

A relationship  
built on  
**commitment.**



Talk with us  
**1-877-262-5907**



Learn more  
**[bmo.com/business](https://www.bmo.com/business)**



**As a business banking customer of BMO Bank of Montreal®, you expect a certain level of service and commitment from us, and you also expect us to go the extra mile in helping your business to achieve its goals.**

Our goal is to be the only financial services provider you'll ever want to do business with, so it is our commitment to you that we will always provide you with:

- clear and open communications; and
- options for complaint resolution.

It also means that you'll always know where you stand with us on matters that pertain to your business and you'll always be treated with respect.

Whenever you need to talk to us, personal assistance is available from our skilled professional bankers. Resources to help you run a successful business are also available online at <https://www.bmo.com/main/business/small-business-resource-hub>. They offer you information about writing a business plan, managing your cash flow, raising capital and many other topics essential to your business.

This brochure is for informational purposes only. Nothing in this brochure should be construed as limiting the legal rights of Bank of Montreal or its customers in any regard.

Our service  
commitment  
to our business  
customers



## Here is what our commitment means to you:

### Clear and open communications

Because your time is valuable, we'll make our communications as readable as possible.

- Whether it be in our brochures, web site, documents, contracts or statements you receive in the mail, we endeavour to make the language clear and understandable. In addition, our staff is always pleased to answer any questions or concerns you may have.
- Rates, fees, commissions and terms that pertain to any accounts or transactions you are involved with are readily available and clearly presented.

### Borrowing at BMO Bank of Montreal

We recognize the importance of financing to the successful operation of your business. Because an important part of our business is to provide financing to qualified customers, we are committed to making:

- the borrowing experience as easy for you as possible; and
- our decision process as clear and understandable as possible.

### When you wish to borrow, BMO Bank of Montreal will provide:

- straightforward directions on how to apply;
- an explanation of what is required to obtain credit, e.g., specific documents or, in some cases, collateral for security;
- guidelines to develop a business plan;
- an estimate of how long it will take before you are notified of the credit decision; and
- the assurance that your credit application will be judged on its own merits.



### If your application for financing is approved\*, you:

- will be informed about the terms and conditions of the financing;
- may be asked for further information and documentation both before and after the loan is granted; and
- can request that the terms and conditions be provided in writing.

### Should financing be declined, we will inform you about:

- the main reason(s) for the decision;
- the requirements necessary to reconsider the application; and
- available information on other sources of financing, which could include government programs and venture capital.

### If a situation arises that requires us to consider changing an existing financing arrangement, we will:

- first review the existing arrangement thoroughly before taking any action;
- if required, inform you as soon as possible of the need to provide ongoing additional information, and give you a reasonable opportunity to do so;
- inform you of the changes to the arrangement, i.e. terms and conditions;

- provide you, under normal circumstances, with at least 15 days' notice of changes to the arrangement; and
- Inform you of available information on alternative sources of financing.

\* Subject to meeting the Bank's usual credit granting criteria.

### Fulfilling our commitment to you

At BMO Bank of Montreal, fulfilling our commitment to customers is more than a promise. Our employees are fully committed to supporting the principles outlined in this brochure.

- A senior officer of BMO® Financial Group implements the principles of excellent conduct and ensures that bank employees follow them including, respecting and protecting the privacy and confidentiality of information entrusted to us.
- The management of each of our business locations is responsible for making sure that employee conduct meets our national standards.
- A copy of this Service Commitment is filed with the Financial Consumer Agency of Canada.



### Complaint resolution

If you have a complaint or concern, we encourage you to let us know and give us the opportunity to make it right. BMO's complaint resolution process is outlined in the **We're here to help – Resolving Customer Complaints** brochure, which is available online at <http://www.bmo.com/main/about-bmo/resolving-a-complaint> and at all BMO Bank of Montreal branches.