Enjoy 4 months of no monthly fees when you open a qualifying **business chequing account online.**



Open a new qualifying Essential, Everyday, Enhanced or Elite Business Banking Plan through BMO's online account opening platform at BMO.com between **November 2, 2026 and November 24, 2026** (the "Offer Period") and receive a waiver of the applicable monthly Plan Fee for **November 2026, December 2026, January 2027 and February 2027** (the "Offer").

Plan Fee Waiver Promotion Offer

The following monthly Plan Fees will be waived during the promotional period:

Business Banking Plan	Monthly Fee Waived
Essential Plan	$5
Everyday Plan	$25
Enhanced Plan	$50
Elite Plan	$75

Standard Plan Fees shall apply beginning in **March 2027**. The first monthly Plan Fee charge will be assessed and billed on **March 31, 2027**.

Fees for transactions, services, or items that exceed those included in the applicable Business Banking Plan are not waived and will continue to apply during the Offer Period. Please refer to the Better Business Banking Guide for details regarding excess item fees and other applicable account fees.

Eligibility

To be eligible for this Offer:

- The account must be a new Essential, Everyday, Enhanced, or Elite Business Banking Plan opened directly through BMO.com during the Offer Period.
- The account must be opened in good standing and remain open at the time the monthly fee waiver is applied.
- The Offer is available only for Canadian Business Banking accounts.
- The Offer is limited to one (1) qualifying account per business client, regardless of the number of accounts opened during the Offer Period.
- The Offer is only available to new Canadian Business Banking clients.

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Exclusions

The Offer is not available:

- On Business Banking Plan conversions, migrations, or Plan changes from an existing BMO business account.
- On accounts opened prior to **November 2, 2026** or after **November 24, 2026**.
- Where the account holder changes the eligible Plan type during the promotional fee waiver period.
- In combination with any other offer, promotion, rebate, incentive, or fee waiver program unless expressly stated by BMO.
- Accounts opened through a BMO branch, Business Banking representative, Relationship Manager, or any channel other than BMO.com are not eligible for the Offer.
- For greater certainty, businesses with an existing Business Banking Plan as of **November 1, 2026** are not eligible for this Offer.

General Terms

- The Offer has no cash value, is non-transferable, and may not be assigned, sold, or substituted.
- BMO reserves the right, in its sole discretion, to cancel, modify, suspend, extend, or terminate this Offer at any time without prior notice.
- BMO reserves the right to refuse, limit, revoke, or recover any promotional benefit where it determines, acting reasonably, that a customer has engaged in fraudulent activity, misrepresentation, abuse of the Offer, or any activity that undermines the fairness, integrity, or intended operation of the Offer.
- BMO reserves the right to correct any errors in the application of the Offer.
- All account openings remain subject to BMO's standard account opening requirements, policies, procedures, and approval criteria.
- In the event of a conflict between these Offer terms and the applicable account agreement, the terms of the Offer govern solely with respect to the Offer.

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Banking products are subject to approval and are provided in Canada by Bank of Montreal, a CDIC Member.

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