

Promotional Rate Offer

May 2025

Terms and Conditions

From **May 1, 2025 to August 31, 2025** (the “**Promotion Period**”), earn a promotional interest rate of **4.75%** (the “**Total Promotional Rate**”) on deposits made to your BMO Savings Amplifier account (the “**Promotional Rate Offer**”) up to \$1,000,000, during the Promotional Period.

Promotional Rate Offer

To qualify for the Promotional Rate Offer, you must be age of majority in the province or territory where you reside at the time of account opening and during the Promotion Period you must:

1. Open a new Primary Chequing Account with the Performance Plan, Premium Plan, AIR MILES^{®†} Plan, Plus Plan or Practical Plan (an “Eligible Plan”);

AND

2. Open a new Savings Amplifier Account;

AND

3. Make a deposit into the Savings Amplifier Account.

The Total Promotional Rate calculation is comprised of the Bank’s posted interest rate of 0.80% plus a promotional rate of 3.95%. 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 Total Promotional Rate during the Promotional Period. After **August 31, 2025**, 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. The Promotional Rate and the Bank’s posted rate may change any time without advance notice. All interest rates are calculated per annum.

Other

This Promotional Rate Offer is not transferrable. Limit of one (1) Promotional Rate Offer per Eligible Plan, per customer. Customers who share an Eligible Plan or open a joint account(s) will only qualify to receive one (1) Promotional Rate Offer, and only the customer receiving this Promotional Rate Offer can accept it. We may change, extend, or withdraw this Promotional Rate Offer 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 Customers who have accepted the offer will be provided advance notice if the offer is withdrawn prior to the Promotional Period end date.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 Promotional Rate Offer extended to any customer we suspect of manipulating or abusing the Promotional Rate Offer, or its fairness, integrity, or operation.

