

Promotional Rate Offer

October 2025

Terms and Conditions

Earn 4.60% promotional interest rate ("Total Promotional Rate") until January 31, 2026 on your balance in the Qualifying Savings Account (defined below), up to \$1,000,000. Balances \$1,000,000 or more will earn the Bank's posted interest rate.

Offer Period

This Promotional Interest Rate Offer ("Offer") begins on October 2, 2025, and ends on January 31, 2026 ("Offer Period"). The Offer is available on your balance in the Qualifying Savings Account during the Offer Period.

Eligibility

The Offer is only available to eligible customers who were provided with this offer to open a new **Savings Amplifier Account** during the Offer period ("Qualifying Savings Account"), who have reached the age of majority at the time of account opening, in the province or territory where they reside. If the account is a joint account, all account holders must have reached the age of majority to qualify.

Interest Calculation

The **Qualifying Savings Account** will earn the Total Promotional Rate of 4.60% until January 31, 2026. The Total Promotional Rate calculation is comprised of the Bank's posted interest rate (0.70%) plus a promotional rate (3.90%).

After the Offer Period ends, the **Qualifying Savings Account** will earn interest at the posted rate. Interest rates are available online at bmo.com/rates. For **Qualifying Savings Accounts** the Total Promotional Rate is earned on the full daily closing balance up to a balance limit of \$1,000,000. All interest related to this offer is calculated on the daily account closing balance and paid monthly on the last business day of the month. All interest rates are calculated per annum.

The promotional rate and the Bank's posted interest rate may change any time without advance notice.

General

This offer is **non-transferable and available only** to the customer who has been presented the offer. This is a personalized Offer, and the Total Promotional Rate may not be the same for each customer who receives an Offer. A **limit of one offer per customer** is available. Joint account or multiple account ownership is permitted, but only the lead account holder who is receiving the offer can accept the Total Promotional Rate. We may change the **Offer and Terms and Conditions** 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 Customers who have accepted the offer will be provided advance notice if the Offer is withdrawn prior to the Promotional Period end date.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 Offer to any account holder found to have manipulated or abused the Offer, its fairness, integrity, or operation. To the extent that these Terms and Conditions are inconsistent with any other communication, advertisement or statement from the Bank, these Terms and Conditions will supersede all other Messages. To be eligible, customers must open a Savings Amplifier Account by November 2, 2025.