BMO’s Code of Conduct
Message from the Chairman

As we approach our 200th year of business, the principles of integrity and transparency that have sustained us continue to be of the utmost importance to us and to our stakeholders.

The world is moving faster than ever before and with it, the expectations of our customers and shareholders as to how a business should behave. How we conduct ourselves is the basis of the trust that people put in us. And this is something we cannot take for granted.

Your Board of Directors believes that having a strong, ethical culture in place is how we will best be able to meet the expectations of our stakeholders. As BMO Directors, we value and expect a culture of doing the right thing, and of celebrating and learning from each other’s differences.

We all play a part in maintaining the bank’s reputation for being honest, open and ready to help. We are accountable for our actions, driven by personal integrity and must fully understand BMO’s Code of Conduct and how it relates to our everyday actions.

The Code of Conduct is more than just a set of standards and practices. It provides the ethical foundation upon which we base our business. Its principles ensure we share a common understanding of what doing the right thing looks like.

The Code of Conduct provides clear guidance on how to speak up when you witness a possible ethical violation and we commit to protecting anyone who does speak up from retaliation.

Living up to the highest standards of integrity in your job makes it easy to meet the expectations of our customers and shareholders while protecting the reputation and the future of the bank.

On behalf of your Board of Directors, I thank you for your commitment and service.

J. Robert S. Prichard
Chairman of the Board
BMO Financial Group
Message from the Chief Executive Officer

This year marks our two hundredth year in business. It is a milestone that few companies reach. And while it can be tempting to reflect on the past, our attitude toward this milestone is not nostalgic; rather, it is forward-looking. When all is said and done, it is not endurance, but enduring relevance – to customers, that enables sustained progress.

It is a milestone that few companies reach. And while it can be tempting to reflect on the past, our attitude toward this milestone is not nostalgic; rather, it is forward-looking. When all is said and done, it is not endurance, but enduring relevance – to customers, that enables sustained progress.

The perpetually changing landscape in which BMO operates is one we share with our customers; the future of our bank is inseparable from the futures they’re working to create. And we’ll continue to evolve in step, constantly anticipating customers’ changing expectations while maintaining our steadfast reliability.

And there are many dimensions by which we can measure reliability yet all of them share a single unifying theme: an unyielding commitment to ethical and responsible behaviour at both the personal and corporate level. It ties each of us directly to the promise we make to all our stakeholders.

In the pages that follow, you will find our Code of Conduct – the principles and standards that guide our decisions, actions and the way we work at BMO Financial Group. Our Code is built upon the values that define who we are as a company: integrity, empathy, diversity and responsibility.

It is true that sustainability can be observed across many dimensions including social change, financial resilience, community-building and environmental impact. But even more fundamentally, there are non-negotiable conditions for everyone who works here that will continue to be the foundation of our business as we turn our attention to the challenges and opportunities of the future.

It’s impossible to draw a line dividing corporate responsibility from personal responsibility. The two are inextricably linked.

As an organization, we strive constantly to uphold the highest standards of transparency, accountability and sound governance. At a personal level, our Code of Conduct provides guidance on how we uphold the high standards that define how we operate, are alert to behaviors that are contrary to the Code, are true to the spirit and letter of the law, keep non-public information confidential and protect the privacy of our customers, and ensure our personal and business affairs do not conflict with – or appear to conflict with – BMO’s interests or those of our customers, counterparties and suppliers.

We are proud of the culture in place at BMO. It empowers us with the knowledge that our responsibility is not just to follow the Code ourselves, but to also uphold its principles in our expectations of one another.

If you see something that does not feel right, there are many ways to raise a concern and you are encouraged to consult with the resources listed on the Code of Conduct site. You can also contact BMO’s Ombudsman through an external whistleblower reporting service called ClearView ConnectsTM to raise an issue anonymously.

By upholding our values and the high standards outlined in this Code, we demonstrate ethical, conscientious and principled behaviour that has always been core to our identity. And by embracing this Code in our everyday work, each of us is doing our part to build on the legacy of trust that will continue to define us in the future.

Bill Downe
Chief Executive Officer
BMO Financial Group
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Doing What’s Right

BMO’s success and reputation are built on the trust we’ve earned from the people we work with and the customers we serve. Our reputation is our greatest asset. It is maintained by everyone associated with BMO Financial Group.

We are sensitive to the impact our business decisions have on our stakeholders and the communities where we do business, and we are committed to doing the right thing – always. This commitment to corporate citizenship and long-term sustainability is part of who we are, and it is as important to our brand as the products and services we offer.

BMO’s Code of Conduct applies to BMO’s Board of Directors, to the directors of the boards of BMO’s subsidiaries and to all employees of BMO Financial Group and its direct and indirect subsidiaries around the world.

The approach outlined in this Code of Conduct is not something we aspire to: it is the performance standard we commit to every day. It is our enduring ethical guide – its principles are extremely important, and they are not negotiable.
The Code of Conduct and Our Values
Our Code of Conduct is built upon our values. Together, they underpin everything we do.

Integrity
Do what’s right.

Empathy
Put others first.

Diversity
Learn from difference.

Responsibility
Make tomorrow better.

For more than a decade, Doug Bourque, Director of Aboriginal Banking – through his daily interactions with colleagues and customers – lives our values and upholds the principles of BMO’s Code of Conduct.

As a respected leader in the Aboriginal banking field for more than 30 years, Doug knows that progress is measured not by the deals you make, but by the trust you build. Today he builds that trust by acting responsibly, by respecting diversity, and by demonstrating integrity and empathy in every interaction. “Of course, customer relationships are at the heart of all banking. But in this area especially, everything depends on making a human, emotional connection. When we approach a community we haven’t worked with before, we may spend two years, even five years, getting to know them before they open the door and offer us some business.”

What’s more, as an Aboriginal person himself, Doug knows that he’s not just doing good business development. “I’m very aware that I’m helping to open minds while also providing a positive role model.” BMO encourages its bankers to regularly visit Aboriginal communities, sharing thoughts on priority issues such as job creation and the need for quality housing – or simply taking part in special events and celebrations.

And when it’s time to talk business, our Aboriginal Banking unit sends in a team of specialists who work together to meet customers’ specific needs. “When it’s appropriate, I’ll bring in everyone from a branch manager to commercial bankers to private banking advisors so they can meet customers personally and get to know the community. We introduce the full BMO family to show people all the ways we’re here to help.”

“Economic development creates hope for a community,” Doug explains. “Many more people have jobs, which means they have their own money and can do what they want with it. And then they build on that hope to actually begin creating change.”

Doug Bourque,
Director of Aboriginal Banking in British Columbia and the Yukon, Canada
Our Code of Conduct has five principles:
(full version begins on page 5)

Principle 1
Be honest and respectful.

Principle 2
Be alert to behaviour contrary to the Code.

Principle 3
Be true to the letter and spirit of the law.

Principle 4
Be conscientious about security.

Principle 5
Manage conflicts of interest.

Who has to follow the Code of Conduct?
We all do. Our Code of Conduct (Code) applies to BMO’s Board of Directors, to the directors of the boards of BMO’s subsidiaries and to all employees of BMO Financial Group and its direct and indirect subsidiaries around the world (BMO).

If you’re not sure, ask!
Read and understand the Code, as well as the Corporate Policies, Corporate Standards, Operating Procedures and subsidiary policies that support it, as they apply to your position. Together, they help us do our jobs effectively and ethically.

If you have any questions or concerns about a legal, ethical or reputational situation, consult your manager, the Ethics Office, or any of the people or departments listed as Contacts on the Code of Conduct website.

The Code takes precedence
All BMO policies, standards and procedures must be consistent with the Code. If they are not, the Code takes precedence.

Not following the Code has serious consequences
Violating the Code damages our reputation, exposes our business to serious risks, and can lead to legal action. Each one of us will be held accountable if we participate in any violation of the Code. Anyone who violates the Code will face corrective measures, ranging from counselling to termination of employment and legal action. These consequences also apply to anyone who:

- retaliates against someone who reports a concern under the Code.
- fails to cooperate with an investigation under the Code.

All of us must report actual and suspected breaches of the Code
We must speak up about actual and suspected breaches of the Code by reporting them to management or the department responsible for the matter. Principle 2 in this document or the Code of Conduct website explains how to report such concerns.

We will not tolerate retaliation
BMO’s culture is open — this means we are fair, transparent and accountable. People must be able to voice concerns without fear. We will not permit retaliation against anyone who reports a concern or participates in a process that results from reporting a concern. Retaliation violates the Code, and it is also against the law in some of the jurisdictions in which we operate.
Maintain integrity, empathy and responsibility in all our decisions and actions.

Our values guide us beyond the easy thing to do to the right thing to do. They ensure we act with integrity with all of BMO’s customers, employees, suppliers and competitors, as well as any other third party or business partner.

**We must uphold high standards for how we operate**

We must all consider the environmental and social impacts of our decisions. It’s an essential part of upholding our commitment to corporate responsibility.

**We must be inclusive. Welcome and support individuals from diverse backgrounds, perspectives and communities**

All of our communications and interactions with our colleagues in the workplace should be respectful, professional and in accordance with the Code. Workplace relationships must be kept free of discrimination and harassment. We must ensure all employees are valued, respected and heard.

- **Discrimination** includes any legally protected status and all forms of making a distinction in favour of or against a person based on gender, race, ethnicity, sexual orientation, age, disability and/or work style.
- **Harassment** includes bullying and offensive or inappropriate language, as well as unwelcome, intimidating or humiliating behaviour — intentional or not — that could reasonably be seen as demeaning to others and that undermines a safe, comfortable and productive workplace.

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**BMO has a commitment to all our stakeholders – customers, employees, communities and shareholders – to protect fundamental human rights in every jurisdiction where we do business.**

We guide our conduct by principles in the United Nations Universal Declaration of Human Rights as well as our own Code of Conduct. We also expect our suppliers to support our standards for integrity, fair dealing, and sustainability, which are set out in BMO’s Supplier Code of Conduct. For more information see BMO’s Statement on Human Rights.
Be alert to possible violations of laws, regulations or the Code. Report concerns immediately to the appropriate people or department.

Maintain our high ethical standards
If you learn of anything that may conflict with the Code, or with any laws, rules, regulations or BMO policy or procedure, speak up, and be candid. You do not have to be 100% certain of an issue before speaking up.

Disclose
You have the right to disclose any information that is protected under whistleblower laws, when you are reporting possible violations of laws or regulations or responding to inquiries from, or testifying before, any regulatory authority, governmental agency or self-regulating authority, all without notice to, or consent from, BMO.

Speak up
To raise a concern, consult your manager or the department listed on the Code of Conduct website.

Here are some resources that can help employees with concerns related to the Code:

- the Ethics Office
- the Anti-Corruption Office
- the Anti-Money Laundering Office
- Employee Relations (myHR>HR Intranet>Working @ BMO>Workplace Issues> Employee Relations Overview)
- the Human Resources Centre (myHR>BMO HR Home>Reference & Help> Human Resources Centre)
- Investigative & Security Services
- Legal & Compliance Groups
- the Privacy Office
- BMO’s Ombudsman

If you want to anonymously report a possible violation, or you are not satisfied after raising a concern under the Code, report it to BMO’s Ombudsman through BMO’s external whistleblowing service ClearView Connects™.

Report concerns about accounting, internal controls over financial reporting, or auditing matters to BMO’s Ombudsman through the ClearView Connects™ whistleblowing service.

Never retaliate
Never retaliate against anyone who raises a concern related to the Code. Take concerns you receive seriously. Never make anyone feel they were wrong to raise a concern.

If you feel you have been retaliated against for raising a concern, report it through the ClearView Connects™ whistleblowing service.
Always follow both the letter and the spirit of the law.

If following the Code would cause you to violate local law, follow local law. However, if a conflict arises between local custom and the Code, follow the Code. If your business unit or location has policies that are more restrictive than the Code, follow the more restrictive policies.

**Anti-corruption and anti-bribery requirements**
- Do not accept or offer bribes or payoffs, and do not engage in other corrupt practices.
- Follow BMO’s procurement ethics and outsourcing policy practices as part of any sourcing and supplier relationship management activities.
- Follow BMO’s Anti-Corruption Corporate Standard on offering, giving or receiving gifts, business entertainment or similar types of benefits.
- Promptly report all suspected corrupt activities, as described in BMO’s Anti-Corruption Corporate Standard.

**Anti-money laundering and anti-terrorism financing requirements**
- Comply with regulatory and AML Program requirements on anti-money laundering, anti-terrorism financing and sanctions measures.
- Collect all required customer information.
- Do not provide financial services or advice contrary to law and AML Program requirements, and do not help customers evade these requirements.
- Report unusual activities, as described in BMO’s Anti-Money Laundering, Anti-Terrorist Financing and Sanctions Measures Program. Customers must not be told that their activities are being reported.

**BMO policies**
- Understand and comply with Corporate Policies, Corporate Standards, subsidiary policies and Operating Procedures or Directives.

**Customers**
- Collect all of the required information to know your customer.
- Understand our products and services and the rules that apply when you sell them.
- Consider only the interests of our customers and provide them with the information needed to make financial decisions that are right for them.

**Government and legal requirements**
- Comply with governmental, legal and regulatory requirements and industry standards for each place BMO operates.
- Meet all of our contractual, legal and regulatory obligations.
- Do not engage in financial crime or misappropriation — including embezzlement, kiting, float creation, forgery or other improper use of funds, property or other assets. Do not help others do these things.
Investigations, audits and examinations

- Refer requests for information from external investigators, regulators and auditors to the right people. Use the directory on the Code of Conduct website if the request doesn’t identify a specific person.
- Cooperate fully with investigations, audits, examinations and reviews by BMO, governments, regulators and law enforcement agencies.
- Do not frustrate, circumvent inquiries or make false or misleading statements.
- Comply with any notice to preserve records — that is, written requests with instructions to keep records that may be needed for an investigation or legal action.
- Do not retaliate (or threaten to retaliate) against anyone for cooperating with, or giving information to, investigations, audits, examinations or reviews.

Marketplace competition

- Follow laws about marketplace competition, including marketing and advertising practices.
- Do not send electronic solicitation messages to customers without their consent.
- Do not use tied selling practices, deceptive telemarketing or other improper marketing practices.
- Never take unfair advantage of anyone through manipulation, concealment, misuse of privileged information, misrepresentation of material facts or any other unfair dealing practice.
- Do not use confidential information improperly.
- Do not arrange with others to lessen competition.

Personal trading in securities

- Do not engage in trading activities that abuse or undermine the integrity of the capital markets.
- Do not use inside information or share it with others. Do not trade securities (including BMO securities) based on material, non-public information — that is, information which could have a significant effect on the market price or value of a security. These actions violate securities regulations, as well as, our Code of Conduct.
- Do not spread rumours to manipulate a security price. Do not engage in market timing of securities and investment funds including mutual funds.
- Comply with BMO’s internal trading policies that apply to you.

Respect intellectual and other property rights

- Respect laws governing intellectual property (i.e. patents, trademarks, copyright, domain names and trade secrets) and other third party rights (i.e. personality/publicity rights). Only use BMO’s brand name, logos and trademarks if you have authority to do so.

Balance risk and opportunity: Achieve long-term success over short-term gain.

Our bank is in it for the long haul and dedicated to realizing sustainable results for our customers over time.

We always consider the cause and effect of our decisions and we don’t compromise the long-term view for more immediate gains.

Our sales practices must never lead to improper behavior or unfair, deceptive, or abusive acts or practices (for example opening deposit accounts without customer consent or submitting credit card applications without customer consent or knowledge).

We take smart risks and we make wise decisions.
Keep non-public information confidential – including non-public information about BMO’s customers, suppliers and employees. Protect BMO’s systems and other assets from improper use.

**Protect confidential information**
Protect the confidential information of BMO’s customers, suppliers and fellow employees (past, present and prospective). Confidential information means all information that isn’t public. Comply with all laws and regulations that restrict using, disclosing, keeping, and allowing access to confidential information.

BMO may monitor personal banking, investment and loan accounts, systems and applications that store and transmit information (servers, networks, email, etc.), as well as personal mobile devices approved for business to identify inappropriate behaviour or activity.

**Meet these requirements**

**Protect personal information**
Obey all privacy laws and BMO policies on customer and employee personal information.

**Protect confidential commercial information**
Ensure that information that is protected by contractual terms and confidentiality or non-disclosure agreements is managed appropriately.

**Using and disclosing customer and employee information**
Use and disclose this information only for the specific purpose for which it was given or collected. Unless BMO already has an individual’s consent or the law requires disclosure, always get consent before disclosing an individual’s information. Always follow BMO policy on using or disclosing customer or employee personal information.

**Accessing customer and employee information**
Access customer and employee information in BMO systems or other media only for legitimate business purposes. Keep customer and employee information strictly confidential and use or disclose it only under the terms of BMO’s policies and procedures.

**Disclosing BMO information**
Do not disclose non-public information to anyone except under the terms of BMO’s Disclosure Corporate Policy. Only certain spokespersons are authorized to disclose material information about BMO. Ask authorized spokespersons to respond to any inquiries you receive, including those from the investment community or media.

Authorized spokespersons must ensure that every public disclosure is full, factual, accurate, understandable, timely, objective, relevant, broadly disseminated, and consistent with BMO’s Disclosure Corporate Policy, as well as any legal requirements.

**Reporting material BMO information**
Communicate all developments, facts or changes you are aware of that could reasonably be material to public disclosures of BMO information by following the escalation processes detailed in BMO’s Disclosure Corporate Policy.
Ensuring information security
Be alert to external security threats to BMO information and information entrusted to us. Don’t put this information at risk. Maintain information security in our workplace and when working off-site. When using the web, browse safely to protect yourself and BMO against criminals seeking to breach our security. Use email encryption to keep confidential and highly sensitive information secure (i.e., add [PROTECT] to the subject line) and retain and dispose of information in the correct manner. Follow BMO policy on safeguarding information.

Managing information
Comply with our policies and procedures in order to ensure the accuracy, completeness and proper maintenance of records, data and information BMO owns, creates, collects, uses and manages, in all types of media. You must:

• Know how long to keep records, especially those for any pending, threatened or foreseeable investigation, audit, regulatory examination or legal proceeding.
• Remember that others may review any record you create, including email messages.

Protect BMO systems
Protect BMO systems and other assets against improper use, as well as those of BMO’s suppliers.

Respect BMO property
Use BMO property (such as telephones, voicemail, faxes, computer networks, email and instant and text messaging) only for legitimate business purposes. Keep the nature and extent of any personal use of such property reasonable and consistent with BMO policies, including the Code. Do not install unauthorized software or storage devices on BMO-owned computers and devices.

Do not use BMO property to transmit, view, generate, print, retrieve, download or store communications that are discriminatory, defamatory, obscene, damaging (such as computer viruses), threatening or harassing. Do not use or distribute material that is inappropriate in a business environment (such as sexually oriented literature or chain letters).

Some phishing terms you should know:

Phishing: When criminals send phony emails that trick people into revealing personal information like user names and passwords.

Spear phishing: A sophisticated version of phishing, uses a targeted email, including your personal information, which can be stolen from social networking sites (Facebook, Twitter, LinkedIn and others) to make the email seem more believable. Sometimes the links try to get you to download hidden malicious software — or malware — onto your computer or mobile device to steal confidential information.

Smishing: Sending phony text messages that trick people into revealing personal information like user names and passwords.

Vishing: Using the telephone system to trick people into revealing personal information like user names and passwords.

Don’t fall for the bait:

• Never respond to emails from unfamiliar companies or individuals.
• Never click a link inside an email asking to ‘update’ or ‘confirm’ personal or financial information.
• Never provide your password, username or account number, even if the source appears to be legitimate.
• Never open attachments included in a suspicious email.

Have questions: Contact Global Information & Technology Risk Management

LinkedIn is a registered trademark of LinkedIn Corporation and its affiliates in the United States and/or other countries.
Ensure personal and business affairs do not conflict with – or appear to conflict with – BMO’s interests or the interests of BMO’s current or prospective customers, counterparties and suppliers.

A potential conflict of interest may exist:
- when your personal interests may impair – or appear to impair – your judgment, loyalty, objectivity or impartiality in dealing with BMO or with prospective or current clients, customers, counterparties or suppliers.
- where BMO’s interests may be materially opposed to the interests of its clients, customers or counterparties.

Be aware of potential conflicts and use good judgment to avoid them
In addition to information barriers that exist to prevent the inappropriate disclosure of information within and across business groups, employees must ensure that they follow BMO procedures respecting the clear, timely and effective disclosure of potential conflicts of interest. For more information, consult the Managing Conflicts of Interest Operating Directive.

The following examples show how some conflicts of interest may arise.

Gifts, business entertainment, other benefits and payments
Do not offer, give or receive gifts, business entertainment, improper payments or other benefits intended to improperly influence a business decision or that compromise, or appear to compromise, the recipient’s or donor’s judgment or honest performance of their duties. Do not directly or indirectly promise, approve, or offer anything of greater than nominal value to a Public Official. If you have a question or a concern, get advice from a manager or consult the Anti-Corruption Office.

Misuse of position
Do not use your position or connection with BMO to benefit yourself or people with whom you have a relationship, such as family members, business associates or colleagues. Do not use your employee banking privileges as a benefit for others or for personal profit; use them only for the purposes intended. (e.g. use of the preferred exchange rate when you are travelling is acceptable, while use of the preferred exchange rate to trade currency on financial markets is not). Do not use your position to harm our customers’ interests. Do not use access to non-public BMO information or other assets to personally benefit yourself or people with whom you have a relationship.

Not disclosing important information
Follow BMO procedures respecting the clear, timely and effective disclosure of potential, perceived or actual conflicts of interest. Take action to manage the possible effects of any conflict.

Outside activities
Before engaging in an activity outside of BMO, such as an ongoing volunteer role, a second job, a personal business, or a treasurer or director position, ensure it does not harm our reputation or our customers (e.g. ensure the activity does not compete with BMO). Your manager is responsible for reviewing and making a decision on all outside activities, as described in the Managing Conflicts of Interest Operating Directive.
Some examples of outside activities include:

- **Community service** — BMO and its employees enjoy a long, honourable tradition of active community service. If you take on a role in a religious, educational, cultural, social, charitable or other non-profit entity, you must promptly identify and manage any potential, perceived or actual conflicts with BMO’s interests (for example, if you are a director of a non-profit that banks with BMO).

- **Political participation** — if you run for public office, support a candidate who is running for office, or actively advocate for a cause, you must make it clear that the activity is personal and that BMO is not associated with your political views or allegiances. Follow all laws and restrictions on corporate and individual contributions to political parties, public officials, candidates or causes.

- **Public expression of personal views** — when expressing personal views, make it clear that you are not speaking for BMO. This is especially important for employees who have a public profile as spokespersons for BMO. When offering personal opinions in a public forum, don’t make statements that might discredit BMO or our competitors.

- **Serving as a trustee or an executor, or in a similar role, for a non-family member** — do not agree to serve (personally) as an executor, administrator, holder of power of attorney, guardian of an estate, conservator, trust protector, investment adviser or trustee of an estate or trust, or in another fiduciary role for a customer or former customer, unless that customer or former customer is a “relative” or “close personal friend”, as defined in the Managing Conflicts of Interest Operating Directive.

- **Written, published material and social media** — if you write books, articles or letters for publication; run a personal website or blog; or share information on social media, you must make it clear that your views and opinions are your own. Familiarize yourself with BMO’s policy on social media and any applicable laws before posting on a social media network, forum, blog, wiki or another digital platform.