in U.S. currency for U.S. dollar accounts.		Fees are payable in U.S. currency for U.S. dollar accounts.	
Other transaction fees		BMO Debit Card for Business access	
Bill payments¹		BMO Debit Card for Business (subject to negotiation)	
• In-branch	\$1.50 per item	• Additional cards (4 or more)	\$10.00 per card
• Telephone/ATM/Online/Mobile Banking	No charge	Telephone/Online/Mobile Banking	
• Online Banking —		• Monthly fee is for access only to both telephone and online banking and does not include any applicable transaction fees	\$10.00 per month
Tax payment & filing	\$2.00 per transaction	Deposit services⁶	
Overdraft per item charge (OPIC)		Around-the-Clock Depository services Day or night depositing, seven days a week, in a controlled-access depository	
• For each item that creates or increases an overdraft ² . Does not apply to amounts within pre-established authorized borrowing limits ³	\$5.00 per item, plus overdraft interest at prevailing rates	• Depository wallet rentals: (per wallet, per annum)	
Request for transfer of funds			
• In person at a branch or through BMO Debit Card for Business	No charge	– First 10 wallets	\$50.00
• If initiated by the Bank	\$5.00 per transfer	– Remaining wallets	\$27.50
• Transfers between a customer's own accounts, if requested by telephone, mail or facsimile	\$5.00 per transfer	– Periods less than one year: 1/12 of annual charge for each month or portion of month with a minimum charge of	\$27.50
Access to accounts through non-BMO Bank of Montreal channels^{1,4}			\$30.00
• Canada	\$1.50	Cash and Coin supplied	
• U.S. ⁵	\$3.00	• Notes supplied	\$0.45 per bundle
• Outside Canada and U.S.	\$5.00	• Coin supplied	\$0.12 per roll
• Debit card purchases outside Canada	No additional charge		

(Continued on next page ...)

¹ This fee is in addition to any applicable transaction fees. ² BMO Bank of Montreal processes cheques 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. ³ Unless there is a pre-established authorized borrowing arrangement with BMO Bank of Montreal, there are no rights to overdraw an account. If an overdraft is allowed, we will charge OPIC plus overdraft interest at prevailing rates. ⁴ Non-BMO ATM fees may also apply. ⁵ Fee does not apply for use of BMO Harris Bank ATMs on the Cirrus[®] network. ⁶ Where applicable, QST/GST/HST is extra. BMO Bank of Montreal

Service	Fee	Service	Fee
Fees are payable in U.S. currency for U.S. dollar accounts.		Fees are payable in U.S. currency for U.S. dollar accounts.	
Disposable UNISTOP® bags		Item returned Non-Sufficient Funds (NSF)	
• Initial one-time set up fee (per account, per branch)	\$18.00	• For each item (e.g., cheques, pre-authorized debits) drawn on your account which is returned due to non-sufficient funds (NSF) in your account	\$45.00 per item
• Cost of bags	Various⁷	Post-dated cheque held for deposit	\$3.00 per cheque
• Monthly safekeeping charge for unopened disposable bags	\$10.00 per month	Stop payment (cheque or pre-authorized payment)	
• Service fee if bags supplied by customer	\$95.00 per annum	• Single cheque	\$12.50
Safety Deposit boxes annual rental fee		• Series of cheques (in sequence)	\$20.00 } per request
(all sizes not available at all branches)		Purchasing travellers cheques	
• Small	\$45.00	• Commission	1.25% on total purchase
• Medium	\$60.00	• Commission on U.S. dollar <i>Cheques for Two</i>	1.75% on total purchase
• Large	\$125.00	• Minimum charge	\$3.00
• Extra Large	\$200.00	Cashing travellers cheques	
• Super Large	\$300.00	• Traveller cheques cashing fee for non-BMO customers (excluding American Express Travellers Cheques)	\$3.00
• Drilling of Box and replacement of lost keys	at cost	Sundry fees	
Cheque handling		Accounts closed within 90 days of opening	\$20.00
Certified Cheques		Account information service	
• Requested by issuer	\$15.00	• For each inquiry per account by telephone or in-branch, including balance/history, chargeback information, details/information by mail/telephone/wire transfers, deposit description, interim and/or duplicate statement	\$5.00 per enquiry per account
• Requested by non-issuer	\$20.00	Credit reports⁶	
Deposited items returned unpaid (chargeback)		• For each request to provide credit information requested from another financial institution on our customer or from our customer to obtain credit information on a customer of another financial institution.	
• Items charged back to accounts	\$7.00 per item	– Outgoing request (to another financial institution)	\$24.00
Foreign currency items⁸		– Incoming request (from another financial institution)	\$18.00
• Cheque negotiated on Canadian dollar account	\$10.00	– Verbal	\$18.00
• Cheque, money order or draft negotiated	\$5.00	– Outside Canada — (Incoming or outgoing requests)	\$31.00
Items sent on Collection⁹			
• Cheques up to \$250.00	\$15.00 per item		
• Cheques over \$250.00	0.125%		
– minimum charge	\$25.00		
– maximum charge	\$200.00 per item		

(Continued on next page ...)

GST/HST Number: R100390095 and QST Number: 1000042494. ⁷ Cost of bags is based on quantity ordered. Ask your Account Manager or branch for details. ⁸ Foreign exchange items deposited and subsequently returned may incur a foreign exchange loss due to rate fluctuation. ⁹ Other financial institutions may charge associated fees. In the event that an item is received on collection, we may charge fees.



Fees are payable in U.S. currency for U.S. dollar accounts.

Service	Fee	Service	Fee
Fees are payable in U.S. currency for U.S. dollar accounts.		Fees are payable in U.S. currency for U.S. dollar accounts.	
Bank Confirmation (audit certificates)		Standing order	
Fee is based on the amount and complexity of information requested		• For each request to set up or amend instructions for regular payments/transfers from or between accounts, at a specific time, under written customer instructions (normal account withdrawal fees apply for each payment/transfer)	\$4.50 per set-up/amendment
• Number of sections	1 \$25.00 2 \$30.00 3 \$35.00		
• Minimum fee per confirmation	\$25.00		
In addition to fees for section completed		Payment Items¹⁰ and Wire Payments	
• Listing of officers	\$7.00	Money Order	
• No return envelope provided	\$2.50	(Canadian, U.S. and Pound Sterling) ^{10,12}	\$7.50
Certificate of account balance		Drafts (all available currencies) ^{10,12}	\$7.50
• Letter by Bank	\$10.00 each letter	Official cheques (CDN \$ only) ^{10,12}	\$5.00
• Pre-printed form	\$10.00 each form		per item
Credit or debit memo		Note: U.S. dollar money orders and U.S. dollar drafts are available at no cost when purchased through a U.S. dollar account. U.S. dollar drafts are drawn on BMO Harris Bank NA and are subject to United States Anti-Money Laundering regulations, including screening the payee against the Specially Designated Nationals and Sanctioned Countries lists maintained by the Office of Foreign Assets Control, an agency of the Government of the United States. Depending on the result of that screening, a payee might not be able to cash a U.S. dollar draft.	
• For each credit or debit entry processed, including mail notification if required	\$2.00 per memo	Wire Payments handling charges^{11, 13}	
Customized cheques		• Incoming	
• Cheques vary in price depending on style or quantity. Ask your Account Manager or branch for details	Various	(third-party bank charges are the responsibility of the sender)	\$14.00 per payment
Dormant account notice		• Outgoing	
(fee applied if not acknowledged within 60 days)		(third-party bank charges are the responsibility of the receiver):	
• To send you a notice that your account has been inactive for:	2 years \$20.00 5 years \$30.00 10 years \$40.00	– Wire Value	0.20%
	per notice	– Minimum charge	\$15.00
• Transfer to Bank of Canada:		– Maximum charge	\$125.00
Faxing information (outbound)	\$2.00 per page	Plus: Communication charge	\$10.00
Searches and/or copies of account items			
• Search and/or copy any business account item such as statements, vouchers, cheque tracing, transaction receipts and cheque images	\$5.00 per item		

¹⁰ Additional fees may be charged by BMO and other financial institutions including a refund or replacement of a lost, stolen or destroyed payment item. ¹¹ Inquiries, investigations/traces etc. may be subject to fees other than those collected by BMO. Inquire in branch for details. ¹² The receiving financial institution may charge associated fees. ¹³ Other financial institutions may have associated fees for incoming and outgoing wire transfers.

Discontinued accounts

The following accounts are no longer offered. Information is provided for the use of existing account holders only. Fees calculated according to service usage and charged monthly.

For additional services and fees not listed please see schedule of Other Services and Fees.

For additional services and fees not listed please see schedule of Other Services and Fees.		True Savings Account ³ (TSA)	Chequable Savings Account (CSA)
Service	Currency of account, interest and fees payable in:	CDN \$	CDN \$
Deposit fee per transaction ¹			
• Branch and ATM deposit		\$1.00	\$1.00
• Debit card return/reversal		\$1.00	\$1.00
• Pre-authorized credit/Electronic Funds Transfer		\$1.00	\$1.00
Deposit contents fees			
• Notes (currency) on deposit (per \$1,000)		\$2.25	\$2.25
• Coin on deposit (per \$100, USD accepted at CDN \$ par)		\$2.25	\$2.25
• Items on deposit — (per item, e.g. cheque)		\$0.20	\$0.20
Account debit per transaction ¹			
• Cheque		N/A	\$1.00
• Pre-authorized payment/Electronic Funds Transfer		N/A	\$1.00
• Debit card purchase		\$1.00	\$1.00
• ATM withdrawal		\$1.00	\$1.00
• Branch withdrawal		\$1.00	\$1.00
• Bill payment (branch or via debit card)		\$1.00	\$1.00
• Customer initiated transfer via branch or via debit card		Free	Free
Minimum monthly balance ²			
• Minimum monthly balance needed to eliminate charge for account debits		\$1,000	\$1,000
• Minimum monthly balance needed to eliminate account maintenance fee		\$200	\$200
Monthly Account Administration Fee		\$1.00	\$1.00
Monthly eStatement		Free	Free
Monthly Paper Statement Fee		\$2.00	\$2.00
Cheque images held in safekeeping		N/A	Free
Fee (per statement cycle) if statement produced more frequently than account standard		\$5.00	\$5.00
Interest paid half-yearly (April 30th and October 31st)		Min. monthly balance ⁴	Min. half-yearly balance ⁵

¹ Transactions include cheques negotiated and other debit or credit transactions to the account including deposits, withdrawals, electronic credits and debits, bill payment debits or debit card debits and credits. ² Minimum monthly balance means the minimum balance that must be maintained throughout the month to obtain a waiver of the fixed plan fee for that month. ³ Not all transactions are applicable; where a non applicable (N/A) transaction is presented, Bank of Montreal may accept the transaction for processing. The service charge applied to the transaction will be based on the branch deposit or branch withdrawal/cheque fee. ⁴ Interest calculated on minimum monthly balance and paid half yearly on April 30th and October 31st. ⁵ Interest calculated on minimum half-yearly balance and paid on April 30th and October 31st.

Discontinued plans

The following plans are no longer offered. Information is provided for the use of existing plan holders and members only.¹

For additional services and fees not listed please see schedule of Other Services and Fees.		Instabanking Plan for Small Business	FirstBank Plan for Small Business
Service	Currency of account, interest and fees payable in:	CDN \$	CDN \$
Number of transactions ¹ included per month		15 Electronic ² Transactions (may include 5 cheques instead of 5 electronic transactions)	20
Your plan includes:			
Number of accounts permitted in plan		1	1
Cheque images returned with your eStatement		✓	✓
Around-the-Clock Depository initial set-up fee (all other fees apply)		✓	✓
UNISTOP disposable bags for Around-the-Clock Depository access.		✓	✓
BMO Debit Card for Business		✓	✓
Access to Telephone Banking/Online Banking monthly fee (all other fees apply)		✓	✓
Unlimited account balance/history inquiries via debit card		✓	✓
Bank Confirmations		N/A	✓
Loan Interest Certificates		N/A	✓
Customer initiated transfer via branch or via debit card		✓	✓
Deposit items returned unpaid (chargebacks)		\$7.00 ea	✓
Monthly plan fee		\$10.00	\$17.50

¹ BMO regularly reviews plans, accounts and services offered to ensure they meet our customer’s changing needs. From time-to-time, we may revise plan fees and features included in your plan. Notice will be provided in advance of pricing increases and changes in features or services that may no longer be included in your plan.

For additional services and fees not listed please see schedule of Other Services and Fees.

Service	Currency of account, interest and fees payable in:	CDN \$	CDN \$
Excess fees - in addition to monthly plan fee (per item)			
Deposit transaction ¹ fee			
• Branch deposits		\$1.00	\$1.00
• ATM deposits		\$1.00	\$1.00
• Electronic ² credits		\$1.00	\$1.00
Deposit items returned unpaid (chargebacks)		\$7.00	Free
Deposit contents fees			
• Notes (currency) on deposit (per \$1,000)		\$2.25	\$2.25
• Coin on deposit (per \$100, USD accepted at CDN \$ par)		\$2.25	\$2.25
• Items on deposit — (per item, e.g. cheque)		\$0.20	\$0.20
Account debit per transaction ¹			
• Cheque		\$1.00	\$1.00
• Electronic ² debit		\$1.00	\$1.00
• Branch withdrawal		\$1.00	\$1.00
• Bill payment		\$1.00	\$1.00
Monthly Paper Statement Fee with Cheque Images		\$2.00	\$2.00
Interest paid monthly		✓ Daily closing balance	

¹ Transactions include cheques negotiated and other debit or credit transactions to the account including deposits, withdrawals, electronic credits and debits, bill payment debits or debit card debits and credits. ² Electronic refers to any transaction originated and processed electronically including Electronic Funds Transfer, Telephone/ATM/Online/Mobile Banking, point of sale or via debit card.

Your satisfaction is important

Dispute resolution

If you have a complaint, we encourage you to let us know and give us the opportunity to resolve your concerns. We promise to address your complaint quickly, efficiently and professionally, as retaining your confidence and trust is of utmost importance.

1. Talk to a representative at the branch or office where your complaint originated, or where you normally conduct your business. If your concerns are not resolved, please involve the Manager/Supervisor.

Alternatively, contact:

BMO Bank of Montreal Customer Contact Centre

Call: 1-877-262-5907

TTY: 1-866-889-0889

Visit: bmo.com

2. If your complaint is unresolved after following Step 1, you may escalate to the appropriate business group Senior Officer, listed below:

BMO Bank of Montreal

District Vice President

(your local branch will have specific contact details)

or

President and Chief Executive Officer

Personal and Commercial Banking

BMO Financial Group

P.O. Box 1, First Canadian Place

Toronto, ON M5X 1A1

Call: 1-800-372-5111

Fax: 416-927-6658

BMO Financial Group Privacy Office

If your complaint is regarding the privacy of your personal information and remains unresolved following Steps 1 and 2, you may contact the Privacy Office at:

BMO Financial Group

Chief Privacy Officer

1 First Canadian Place, P.O. Box 150

Toronto, ON M5X 1H3

If you are still not satisfied, you can contact:

The Office of the Privacy Commissioner of Canada

112 Kent Street

Ottawa, ON K1A 1H3

Call: 1-800-282-1376

Visit: privcom.gc.ca

3. If your complaint is unresolved after following Steps 1 and 2, you may escalate to BMO Financial Group's Ombudsman. The Ombudsman's mandate is to maintain independence while reviewing your complaint. The Ombudsman will conduct a review of your complaint based on fairness, integrity and respect and make a non-binding recommendation in a timely manner.

The Ombudsman does not investigate:

- Credit granting policies or risk management decisions of the Bank
- Levels of interest rates, service charges or fees that apply to all customers
- Matters that are already before a court

BMO Financial Group Ombudsman

55 Bloor Street West, 8th Floor,
Toronto, ON M4W 3N5

Call: 1-800-371-2541

Fax: 1-800-766-8029

E-mail: bmo.ombudsman@bmo.com

Visit: bmo.com

4. Contact the Ombudsman for Banking Services and Investments (OBSI). Following Step 3, you may contact the Ombudsman for Banking Services & Investments within 180 days for a further review of your complaint. OBSI is an independent service for resolving banking services and investment disputes. You are encouraged to follow all of BMO Financial Group's Complaint Resolution steps prior to consulting OBSI. However, if you refer a complaint to us and it is not being dealt with to your satisfaction, you may refer your complaint to OBSI after 90 days of our receipt of your complaint at Step 2.

OBSI is not a regulator, and doesn't advocate for consumers or the industry. Services are free to consumers.

Ombudsman for Banking Services and Investments

401 Bay St., Suite 1505, P.O. Box 5
Toronto, ON M5H 2Y4

Call: 1-888-451-4519

Fax: 1-888-422-2865

E-mail: ombudsman@obsi.ca

Visit: obsi.ca

Financial Consumer Agency of Canada (FCAC)

FCAC supervises federally regulated financial institutions to ensure they comply with federal consumer protection laws and voluntary commitments and codes of conduct. For example, financial institutions are required to provide consumers with information about complaint handling procedures, fees, interest rates and branch closures. If you have a complaint about a potential violation of a consumer protection law or a voluntary commitment or code of conduct relating to bank account, credit and insurance products, you may contact the FCAC at:

Financial Consumer Agency of Canada

427 Laurier Avenue West, 6th Floor
Ottawa, Ontario K1R 1B9

Call (English): 1-866-461-FCAC (3222)

(Français): 1-866-461-ACFC (2232)

Fax: 1-866-814-2224

For a complete listing of federal consumer protection laws, voluntary commitments and codes of conduct, you may visit the FCAC website at fcac-acfc.gc.ca

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™‡ BlackBerry World and related trademarks, names and logos are the property of Research In Motion Limited and are registered and/or used in the U.S. and countries around the world.

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Ask



We're here to help

At BMO Bank of Montreal, we understand that business banking comprises just one part of your overall financial life. You still have to consider your present personal finances as well as plan for your future and possibly, your family's future.

An investment professional at a BMO Bank of Montreal branch is ready to help you develop an integrated financial strategy that combines solutions for investment as well as retirement and succession planning.

For more information, talk to a
BMO Bank of Montreal Account Manager, or:

- Drop by your local BMO Bank of Montreal branch
- Call us at: 1-877-262-5907
- Visit us online at: bmo.com



Wheelchair Access: Please call 1-877-262-5907 to obtain the location of the nearest branch with wheelchair access.



Teletypewriter (TTY) line: BMO Bank of Montreal is equipped with a TTY line to assist those who are deaf or hearing impaired. For this service, please contact us at 1-866-889-0889.



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