

# We're making changes to some of our Everyday Banking Plans and Fees.

This information will help you understand these changes and how they apply to you.

Features (Effective March 1, 2024)	Current	New
<b>Performance Plan</b>		
<b>Sending a BMO® Global Money Transfer</b>	\$5.00 each	<b>No charge</b>

Monthly Plan Fees (Effective May 1, 2024)		
To confirm your Bank Plan, please refer to the upper right corner of your statement, by selecting your account in BMO® Online Banking, or under the Account Details tab in the BMO Mobile Banking app.		
	Current	New
<b>Performance Plan</b>	\$16.95	<b>\$17.95</b>
<b>With a Discounted Banking Program</b> Seniors and Beneficiaries of an RDSP <sup>1</sup>	\$12.95	<b>\$13.95</b>
<b>AIR MILES®* Plan</b>	\$16.95	<b>\$17.95</b>
<b>With a Discounted Banking Program</b> Seniors and Beneficiaries of an RDSP <sup>1</sup>	\$12.95	<b>\$13.95</b>
<b>Premium Plan</b>	\$30.00	<b>\$30.95</b>
<b>With a Discounted Banking Program</b> Kids, Teens, Students, Recent Graduates and CDCB (Members and Seniors)	\$13.05	<b>\$13.00</b>
Seniors and Beneficiaries of an RDSP <sup>1</sup>	\$26.00	<b>\$26.95</b>

Savings Account Transaction Per-Item Fees <sup>2</sup> (Effective May 1, 2024)				
Transaction description	Premium Rate Savings Account <sup>3</sup>	Savings Amplifier Account <sup>4</sup>	Savings Builder Account <sup>4</sup>	Smart Saver Account <sup>4,5</sup>
Debit Card Purchase in-store and online	<b>\$1.00</b>	<b>\$5.00</b>	<b>\$5.00</b>	<b>\$5.00</b>
Bill Payments • with the assistance of an employee <sup>6</sup> • at a BMO ATM	<b>\$1.25</b> no charge	no charge no charge	no charge <b>\$5.00</b>	no charge <b>\$5.00</b>
Sending money to others using <sup>7</sup> • Interac e-Transfer®† • BMO Global Money Transfer	<b>\$1.00</b> <b>\$1.00</b>	no charge no charge	<b>\$5.00</b> <b>\$5.00</b>	<b>\$5.00</b> <b>\$5.00</b>

For more information about the different bank accounts and plans available at BMO, please visit [bmo.com/banking](https://bmo.com/banking). If you have any questions, please speak to a representative at your local branch.

**Thank you for choosing BMO.**



1. RDSP: Registered Disabilities Savings Plan. 2. Per-item fees are charged in the currency of the account. 3. These per-item fees do not apply to a Premium Rate Savings Account in an Everyday Banking Plan. 4. The Savings Amplifier, Savings Builder, and Smart Saver Accounts are not intended for everyday banking transactions. The fees disclosed apply when transactions are successfully completed. To prevent you from incurring fees, we may limit or restrict you from completing these types of transactions (Debit Card purchases, bill payments, Interac e-Transfer and BMO Global Money Transfer transactions). For everyday banking transactions, consider opening a BMO Primary Chequing Account. For more everyday banking options, please visit [bmo.com/banking](https://bmo.com/banking). 5. The Smart Saver Account is no longer available. This information is for existing customers who have this account. 6. These fees are in addition to the \$1.50 Bill payment handling charge – assisted service fee as disclosed in the “Additional Services and Fees” section of the *Agreements, Bank Plans and Fees for Everyday Banking* booklet, available at BMO branches and online at [bmo.com/agreements](https://bmo.com/agreements). 7. These fees are in addition to the \$1.00 Interac e-Transfer fee and \$5.00 BMO Global Money Transfer fee as disclosed in the “Additional Services and Fees” section of the *Agreements, Bank Plans and Fees for Everyday Banking* booklet, available at BMO branches and online at [bmo.com/agreements](https://bmo.com/agreements).

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