

# Bonus Rate Promotion September 2023

## Terms and Conditions

From **September 1, 2023 to December 31, 2023** (the "Promotion Period"), earn a bonus interest rate of **5.25%** (the "Bonus Rate") on deposits made to your BMO Savings Amplifier account (the "Bonus Rate Promotion") up to \$1,000,000, during the Promotional Period.

### Bonus Rate Promotion

To qualify for the Bonus Rate Promotion, between **September 1, 2023 to December 31, 2023**, you must:

1. Open a new Primary Chequing Account with the Performance Plan or Premium Plan (an "Eligible Plan");

#### AND

2. Open a new Savings Amplifier Account;

#### AND

3. Make a deposit into the Savings Amplifier Account.

The Bonus Rate calculation is comprised of the Bank's posted interest rate of 1.90% plus a Promotional Rate of 3.35%. Interest is calculated on the daily account closing balance and paid monthly on the last business day of the month. The Savings Amplifier Account will

earn interest at the Bonus Rate during the Promotional Period. After **December 31, 2023**, the Savings Amplifier Account, including deposits made during the Promotional Period, will earn interest at the posted rate on display at any BMO branch and available online at [bmo.com/rates](https://www.bmo.com/rates). The Bonus Rate and the Bank's posted rate may change any time without advance notice. All interest rates are calculated per annum.

### Other

This Bonus Rate Promotion is not transferrable. Limit of one (1) Bonus Rate Promotion per Eligible Plan, per customer. Customers who share an Eligible Plan or open a joint account(s) will only qualify to receive one (1) Bonus Rate Promotion, and only the customer receiving this Bonus Rate Promotion can accept it. We may change, extend, or withdraw this Bonus Rate Promotion at any time without notice. Customers who have accepted the offer will be provided advance notice if the offer is withdrawn prior to the Promotional Period end date. We reserve the right, at our sole discretion, to suspend, disqualify, limit, or revoke the Bonus Rate Promotion extended to any customer we suspect of manipulating or abusing the Bonus Rate Promotion, or its fairness, integrity, or operation.