

Bonus Rate Offer

May 2022

Terms and Conditions

From **May 1, 2022 to September 30, 2022** (the “**Promotion Period**”), earn bonus interest for a total rate of **1.50%**¹ (the “**Bonus Rate**”) on deposits made to your BMO Smart Saver account (the “**Bonus Rate Promotion**”) at any BMO branch or online at bmo.com. **Limits Apply.**²

Bonus Rate Promotion

To qualify for the Bonus Rate Promotion, between **May 1, 2022 to September 30, 2022** you must:

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

AND

2. Open a new Smart Saver Account;

AND

3. Make a deposit(s) into the Smart Saver Account.

The Smart Saver Account will earn interest at the Bonus Rate during the Promotion Period. After **September 30, 2022**, the Smart Saver Account, including a deposit(s) made during the Promotion Period, will earn interest at the posted rate on display at any BMO branch and available online at bmo.com/rates.³

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. 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.



¹ Earn bonus interest for a total rate of 1.50% (“**Bonus Rate**”). The breakdown of the total rate is the indicated base + bonus (0.300% + 1.200%).

² Interest is calculated on the daily account closing balance [up to a balance limit of \$1,000,000] 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. The Bonus Rate is subject to change without notice.

³ As of May 1, 2022, the posted rate on a Smart Saver Account is 0.300% per annum. The posted rate is subject to change without notice.

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