

2023 Winter: Total Value Performance Plan



The value of up to **\$1287.74** assumes that the customer is eligible for bonuses, savings and benefits associated with the **BMO Performance Plan** as of **November 1, 2023**, calculated as follows:

- Earn up to a **\$450.00** total cash bonus when you open and fund a new Canadian Dollar Primary Chequing Account at any BMO branch or online at bmo.com, and add a family member as part of Family Bundle during the specified offer period. Subject to further offer criteria, for full terms and conditions visit bmo.com/450.
- Receive an estimated value of **\$235.06** in total interest when you open and fund a new Savings Amplifier Account at any BMO branch or online at bmo.com. Earn bonus interest for a total rate of 5.50% for up to 120 days from the account open date (Promotion Period) on deposits made to your BMO Savings Amplifier Account. After the Promotion Period, existing and future deposits made will earn interest at the posted rate on display at any BMO branch and available online at bmo.com/rates. Calculation assumes the following:
 1. A daily closing balance of \$13,000 is maintained throughout 120 days.
 2. Bonus interest of 5.50% is earned on \$13,000 over 120 days. We may change, extend, or withdraw this Bonus Rate Promotion at any time without notice.
 3. Any Interest is calculated on the daily account closing balance and paid monthly on the last business day of the month. Interest is paid in the same currency as the account. Interest rates are calculated on a per annum basis.
 4. Interest rates and balance tiers are subject to change without advance notice. For full terms and conditions on the bonus rate offer click [here](#).
- Save up to **\$203.40** (\$16.95 per month for 12 months) with the Performance Plan that offers unlimited daily banking transactions, when you maintain the minimum daily balance of \$4,000 at all times throughout the calendar month in a Primary Chequing Account, which has been designated as the Lead Account for the Performance Plan. The "Lead Account" is defined as the account you designate to pay any fees required by your Performance Plan for example, your monthly Plan fees and transaction fees. You are responsible for all transactions, services and product fees not included in the Performance Plan. Daily banking transactions include debit transactions completed at a BMO branch, BMO ATM, BMO Telephone Banking, BMO Online Banking, BMO Mobile Banking, debit card purchases, cheques drawn on your account and Pre-Authorized Payments, and sending an *Interac* e-Transfer[®]. Fees for other services and products not included in the Performance Plan may still apply.
- Receive a **\$40.00** rebate on the annual fee for an eligible BMO Credit Card as defined below. You will receive an annual credit card fee rebate up to \$40.00 (the "Rebate") if you are the primary cardholder of an eligible BMO Credit Card and a lead account holder of a Performance Plan. A rebate of \$40.00 will apply to the following eligible credit cards: BMO AIR MILES^{®†} World Elite^{®*} Mastercard^{®*}, BMO CashBack[®] World Elite Mastercard, BMO Ascend[™] World Elite Mastercard, BMO AIR MILES World Mastercard, BMO CashBack World Mastercard, BMO Affinity AIR MILES World Mastercard, BMO Affinity CashBack World Mastercard, or BMO eclipse Visa Infinite[®] Card (each a "BMO Credit Card"). You will receive this rebate each year with a Performance Plan provided you continue to meet the Terms and Conditions. Limit of one Rebate per Performance Plan, per person. If the Lead Account is joint, and both account holders have a BMO Credit Card, the Rebate will be applied to the BMO Credit Card with the higher annual fee. Your BMO Credit Card account and your BMO Account must be in good standing at the time the Rebate is applied. Full details are available online at bmo.com/PerformanceRebate.
- Retail value of **\$155.88** annually for *OnGuard*^{®†}. You're eligible for *OnGuard* if you are a BMO customer who has a Lead Account with the Performance Plan or Premium Plan. In addition, to qualify for *OnGuard*, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your Lead Account must be in good standing. *OnGuard* is provided by Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at bmo.com/onguard/SLGconditions.

PLUS

- Family members can take advantage of Family Bundle and save up to **\$203.40** (\$16.95 per month for 12 months) on a Performance Plan. No-fee daily banking under our Family Bundle is available to all family members who reside at the same household as the customer with a Lead Account on an eligible Performance Plan. Note that the balance in a family member's account does not count toward the minimum balance for the monthly Bank Plan fee waiver. For full terms and conditions visit bmo.com/familybundle. No-fee daily banking includes debit transactions completed at a BMO branch, BMO ATM, BMO Telephone Banking, BMO Online Banking, BMO Mobile Banking, debit card purchases, cheques drawn on your account and Pre-Authorized Payments, and sending an *Interac* e-Transfer. Fees for other services and products not included in the Performance Plan may still apply. Additional fees may be charged to the Lead Account.



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