


Better Banking

Guide



Everything you need
to know about banking
with BMO.

- Personal Accounts
- Everyday Banking Plans

Effective December 1, 2011



BMO  Bank of Montreal

BMO Bank of Montreal® offers **accounts** and **Banking Plans** that are suited to your unique needs based on your current life stage. And in just *three simple steps*, you can find the best ones to match your everyday banking needs. Here's how:

1
STEP

Select your
personal accounts

2
STEP

Select your
Banking Plan

3
STEP

Get **started**



Welcome to Everyday Banking

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 our customers have come to expect¹.

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

¹ Some products and services are only available to BMO customers. Our ability to offer these services is subject to our providers' policies to comply with applicable regulations. In some instances, the use of these services may be restricted and not available to all customers. ² Based on debit card purchases minus refunds from your Primary Chequing account, with one of the following Everyday Banking Plans: Performance, Premium, Senior Plan with AIR MILES. A maximum of 40 reward miles can be earned per month.

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BMO Bank of Montreal
is the only bank where
you can earn 1 AIR MILES^{®†}
reward mile for every \$40 you
spend² on your debit card when
the Primary Chequing account is
your lead account.

To find out how you can make
the most of your everyday
spending and savings, visit
bmo.com/airmiles

Three steps to Better Banking:

STEP 1

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1
STEP

Select your
**personal
accounts**

*We all have different priorities depending on where we're at in life. Let the following chart guide you to the **personal account(s)** that best meets your unique needs.*

Personal accounts

BMO Bank of Montreal has personal accounts that allow you to bank the way you want; save for something special, do your everyday banking and invest for the future. We offer **three personal accounts**, each with a choice of helpful options¹:

- maintain your accounts in U.S. dollars, excluding the Smart Saver Account
- receive one monthly statement for all your accounts
- set up a Continuous Savings Plan

This chart can help you choose the right personal account:

I need an account that...	Primary Chequing see chart >	Smart Saver see chart >	Premium Rate Savings see chart >
is eligible for a monthly Banking Plan fee waiver (free banking) ²	✓		
offers multi-channel banking (in-branch, ABM and online transactions)	✓	✓	✓
offers interest on my monthly balance		✓	✓
offers a high rate of interest on my monthly balance		✓	
allows me to write cheques	✓		
is available in U.S. dollars	✓		✓

	Primary Chequing	Smart Saver	Premium Rate Savings	Tax-Free Savings Account (TFSA)
Perfect for	those with day-to-day transactional banking needs	those who: <ul style="list-style-type: none"> • will maintain a minimum balance of \$5,000 • do not access their account on a regular basis 	those who: <ul style="list-style-type: none"> • want to watch their savings grow with competitive interest rates of return • need flexibility to access their money when they need it, without locking in their funds 	those who: <ul style="list-style-type: none"> • want to watch their savings grow tax-free
Account highlights	Have your monthly Banking Plan fee waived by maintaining a minimum balance in an eligible plan when you set up the Primary Chequing account as your lead account.	Earn our highest savings account interest rate.	Earn interest on every dollar you save.	Save and invest up to \$5,000 a year without paying tax on the money you earn.
Features at a glance . . .	<ul style="list-style-type: none"> • Write cheques. • View processed cheques online. • Earn 1 AIR MILES reward mile for every \$40 you spend on your debit card³. • Access BMO MoneyLogic™. • Account is available in Canadian or U.S. dollars⁴. • You may select an Everyday Banking Plan, or link the account to an existing Everyday Banking Plan, or operate the account as pay-as-you-go. See pages 5 & 6 for full details on Everyday Banking Plans. 	<ul style="list-style-type: none"> • One free online, ABM or telephone banking, branch or Customer Contact Agent transfer from your bank account each month⁵. • All other debits are \$5.00 each. An \$0.85 fee for an account history inquiry at an ABM or through telephone banking applies. • The account cannot be part of an Everyday Banking Plan at a fixed monthly fee. • Account is available in Canadian dollars. • Interest is calculated on the minimum daily closing balances of \$5,000 or more and paid monthly⁶. • No interest is paid on daily closing balance below \$5,000. • Access BMO MoneyLogic™. 	<ul style="list-style-type: none"> • Individual account transaction fees apply, or include your account with an Everyday Banking Plan at a fixed monthly fee (Note: account[s] can also be added to an existing Banking Plan with no additional monthly fee). • Account is available in Canadian or U.S. dollars. • Traditional savings account for deposits, withdrawals and transfers only; no debit card purchases or bill payments are allowed. • Interest will be calculated on the daily account closing balance, and paid monthly on the last business day of the month⁵. 	<ul style="list-style-type: none"> • There are no restrictions on how you use your funds once they're withdrawn: you can use your TFSA to save for short-term goals (like a vacation) or long-term goals (like retirement), or to fund education. • You have complete tax-free access to your money at any time (excludes debit card access). • No fees for contributions, withdrawals or transfers. • Eligible for CDIC deposit insurance to protect your savings. • Interest is paid on every dollar, calculated daily and paid monthly. • Semi-annual or quarterly statements.
Optional features	<ul style="list-style-type: none"> • Get one monthly statement — combine all of your personal accounts on one detailed monthly statement and pay no additional fees (one free with all Banking Plans). • Cheque images returned (free with some Banking Plans). • Add overdraft protection (subject to qualification). 	<ul style="list-style-type: none"> • Get one monthly statement — combine all of your personal accounts on one detailed monthly statement and pay no additional fees (one free with all Banking Plans). • For other investment needs, our qualified BMO Bank of Montreal representatives are available to help you with mutual funds and term investments. 	<ul style="list-style-type: none"> • Get one monthly statement — combine all of your personal accounts on one detailed monthly statement and pay no additional fees (one free with all Banking Plans). • Arrange for a Continuous Savings Plan. • For other investment needs, our qualified BMO Bank of Montreal representatives are available to help you with mutual funds and term investments. 	<p>Note: Cheques made to yourself or to cash, and cashed at any BMO Bank of Montreal branch, may not be returned but are described on your statement.</p> <p>For more information on accounts no longer offered, see page 15.</p> <p>¹ Options may vary by type of personal account. ² Based on minimum monthly balance. ³ Based on debit card purchases minus refunds from your Primary Chequing account, with one of the following Everyday Banking Plans: Performance, Premium, Senior Plan with AIR MILES. A maximum of 40 reward miles can be earned per month. Primary Chequing must be the lead account. The lead account is the one you designate to pay any fees required by your banking (for example, monthly Plan fees, transaction fees). ⁴ If a U.S. Dollar account is selected as the Lead Account, all plan and account fees will be charged in U.S. Dollars. ⁵ Bill payments, pre-authorized debits, debit card purchases, Interac e-Transfer, online purchases and cheques are not permitted on this account. ⁶ Rates are subject to change without notice.</p> <p>For current interest rates, please visit bmo.com/rates, call 1-877-CALL-BMO or speak to a BMO Bank of Montreal branch representative.</p>



Banking Plans

Whatever your unique banking needs are, there's an **Everyday Banking Plan** for you: one that helps you minimize fees while you maximize savings. Choose one of our six Everyday Banking Plans for one fixed low monthly fee combining all your eligible accounts (up to 20) in one package.

Review the chart below for a quick comparison of the individual Banking Plan features, options and discounts tailored to meet your specific banking needs.

STEP
2

Select your
Banking Plan

*Now that you've chosen your personal account, the next step is to identify the right **Banking Plan** that best suits your current life situation.*

I need a Banking Plan that...	Performance Plan see chart >	Premium Plan see chart >	Plus Plan see chart >	Practical Plan see chart >	Senior Plan see chart >	Senior Plan with AIR MILES see chart >
offers unlimited transactions through multiple channels	✓	✓			✓	✓
offers basic banking			✓	✓		
offers free banking ¹ when I keep my minimum monthly balance at...	\$3,000	\$5,000	\$2,000	\$1,000	N/A	N/A
offers additional services for my travel needs		✓			✓	✓
offers free banking ¹ for:						
• Kids			✓			
• Teens			✓			
• Students/Recent Graduates			✓			
• Seniors					✓	
offers AIR MILES reward miles on purchases made with my debit card	✓	✓				✓
offers free access to BMO MoneyLogic™	✓	✓	✓	✓	✓	✓

Banking Plan features	Performance Plan	Premium Plan	Plus Plan	Practical Plan	Senior Plan	Senior Plan with AIR MILES
Everyday Banking <ul style="list-style-type: none">Monthly transaction limit (including account history inquiries)Monthly number of debit transactions using non-BMO ABM on the <i>Interac</i>®** network²Monthly number of <i>Interac</i> e-Transfers³Cheque image return option⁴Assisted-service bill payment at no extra charge	Unlimited 1 2 ✓ ✓	Unlimited 10 2 ✓ ✓	30 1 ✓ ✓	10 ✓	Unlimited 1 ✓ ✓	Unlimited 1 ✓ ✓
Added protection <ul style="list-style-type: none">Overdraft Transfer Service between personal accounts in the Banking Plan to cover overdraft at no extra chargeOverdraft protection up to \$50 U.S. on U.S. dollar chequing accounts in good standing⁵Personal Credit Reserve⁶ (up to \$2,500) with no monthly fee or per item fee⁷Occasional Overdraft Protection Service⁵ (up to \$500) on an account in your Plan with no per-item fee	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓	✓ ✓ ✓	 	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓
Travel needs <ul style="list-style-type: none">Travellers cheques: no fee for purchase of traditional style single signatureTravellers cheques: no fee for purchase of U.S. Dollar Cheques for TwoInternational: Monthly number of debit transactions using non-BMO ABMs on the Cirrus®* Network²International: Debit card transactions at merchants using the Maestro®** network (number of transactions subject to monthly transaction limit for the selected plan)⁸Preferred exchange rate when buying or selling U.S. cash (up to \$5,000 U.S. per transaction)U.S. dollar bill payments or transfers to U.S. financial institutions through telephone banking service⁹Trip protection included at no additional cost to you with your BMO Travel Medical Insurance purchase¹⁰	✓ ✓ 	✓ 5 ✓ ✓ ✓ ✓	✓ ✓ 	✓ ✓ 	✓ ✓ ✓ ✓ ✓ ✓	✓ ✓ 2 ✓ ✓ ✓
Additional features <ul style="list-style-type: none">Personalized cheques at no extra charge (cheque style limited)Money orders and drafts (in available currencies), certified cheques and stop paymentsSafety deposit box annual \$12 discount (subject to availability — one box per Banking Plan)Safety deposit box annual \$5 discount (subject to availability — one box per Banking Plan)Fee for debit transactions and/or account history inquiries in excess of monthly transaction limit (per item)Acceptance of post-dated items for deposit at no chargeWithdrawals from Registered Retirement Savings Plan (RRSP) for BMO Term Investments or BMO Mutual FundsRRSP transfer fees charged by other financial institutions when transferring RRSP balances to Bank of MontrealSelf-Directed RRSP or Registered Retirement Income Fund (RRIF) offered by Nesbitt Burns Inc.^{®§,11}Self-Directed RRIF, LIF or LRIF (no minimum) and an RRSP, LIRA, or RESP with minimum account balance of \$25,000 offered by BMO Investorline^{®,11}Certificate of confirmation of balance	N/A N/A	✓ ✓ ✓ N/A	 \$1.00	 \$1.00	✓ ✓ ✓ N/A ✓ Redemption fee waived Reimbursed up to \$25.00 50% discount on annual fee Annual fee waived ✓	✓ ✓ ✓ N/A ✓ Redemption fee waived Reimbursed up to \$25.00 50% discount on annual fee Annual fee waived ✓
Monthly Banking Plan fee¹² <ul style="list-style-type: none">Discounted banking programs<ul style="list-style-type: none">Kids, Teens, Students and Recent GraduatesSeniorsMinimum monthly balance needed in a Primary Chequing account to eliminate monthly fee	\$13.95 \$4.00 N/A \$3,000	\$25.00 \$15.05 \$11.05 \$5,000	\$9.95 Free N/A \$2,000	\$4.00 N/A N/A \$1,000	Free N/A N/A N/A	\$5.45 N/A N/A N/A
Earn AIR MILES reward miles on purchases made with your debit card	✓	✓				✓

FREE BANKING¹ and AIR MILES^{®†} reward miles — Here's how to get them!

	The kind of discounted banking I would get	How I would qualify	How I can earn AIR MILES reward miles on purchases made with my debit card
Kids (0-12 years old) / Teens (13-18)	<ul style="list-style-type: none"> Free Plus Plan Or \$9.95 discount towards the Performance or Premium Plan 	<ul style="list-style-type: none"> Register at any BMO branch by providing proof of age. 	<ul style="list-style-type: none"> Use your \$9.95 discount to upgrade to the Performance or Premium Plan.
Students (19 or older)	<ul style="list-style-type: none"> Free Plus Plan Or \$9.95 discount towards the Performance or Premium Plan 	<ul style="list-style-type: none"> Register at any BMO branch by providing proof of age. Annual proof of full-time registration in a post-secondary university or college or registered vocational school due by Nov. 1st of each year you're enrolled. 	<ul style="list-style-type: none"> Use your \$9.95 discount to upgrade to the Performance or Premium Plan.
Recent Graduates	<ul style="list-style-type: none"> Free Plus Plan Or \$9.95 discount towards the Performance or Premium Plan 	<ul style="list-style-type: none"> Proof of graduation from post-secondary education is due by Nov. 1st of the year you graduate, otherwise the full monthly Plan fee will be applied automatically. 	<ul style="list-style-type: none"> Use your \$9.95 discount to upgrade to the Performance or Premium Plan.
Seniors (60 or older)	<ul style="list-style-type: none"> Free Senior Plan Or \$13.95 discount towards Premium Plan 	<ul style="list-style-type: none"> Register at any BMO branch by providing proof of age. Customers turning 60 years of age will automatically be switched to the Senior Plan except Premium Plan customers who will receive a \$13.95 discount on the \$25.00 monthly Plan fee. 	<ul style="list-style-type: none"> Upgrade to the Senior Plan with AIR MILES for \$5.45 per month. Premium Plan customers automatically earn reward miles.

Additional features applicable to all Everyday Banking Plans

- ✓ Multiple Canadian or U.S. dollar personal accounts (except for Smart Saver Account), including accounts held jointly with, or individually by, your spouse, are covered by one monthly Banking Plan fee for up to 20 accounts (all accounts covered by the Banking Plan are subject to the Banking Plan's monthly transaction limit where applicable).
- ✓ Your Banking Plan must have a lead account (Canadian or U.S. dollar) from which the monthly Banking Plan fee and transaction fees that exceed the monthly transaction limit will be debited¹³.
- ✓ The monthly Banking Plan fee can be eliminated on specified Plans by maintaining the minimum monthly balance indicated at all times in your Primary Chequing account (when it has been designated as the lead account for your Banking Plan).
- ✓ When your Banking Plan's monthly transaction limits are exceeded, additional fees will apply on a per-item basis (see Banking Plan features chart).
- ✓ All Everyday Banking Plans except those for Teens (13-18 years of age), Students, or Recent Graduates¹⁴ include one monthly statement or passbook¹⁵. Each additional account statement or passbook will be charged \$2.00 per month.
- ✓ You can link your BMO InvestorLine^{®***} AccountLink[®] account and/or your BMO Nesbitt Burns^{®†} Access Service personal account to your existing Everyday Banking Plan. Debit transactions and account history inquiries completed through these accounts will be included in your monthly transaction limit.

¹ Customer is responsible for all fees of any transactions, services and products not included in the Everyday Banking Plan. ² Does not include fees that may be charged by non BMO ABMs. ³ Subject to Monthly Transaction Limit. ⁴ Cheques made payable to yourself or to cash, and cashed at any BMO Bank of Montreal branch, may not be returned but are described on your statement. ⁵ No longer offered. Available to existing account holders only, prevailing rates of interest apply. ⁶ Available to qualified customers; prevailing rates of interest apply. ⁷ No per item fee charged provided you are within your approved Personal Credit Reserve limit. ⁸ Applies to purchases made outside of Canada on the Maestro network. Other transaction or network fees may apply. ⁹ To transfer funds you must register each account and financial institution to which you wish to transfer funds. The registration period may take up to 10 banking days. ¹⁰ Phone activation required, please call 1-866-520-8828. Terms and Conditions provided upon activation, limitations and exclusions will apply. This offer includes: \$2,000 per person Trip Interruption/Delay; \$500 per person Flight Delay; \$750 per person baggage/personal effects coverage; pre-trip assistance. ¹¹ Minimum balance requirements may apply. ¹² If a U.S. Dollar Account is selected as the Lead Account, all plan fees (and excess item fees if applicable) will be charged in U.S. Dollars. ¹³ U.S. dollar Plan and transaction fees are charged in U.S. dollars. ¹⁴ Teens, Students, and Recent Graduates discount Banking Plans have a paperless statement feature. A \$2.00 fee per month will apply to a paper statement. ¹⁵ Passbooks are not available for new accounts. [®] U.F.: Life Income Fund, L.R.F.: Locked-In Retirement Income Fund, L.R.A.: Locked-In Retirement Account, R.E.S.P.: Registered Education Savings Plan.



Setting up your account

It's quick and easy. Should you need to go to your local branch in order to set up your personal account, bring two pieces of personal identification (ID) from the list below.

3

STEP

Get started

Identification requirements for personal accounts

IMPORTANT: At least one piece of ID must be from Section A.

If you only have one piece from Section A, and none from Section B, your identity may be confirmed by a customer in good standing with the Bank or by an individual of good standing in the community where the Bank branch is located. Identification presented must be valid (not expired), original and not substantially defaced. You will also be asked to provide the following information if it is not included in the identification you present: address, occupation and date of birth. If the Bank has reasonable grounds to suspect that there is a misrepresentation of identity, you will be requested to show one piece of identification from Section A that bears your photograph and signature.

Section A

- ☐ Any type of valid, provincially or territorially issued, Canadian driver's licence (permanent or temporary)¹
- ☐ Valid Canadian passport
- ☐ Certificate of Canadian Citizenship or a Certification of Naturalization in paper or card form (Note: not commemorative issue)
- ☐ Canadian Permanent Resident card or Citizenship and Immigration Canada form IMM 1000, IMM 1442 or IMM 5292
- ☐ Birth certificate issued in Canada
- ☐ Social Insurance Number (SIN) card issued by the Government of Canada
- ☐ Old Age Security card issued by the Government of Canada with name and SIN embossed on card
- ☐ Certification of Indian Status issued by the Government of Canada
- ☐ A provincial/territorial health insurance card, as permitted to be used for identification purposes under provincial/territorial law
- ☐ A document or card, issued by any of the following authorities or their successors, bearing your photograph and signature:
 - ☐ Insurance Corporation of British Columbia
 - ☐ Alberta Registries
 - ☐ British Columbia Identification (BCID)
 - ☐ Saskatchewan Government Insurance
 - ☐ Department of Service Nova Scotia and Municipal Relations
 - ☐ Department of Transportation and Public Works of the Province of Prince Edward Island
 - ☐ Department of Service New Brunswick
 - ☐ Department of Government Services and Lands of the Province of Newfoundland and Labrador
 - ☐ Department of Transportation of the Northwest Territories
 - ☐ Department of Community Government and Transportation of the Territory of Nunavut
 - ☐ Enhanced Identification Card (issued by Manitoba)
 - ☐ Manitoba Identification Card
 - ☐ Ontario Photo Card



Section B

Identification from this section must bear your name:

- ☐ employee identification card, issued by a well known company, bearing your photo
- ☐ bank card with signature from a Canadian Payments Association (CPA) member financial institution
- ☐ credit card (with signature) from a CPA member financial institution
- ☐ Canadian National Institute for the Blind (CNIB) card (with signature) bearing your photograph
- ☐ Canadian University or College Student Identification Card², bears your photograph, student reference number and has a bar code
- ☐ valid foreign passport
- ☐ Foreign Drivers license bearing the name and ID reference number

For dispute procedure please refer to page 24.

Cashing Government of Canada Cheques (non-BMO Bank of Montreal Customers)

We will cash your Government of Canada cheque for up to \$1,500 with:

- two pieces of ID from Section A or B, or
- one piece of ID from Section A or B if your identity is confirmed by a customer in good standing with the Bank or by an individual of good standing in the community where the Bank branch is located, or
- one piece of ID from Section A or B that has your photo and signature

For dispute procedure please refer to page 24.

Holding of Funds

For details, please refer to the Agreements for Everyday Banking.

Privacy

At BMO Bank of Montreal, we have always been committed to respecting and protecting the privacy and confidentiality of your personal information. In any business, privacy of personal information is desirable; in banking, it is essential. For complete details about our privacy commitment to you, please visit bmo.com/privacy

¹ Temporary Alberta driver's licence cannot be accepted. ² This identification can not be used for cashing Government of Canada Cheques.



Accessing your money

Do your everyday banking on *your* schedule, thanks to convenient options that let you access your money whenever, wherever and however you please.



BMO Debit Card

Your BMO Debit Card connects you to

your accounts by Automated Banking Machine (ABM), debit card purchases, telephone, online and at any BMO Bank of Montreal branch.

Branch banking

BMO Bank of Montreal has over 900 branches across Canada offering you a range of financial services and the convenience of extended hours.

Online and telephone banking

Our online and telephone banking is easy, convenient and just a phone call or a few simple mouse clicks away. Using telephone¹ and online banking, you can access a range of financial services and products from anywhere, 24 hours a day, 7 days a week. Also, our Customer Contact Agents are able to answer any questions and provide professional financial advice to meet your specific everyday banking, borrowing and investment needs.

In addition to completing your day-to-day banking (such as paying bills, transferring funds, obtaining account

balances, transaction listings, etc.) you can:

- transfer money via *Interac* e-Transfer
- order travellers cheques and foreign currency
- open a bank account
- apply for a loan or mortgage
- set up an Everyday Banking consolidated statement
- reorder cheques, change address information, request a stop payment
- enhance your security online by downloading Trusteer Rapport, a robust online fraud and identity theft protection solution, at no charge

To register for online and telephone banking:

- visit bmo.com and click on online banking,
- call 1-800-363-9992, or
- drop by a BMO Bank of Montreal branch

ABMs

BMO Bank of Montreal Instabank[®] machines give you convenient access to cash withdrawals, up-to-the-minute account balances, deposits, transfers and bill payments. With our Instabank

machines, you can also update your passbook or get a printout of your most recent transactions. And you can use your BMO Debit Card to withdraw cash at any ABM in Canada with the *Interac* symbol and throughout the world at any ABM with the Cirrus[®]* or Maestro[®]# symbol. All of our Instabank machines have audio capability to help customers with vision loss complete their banking transactions.

Debit card purchases

Why carry a lot of cash? In Canada, you can pay for purchases at any merchant displaying the *Interac* Direct Payment symbol and, throughout the world, on the Maestro network or any other network we make available.

Interac[®]* e-Transfer

Send and/or receive money quickly, conveniently, and securely using BMO Bank of Montreal's online *Interac* e-Transfer service:

- Send money to your child away at school.
- Pay money owed to a friend, colleague, family member or neighbour.

¹ Service from midnight to 7:00 am is limited to emergency situations such as reporting lost BMO Debit Cards or reactivating access to online banking due to scheduled system outages. ² For complete details of your obligations and responsibilities, please refer to our Bank of Montreal Electronic Banking and Services Agreement. ³ The recipient must bank at a Financial Institution operating in Canada, and have a Canadian address. ⁴ 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 participating Canadian financial institutions. ⁵ The destination bank may charge fees to the recipient. ⁶ BMO may charge for tracing requests. Refer to your branch for fee information.



100% Online Banking Guarantee

100% Online Banking Guarantee

When you bank online with BMO, you have our 100% Online Banking Guarantee, which reimburses you for any losses in the unlikely event of unauthorized online banking transactions².

- Send money to yourself to deposit into an account at another financial institution.
- Contribute to an office collection for baby showers, wedding showers, etc.

Benefits:

Easy to use: You need only to be registered for online banking and know the email address³ of the person you want to send money to.

Convenient: *Interac* e-Transfer is a convenient, faster way to send and receive money⁴.

Secure: *Interac* e-Transfer has the same level of security as online banking transactions. **Money is not sent by email — email is used only for notification purposes.**

epost™

View and pay your bills with BMO Online Banking and epost! With epost, Canada Post's free online mail service, you can receive, pay, print and store over 200 bills, such as phone, hydro, cable and credit cards all online. For more information and to register for epost, sign in to online banking at bmo.com, select the "Bill Payments" tab and click the "epost – View Bills" tab.

Interac Online

Interac Online offers personal banking customers the option of paying for goods and services online directly from their BMO Bank of Montreal bank account using their BMO Debit Card. The service is secure and easy to use

because it links you directly to BMO Bank of Montreal to complete the payment. Purchases made through *Interac* Online qualify as debit card purchases and will earn AIR MILES reward miles.

Benefits:

Easy to use: If you are registered for BMO Bank of Montreal's Online Banking you can start using *Interac* Online.

Choice: You now have another payment option when shopping online.

Privacy: You do not need to provide any financial details, card numbers or login information to the online merchant.

Secure: *Interac* Online has the same high level of security and confidentiality as online banking transactions.

BMO Global Money Transfer Fees^{5,6}

SENDER	DESTINATION BANK	BMO GLOBAL MONEY TRANSFER FEE
With an Everyday Banking Plan	Millennium bcp	\$7.50
	A non-Millennium bank in Portugal	\$25.00
Pay-as-you-go (with no Everyday Banking Plan)	Millennium bcp	\$12.50
	A non-Millennium bank in Portugal	\$35.00

BMO Global Money Transfer

With BMO Global Money Transfer (BMO GMT) Personal Banking customers can send money to a designated bank account in Portugal. It's quick and easy. As soon as you deposit money into your BMO GMT, it's on its way. You can send money to Portugal not only from your branch but from any BMO ABM, by phone or online at bmo.com. And when you have an EDB Plan, you can send money to Portugal for less.

BMO has a preferential arrangement with Millennium Bank allowing us to offer you lower fees for transfers to Millennium accounts than to other banks in Portugal. Ask us about other banks in Portugal that can receive BMO GMT.



Managing your money

Keeping an eye on your money couldn't be easier. Now you can track, transfer, and manage your money just the way you want to — and free up more time for life's little pleasures.

From consolidated account statements to pre-authorized bill payments, overdraft protection and a line of credit, BMO Bank of Montreal is making everyday banking more flexible to fit your everyday needs.

Account statement

You can receive all of your personal accounts on one consolidated monthly statement. You get a detailed view of your balances and transactions in your chequing, savings and/or U.S. accounts all on the same statement, putting you in better control of your money¹.

For more information or to have all of your accounts put onto one statement, visit your local branch; or log-on to bmo.com or call 1-800-363-9992.

Go paperless!

You can reduce the impact to the environment!

We offer you the ability to stop receiving paper copies of your Everyday Banking statements for your Personal accounts². Go to a branch to request the paperless option or, more conveniently, sign into Online Banking, select the Accounts and Plans tab followed by the Bank Statements tab and simply select the option to stop receiving paper copies of your Everyday Banking statements. If you are not already registered for Online Banking, be sure to register at bmo.com today.

What's more, you are now able to view your cheque images through Online Banking.



All the personal bank information you need to access customer service

A consolidated summary of all your account balances

Banking news, information and tips to improve your banking efficiency

A detailed list of your transaction activity, reported separately for each account.

Account Tracker

BMO Account Tracker is a complementary money management service that provides you with a complete picture of your personal finances.

¹ All consolidated statements will have a designated lead account which must be a Canadian dollar account. Cheque image return option is only available on the lead account of the consolidated statement.
² Includes statements for Personal Banking accounts such as Primary Chequing, Interest Chequing, Premium Rate Savings and Smart Saver Accounts. By selecting to not receive a paper statement you will no longer be able to receive cheque image return each month. If we use your Everyday Banking statement to communicate information to you about other BMO credit arrangements, you will not be able to stop receiving these statements. We will let you know if this applies.

BMO Account Tracker is available to customers with a total of \$25,000 or more invested in either BMO Mutual Funds, BMO Term Investments, or a combination of both. It features:

- a single consolidated statement for your BMO Term Investments, BMO Mutual Funds and BMO Bank of Montreal personal accounts
- the support of a Financial Services Manager who can answer your questions and make investment recommendations
- an initial investment review to ensure your investment plan fits your goals and objectives
- online access to your BMO Account Tracker account information and the option of purchasing BMO Mutual Funds and BMO Term Investments online

For more details or to sign up for BMO Account Tracker, call 1-800-363-9992 or visit bmo.com/account_tracker

BMO MoneyLogic™

Now there is a better way to view, track and manage your money so you'll know how much you are saving and where you are spending — all in one place!

- Consolidate your transactions
- Set your savings goals and spending budgets
- Track your spending habits
- Customize your experience in a secure and safe environment
- Use the Community feature which allows customers to compare their spending with other customers in a similar demographic

BMO MoneyLogic is available at no cost to BMO personal Online Banking Customers. There is no additional sign in or password required. Just go to the BMO MoneyLogic tab within Online Banking to take control of your day-to-day money management and reach your financial goals sooner!

If you are not already registered for Online Banking, do it today at bmo.com.

BMO Mobile Banking

Eligible Online Banking customers are automatically set up for BMO Mobile Banking, a new electronic banking channel for personal and small business customers.

Mobile banking users can make account balance and account history inquiries, and funds transfers. Future enhancements will include bill payments and Interac e-Transfers.

BMO Alerts

Personal BMO Bank of Montreal customers are now able to set up profile and account alerts which will be triggered by events on their debit card, MasterCard or deposit accounts. They will be delivered by text message, email, mobile web and iPhone push notification.

These alerts are available now:

- **BMO Low Balance Alert** — when your account balance drops below an amount set by you.
- **BMO Withdrawal Alert** — if a withdrawal that is more than an amount set by you is taken from your account.
- **BMO Deposit Alert** — when a deposit is made to your account that is more than an amount set by you.
- **BMO Debit Card Security Alert** — if there is a security concern with your BMO Debit Card.

Additional alerts will be offered in the future.

Direct deposit

Direct deposit ensures you have access to your money the moment it's deposited. You can arrange for electronic direct deposit of most

employer paycheques and government payments. Once set up, funds will automatically be deposited into your account.

Pre-authorized bill payment

There couldn't be an easier way to pay your bills. Once you've set up pre-authorized bill payment with your billing companies, your designated bills will automatically be paid from your account on the due date. Talk to your billing company or visit any BMO Bank of Montreal branch for details.

Overdraft protection

From time to time you may need the convenience of overdraft protection. Think of it as your financial peace of mind for those occasions when you need a little extra to cover a cheque or bill payment. BMO Bank of Montreal offers the following overdraft protection options:

1. Overdraft Transfer Service

- Pre-arrange to have available funds transferred from one of your accounts, your BMO MasterCard card, or your Line of Credit

- A per transfer fee applies when the Service is used, in addition to the debit transaction fee (per transfer fees are waived in the Plus, Performance, Premium, Senior Plan and Senior Plan with AIR MILES)

2. Personal Credit Reserve (PCR)

- A PCR provides overdraft protection coverage from \$500 to \$2500 at prevailing interest rates¹.
- For coverage greater than \$2,500 consider a Line of Credit with Overdraft Transfer Service
- There is no per item fee (provided you are within your approved PCR limit)
- Regular monthly fee is waived in the Plus, Performance, Premium, Senior Plan and Senior Plan with AIR MILES

PowerSwitch²

PowerSwitch is a **free** service available to all BMO Bank of Montreal customers. You can easily transfer an unlimited number of your existing pre-authorized debits (e.g. automatic bill payments)

and/or credits (e.g., automatic investment deposits) that are transacted from any other financial institution account(s), to your choice of any new or existing BMO Bank of Montreal account(s) (except Premium Rate Savings and Smart Saver accounts). The PowerSwitch service also assists in transferring your balance from your previous financial institution to your account at BMO Bank of Montreal.

Travel services

These services are available at your nearest BMO Bank of Montreal branch, or through online or telephone banking seven days a week.

• Travellers cheques

Enjoy peace of mind when you purchase American Express^{®††} Travellers Cheques

• Foreign currency

Get a secure, fair rate of exchange on foreign currency

• Travel Insurance

Easy, convenient, affordable to purchase^{*}

¹ Subject to credit qualification. ² PowerSwitch is not available for Canada Revenue Agency deposits. Some billers including financial institutions do not accept the use of the PowerSwitch service for transfers including pay cheques and those that do may request confirmation of the transfer from customers. ^{*} Optional Trip Protection offered under the Senior Plan/Senior Plan with AIR MILES is only available through the telephone.



Everyday Banking Plans and accounts no longer offered

This information is for existing Banking Plan and account holders only. Please visit your nearest BMO Bank of Montreal branch to see how our current suite of products may provide a better solution to your banking needs.

Occasional Overdraft Protection Service (OOPS!)

\$5.00 per item fee (unless waived within the Plan¹). Interest will be charged at prevailing overdraft interest rates.

Interest Chequing Account

The Interest Chequing Account is no longer offered to new customers and existing accounts are not transferable between BMO branches.

Fee waivers

The following applies only to existing accounts that offer fee waivers based on minimum monthly balances. This waiver will be lost if the account becomes part of an Everyday Banking Plan or is switched/changed to another type of account (e.g., Interest Chequing switched/changed to Primary Chequing).

Account	Minimum balance
Interest Chequing ²	\$1,500

Account maintenance fee waivers

The following applies only to existing accounts that offered a \$200 account maintenance fee waiver³. This waiver will be lost if the account becomes part of an Everyday Banking Plan or is changed to another type of account.

Account	Minimum balance
Interest Chequing ²	\$200

Plan fee waivers

The following applies only to existing accounts that offer Plan fee waivers on the Standard and Enhanced Plans, based on minimum monthly balances. This waiver will be lost if the Banking Plan is changed or the account is changed to another type of account.

Plan Type	Interest Chequing ²
Standard ⁴	\$10,000
Enhanced ⁴	\$15,000

¹ The per item fee is waived for the following Plans: Plus, Standard, i.connect, Performance, Enhanced, Premium, Senior Plan and Senior Plan with AIR MILES. ² Only for Interest Chequing accounts that were Investment Chequing Account, Chequable Savings Account, Daily Interest Savings Account, True Savings Account and Investment Savings Account. ³ Accounts that do not meet the minimum monthly balance requirement will be charged a \$1.00 monthly account maintenance fee. ⁴ These Banking Plans are no longer offered.

Discontinued Everyday Banking Plans

The following applies only to existing Banking Plans that are no longer offered. These features will be lost if the Banking Plan is changed.

	Instabanking Plan	Standard Plan	i.connect Plan	Enhanced Plan
Everyday Banking <ul style="list-style-type: none">Monthly transaction limit (including account history inquiries)Monthly number of debit transactions using non-BMO ABM on the <i>Interac</i> network¹Monthly number of <i>Interac</i> e-Transfers²Cheque image return optionAssisted-service bill payment at no extra charge	20 self-serve only ✓	50 2 ✓ ✓	60 self-serve only 4 2 ✓	70 4 2 ✓ ✓
Added protection <ul style="list-style-type: none">Overdraft Transfer Service between personal accounts in the Plan to cover overdraft at no extra chargeOverdraft protection up to \$50 U.S. on U.S. dollar chequing accounts in good standingPersonal Credit Reserve (up to \$2,500) with no monthly fee or per item feeOccasional Overdraft Protection Service³ (OOPS!® — up to \$500) on an account in your Plan with no per-item fee.		✓ ✓ ✓ ✓	✓ ✓ ✓ ✓	✓ ✓ ✓ ✓
Travel needs <ul style="list-style-type: none">Travellers cheques: no fee for purchase of traditional style single signatureInternational: Monthly number of debit transactions using non-BMO ABMs on the Cirrus Network¹International: Debit card transactions at merchants using the Maestro network⁴ (number of transactions subject to monthly transaction limit for the selected plan)Preferred exchange rate when buying or selling U.S. cash (up to \$5,000 U.S. per transaction)U.S. dollar bill payments or transfers to U.S. financial institutions through telephone banking service	✓	✓ ✓	✓ 2 ✓ ✓ ✓	✓ 2 ✓ ✓ ✓
Additional features <ul style="list-style-type: none">Fee for assisted-service debit transactions and/or account history inquiries (per item)Fee for debit transactions and/or account history inquiries in excess of monthly transaction limit (per item)	\$1.00 \$1.00	Free \$1.00	\$1.00 \$1.00	Free \$1.00
Monthly Plan fee <ul style="list-style-type: none">Plan fee waiver (based on minimum monthly balance) on Primary Chequing accountPlan fee waiver (based on minimum monthly balance) on Interest Chequing account⁵	\$7.00 \$2,000 N/A	\$12.00 \$3,000 \$10,000	\$12.00 \$3,000 N/A	\$15.00 \$5,000 \$15,000

¹ Does not include fees that may be charged by non BMO ABMs.
² Subject to Monthly Transaction Limit
³ No longer offered. Available to existing account holders only; prevailing rates of interest apply.
⁴ Applies to purchases made outside of Canada on the Maestro network. Other transaction or network fees may apply.
⁵ Only for Interest Chequing accounts that were Investment Chequing account, Chequable Savings account, Daily Interest Savings account, True Savings account and Investment Savings account.



Other services and fees

Here's an overview to keep you up to speed on our diverse range of everyday banking services and applicable fees.

ACCOUNT TRANSACTION FEES

*The following account transaction fees apply to all personal accounts.
These fees are not applicable if one of the Everyday Banking Plans is selected.*

Services	Primary Chequing	Interest Chequing ³	Premium Rate Savings	Smart Saver ⁴
Self-serve				
Electronic (per item)				
Pre-authorized bill payment/debit	\$1.00	\$1.00	\$1.00	\$5.00 ⁵
Debit card purchase ¹	\$1.00	\$1.00	Not available	Not available
Interac Online debit	\$1.00	\$1.00	Not available	Not available
ABM (per item)				
Cash withdrawal	\$1.00	\$1.00	\$5.00	\$5.00
Funds transfer	\$1.00	\$1.00	\$1.00	\$5.00 ⁵
Electronic bill payment	\$1.00	\$1.00	Not available	Not available
Account history inquiry	\$1.00	\$1.00	\$1.00	\$0.85
Telephone banking (per item)				
Funds transfer	\$1.00	\$1.00	\$1.00	\$5.00 ⁵
Bill payment	\$1.00	\$1.00	Not available	Not available
Account history inquiry	\$1.00	\$1.00	\$1.00	\$0.85
Online/Mobile banking (per item)				
Funds transfer	\$1.00	\$1.00	\$1.00	\$5.00 ⁵
Bill payment	\$1.00	\$1.00	Not available	Not available
Cheque drawn on account (per item)	\$1.00	\$1.00	Not available	Not available
Assisted-service				
ABM (per item)				
Paper bill payment	\$1.00	\$1.00	Not available	Not available
Branch/BMO Customer Contact Agent (per item)				
Withdrawal	\$1.00	\$1.00	\$5.00	\$5.00
Funds transfer	\$1.00	\$1.00	\$1.25	\$5.00 ⁵
Bill payment ²	\$1.00	\$1.00	Not available	Not available
Account history inquiry	\$1.00	\$1.00	\$1.25	\$5.00
Other services				
Account statement/passbook (per month) ⁶	\$2.00	\$2.00	\$2.00	Free

Fees funded from U.S. Dollar accounts will be collected in U.S. dollars. ¹ Additional fees may be charged by the merchant for use of point-of-sale devices. ² A bill payment handling fee of \$1.50 applies where applicable. ³ This information is for existing account holders only. ⁴ This account cannot be included as part of an Everyday Banking Plan. ⁵ One free pre-authorized bill payment/debit or funds transfer from the account via ABM, telephone, online, mobile banking, branch, Customer Contact Agent or by automatic transfer between BMO accounts is allowed per month. A \$5.00 fee applies for each additional transaction. ⁶ A free statement/passbook is not included with the Teens, Students, and Recent Graduates discounts under an Everyday Banking Plan.

ADDITIONAL
SERVICES AND FEES

The following fees are in addition to any applicable account transaction fees and monthly Everyday Banking Plan fees. Some of these fees may be covered by one of our Everyday Banking Plans.

Per Item	Per Item
Accounts	Transfer/payment arrangements (in addition to any debit transaction fees)
Bill payment handling charge (Assisted-service) \$1.50	Set-up or amend instructions for standing orders, (regular payments/transfers from or between accounts in the same currency) except for Continuous Savings Plan ¹ \$4.50
Certificate of account balance \$10.00	Telephone instructions accepted by branch \$4.00
Interim statement of account Picked up at branch, mailed or faxed \$5.00	Your account balance to another financial institution \$20.00
Search and/or copy of personal account item \$5.00 (e.g., statements, vouchers, transaction receipts, cheque tracing)	
Account closed within 90 days of opening \$20.00	Cheques²
Dormant account notice	Cheque image return (per month) \$2.50
If notice is acknowledged within 60 days No charge	Certified cheque
After 60 days:	Requested by issuer \$15.00
2-year notice of dormant account \$20.00	Requested by non-issuer \$20.00
5-year notice of dormant account \$30.00	Stop payment
Unclaimed Balances	Single cheque \$12.50
10-year transfer of funds to Bank of Canada \$40.00	Series of cheques (in sequence, per request) \$20.00
Post-dated item held for deposit \$3.00	Cheque negotiated for customer without a personal account \$5.00 (excluding Government of Canada cheques)

Where applicable, U.S. dollar account fee as well as fees for services conducted in U.S. dollars, are charged in U.S. dollars. U.S. coin will only be accepted at par with Canadian even when deposited to a U.S. dollar account. **1** No fee is applicable where the transfer is for automatic savings or regular contributions to a mutual fund, RRSP or savings account. **2** Cost of personalized cheque orders for personal deposit accounts will depend on quantity and type selected.

Other services and fees (continued)

	Per Item		Per Item
Foreign currency cheque¹		Sending money to others	
Item deposited to Canadian dollar account (excluding American Express ^{®††} Travellers Cheques)	\$5.00	Interac e-Transfer	\$1.50
Item drawn on a Canadian dollar account	\$10.00	Money orders or Drafts (all available currencies) ^{5,6,7}	\$7.50
Items returned non-sufficient funds (NSF) (cheque or pre-authorized bill payment/debit)	\$42.50	Official cheque	\$5.00
Items sent on collection²		American Express Gift Cheques	
Cheques up to \$250.00 CDN	\$15.00	Commission on total purchase	3.00%
Cheques over \$250.00 CDN	0.125%, \$25.00 min. charge and \$200.00 max. charge	Wire payments⁸	
Overdraft services		Incoming (3 rd party bank charges are the responsibility of the sender)	\$14.00
Overdraft Transfer Service		Outgoing (of wire value)	0.20%
Per transfer	\$5.00	Minimum charge	\$15.00
(fee is in addition to any debit transaction fee)		Maximum charge	\$125.00
Personal Credit Reserve (PCR)³		Plus: Communication charge	\$10.00
Fixed monthly fee	\$2.50	Financial services for travellers	
Overdraft per item charge (OPIC)		Buying/selling currency	
For each item that creates or increases overdraft ⁴	\$5.00	U.S. currency for non-BMO customers	\$2.50
Does not apply to amounts within PCR limit (fee is in addition to the fixed monthly fee in the case of PCR) ³		Purchasing sundry foreign currency	
		– delivered to a branch ⁹	\$5.00
		– delivered to a Canadian address ⁹	\$8.50
		Selling sundry foreign currency	\$5.00

¹ Foreign currency items deposited and subsequently returned may incur a foreign currency loss due to rate fluctuations. ² Other financial institutions may charge associated fees. We may charge third party or out-of-pocket expenses, such as courier fees. In the event that an item is received on collection, we may charge fees. ³ Interest will be charged at prevailing overdraft interest rates. ⁴ BMO 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. ⁵ Additional fees may be charged by BMO and / or other financial institutions for refunds or replacements of lost or stolen money orders or drafts. ⁶ The receiving financial institution may charge associated fees. ⁷ U.S. Dollar money orders and drafts are available at no cost when purchased through a U.S. Dollar personal account. ⁸ Other financial institutions may have associated fees for incoming and outgoing wire transfers. Inquiries/traces etc. may be subject to fees other than those collected by BMO. Inquire in branch for details. ⁹ Fees are per (up to and equal to) \$5,000 (CDN equivalent) sundry foreign currency order.

Per Item		Per Item	
Purchasing travellers cheques		Access to accounts through non-BMO Bank of Montreal channels²	
Commission (on total amount and in the same currency of the travellers cheques purchased)	1.25%	Withdrawal at non-BMO ABMs	
Commission on U.S. Dollar		Inside Canada (<i>Interac</i> network)	\$1.50
<i>Cheques for Two^{TM++}</i> (on total purchase)	1.75%	Inside U.S. ³	\$3.00
Minimum charge (per purchase)	\$3.00	Outside Canada and U.S. (Cirrus and Maestro networks) ³	\$5.00
Cashing travellers cheques		Debit card purchase	
Traveller cheques cashing fee	\$3.00	Outside Canada ⁴	No additional fee
for non-BMO customers (excluding American Express Travellers Cheques)			
Courier fees when purchasing travellers cheques and foreign currency using Online or Telephone Banking		Registered Plans	
Delivered to a Canadian address	\$8.50	A fee of \$50 (plus applicable taxes) may be applied to a registered plan account if you redeem it or transfer it, in whole or in part, to another institution.	
Safety deposit boxes¹		Service charges	
Annual rental fee:		If there are to be any increases, a list of personal 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 at Instabank machines 60 days in advance of the increase.	
Small	\$45.00	Taxes	
Medium	\$60.00	Services are identified which are subject to federal Goods and Services Tax and/or provincial sales tax. The tax paid will be indicated separately on statements, receipts, etc.	
Large	\$125.00	Deposit interest rate	
Extra large	\$200.00	Rates are subject to change from time to time. Up-to-date information is available at any BMO Bank of Montreal branch, bmo.com or by calling the Customer Contact Centre at 1-800-363-9992. Interest rates are per annum.	
Super large	\$300.00		
Note: Where applicable, GST/HST/QST is extra. BMO Bank of Montreal GST/HST Number: R100390095 QST Number: 1000042494			

Fees funded from U.S. dollar accounts will be charged in U.S. dollars. **1** All sizes not available at all branches. Fees for related services will apply. **2** Non-BMO channels may have their own charges for transactions. **3** Fee does not apply for use of BMO Harris Bank machines on the Cirrus network. **4** Applies to purchases made outside of Canada on the Maestro network. Other transaction or network fees may apply.



Glossary of terms

What does it all mean? This quick reference glossary explains some of the terms used throughout this guide.

ABM electronic bill payment:

making bill payments at an Instabank machine without inserting a bill stub.

ABM paper bill payment:

making bill payments at an Instabank machine by inserting a bill stub.

Account history inquiry:

a request for a list of recent transactions.

Assisted-service: debit transactions or account history inquiries completed with the assistance of a staff member in a branch or through the Customer Contact Centre, or ABM paper bill payments.

Cheque: Any reference to cheque or cheque image return within this document may refer to the original written cheque, a printed image (copy) of the original cheque or an electronic image of the original.

Customer activity: a customer initiated transaction on their account, such as a transfer, deposit or withdrawal. An account is designated as inactive if there is no customer activity on the account for a period of 90 days.

Debit transaction(s): debit transaction(s) on personal account(s) conducted by any means of account access, including cheques, and all withdrawals of: funds, bill payments, debit card purchases, transfers of funds, and pre-authorized bill payments/debits.

Debit card purchase: any purchase made with funds debited directly from your account(s) using your BMO Debit Card and *Interac* Direct Payment service or Maestro service.

Everyday Banking Plan(s) or Plan(s): a group of services packaged together for one fixed monthly fee.

Everyday Banking Plan fee

waiver(s): the elimination of a Banking Plan's monthly fee by maintaining a specific balance at all times during the month in a Primary Chequing account (which has been designated as the "lead account"). Debit transactions exceeding the monthly transaction limit are NOT covered by the Banking Plan fee waiver.

***Interac* e-Transfer:** an online banking service that allows you to instantly and securely send and receive funds electronically. Funds can be sent to anyone with an email address and Canadian bank account via online banking. You are alerted by email that funds have been transferred to them and are awaiting deposit. The recipient can then follow the provided instructions to deposit the funds into their selected Canadian bank account.

Interac Online: The *Interac* Online service is a payment option that allows you to pay for goods and services on the Internet directly from your bank account at participating merchants. You use the same card number and password as you would for Online Banking and payments can be made from your choice of eligible deposit accounts linked to your BMO Debit Card.

Lead account: the personal account you have designated, from which your monthly Plan fees and excess fees are to be debited.

Monthly transaction limit(s): the maximum number of debit transactions and account history inquiries (excluding online account history inquiries) included within an Everyday Banking Plan.

Personal account(s) or account(s): any personal chequing account or savings account you may have with BMO Bank of Montreal.

Pre-authorized bill payment(s)/debit(s): automatic transfers for bill payments/debits from a Personal Account, authorized by you and arranged to take place at a specified time(s).

Self-serve: a) debit transactions by cheque, b) debit transaction (excluding ABM paper bill payments) or account history inquiry using electronic means of account access only, including Instabank machines, and other permitted automated banking machines, debit card purchases, online or telephone banking (other than those assisted by a Customer Contact Agent), pre-authorized bill payments/debits, and similar electronic channels we enable you to use.

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-CALL-BMO

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: www.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 www.fcac-acfc.gc.ca

BMO Bank of Montreal is a marketing name used by Bank of Montreal.

- ^{TM/®} Trade-marks/registered trade-marks of Bank of Montreal.
- ^{®*} MasterCard is a registered trademark of MasterCard International Incorporated. Bank of Montreal is a licensed user of the trade-mark of MasterCard International Inc., the registered trade-mark of *Interac* Inc., and the registered trade-mark of Cirrus System, Inc.
- ^{®**} Registered trade-mark of Bank of Montreal, used under licence. Member CIPF.
- ^{®†} Nesbitt Burns is a registered trade-mark of BMO Nesbitt Burns Corporation Limited, used under licence.
- ^{®#} Bank of Montreal is a licensed user of the Maestro trade-mark owned by Maestro International Incorporated.
- ^{®†/TM†} Trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Bank of Montreal.
- ^{®†/TM††} Trademarks of American Express Company.
- ^{TM†} Trademark of Canada Post Corporation, used under licence.

How to contact us

We want your everyday banking to be as convenient and easy to understand as possible. If you have questions or concerns, we're here to help.

You can contact us by:

Calling 1-877-CALL-BMO (225-5266)

Visiting bmo.com/personal

Dropping by any BMO Bank of Montreal branch

Additional services



Wheelchair access: BMO Bank of Montreal can provide you with the location of the nearest branch with wheelchair access. For this service, please contact us at the above number.



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.

Lost or stolen BMO Debit Cards

If your BMO Debit Card is lost or stolen, be sure to notify us as soon as possible (within 24 hours). During business hours, contact your local BMO Bank of Montreal branch. Outside of business hours, contact a BMO Customer Contact Agent at 1-877-CALL-BMO (225-5266).

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