

Student Spring Campaign

Terms and Conditions:



From **March 1, 2024 - April 30, 2024** (the "Offer Period"), when you open **any** of the following accounts at any BMO branch or online at [bmo.com](https://www.bmo.com) and you can earn:

1. **\$100 cash bonus and one pizza per month for 6 months from Domino's Pizza** when you open a new Student Canadian Dollar Primary Chequing Account, refer to the "**Student Chequing Account Offer**" terms and conditions below.
2. An estimated **value of \$75 in total interest**, with a promotional interest rate of 5.50% ("**Total Promotional Rate**") on a balance of \$4,300 for 120 days, when you add a Savings Amplifier Account to your Student Chequing Account, refer to the "**Savings Account Promotional Rate**" terms and conditions below.
3. **Up to 5% cash back** in your first 3 months – **that's up to \$125 cash back** with a new Student BMO CashBack® Mastercard®, refer to the "**Credit Card Offer**" terms and conditions below.



Bundle Offer:

From **March 1, 2024 - April 30, 2024** (the "Offer Period"), open a new Student Canadian Dollar Primary Chequing Account and get approved for a new Student BMO CashBack® Mastercard® or Student BMO AIR MILES®† Mastercard®, at any BMO branch or online at [bmo.com](https://www.bmo.com) and you can earn **one pizza per month for an additional 6 months from Domino's Pizza** (the "Bundle Offer").

1. Student Chequing Account Offer:

To qualify for the **Student Chequing Account Offer**, you must:

1. Open a new Canadian Dollar Primary Chequing Account (the "**Qualifying Account**") with a Performance Plan or Premium Plan under the Students Discounted Banking Program ("**Eligible Discounted Plan**") and be enrolled in a university/college/vocational school by **April 30, 2024**;

AND

2. Provide a valid email address* at the time of opening a chequing account. If an email has already been provided, no further action is required;

AND

3. Set up and complete at least two of the following actions from the Lead Chequing Account** within 60 days of opening the account (see eligible transaction section for more details):
 - a. Send or receive **two Interac e-Transfer®§ transactions** of at least \$50;
 - b. **One eligible bill payment** of at least \$50 through BMO Online Banking or the BMO Mobile App to a biller. A transfer from your BMO Chequing Account to another BMO product does not qualify as an eligible bill payment;
 - c. **One pre-authorized debit.**

✓ Eligible Transactions:

- Send or receive two (2) *Interac* e-Transfer[®]s transactions (of at least \$50) within 60 days of opening the account.
- Make one (1) bill payment through BMO Online Banking or the BMO Mobile App to a biller (of at least \$50) from your Lead Chequing Account^{**} within 60 days of opening the account. A transfer from your BMO Chequing Account to another BMO product does not qualify as an eligible bill payment;
- Set up one (1) pre-authorized debit, such as a pre-authorized bill payment to a service provider (i.e. subscription, gym membership) or pre-authorized payment to a BMO line of credit from your Lead Chequing Account.^{**} The first payment of each pre-authorized debit must be debited and must clear from your Lead Chequing Account^{**} within 60 days of opening the account.

✗ Exclusions:

- All other banking plans that are not an Eligible Discounted Plan.
- Customers who have an existing Canadian or U.S. Dollar Primary Chequing Account, Canadian or U.S. Dollar Interest Chequing Account (each an “**Existing Account**”) are not eligible for the Student Chequing Account Offer.
- Customers who closed their Existing Account between **February 1, 2023 - April 30, 2024**, and subsequently open a new Chequing Account are not eligible for the Student Chequing Account Offer.
- If customers open a joint Chequing Account, no bonus will be paid if either customer has an Existing Account or closes an Existing Account during the Offer Period, and subsequently opens a new Chequing Account.
- If the Chequing Account is initially opened under single account ownership and is subsequently converted to a joint account with an existing BMO chequing customer, then no bonus will be paid.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the Student Chequing Account Offer.
- Members of the Canadian Defence Community and those with whom such members are domiciled are not eligible for the Student Chequing Account Offer.

ⓘ Other:

Limit of one Student Chequing Account Offer per customer. If you open multiple Eligible Plans during the Offer Period, you will only qualify to receive one Student Chequing Account Offer. Customers who share an Eligible Plan or open a joint account(s) will only qualify to receive one Student Chequing Account Offer, and only the customer with the Lead Chequing Account^{**} may receive the bonus.

The cash bonuses will be paid by **July 31, 2024**. You have until **September 30, 2024** to notify us if you have not received a cash bonus, so that we may check whether you have indeed qualified for the Student Chequing account offer.

*The pizza offer will be provided via promo codes with a 30 day expiration. The promo code will be delivered to your provided email address, and you will receive one pizza promo code per month for 6 months starting **August 2024**. The unique promo code is valid for a one-time use only; no substitutions. Limit of one (1) promo code per guest, per order. The promo code is only redeemable online. The pizza **MUST** be ordered online and **MUST** be picked up in store. Not valid for delivery.*

The promo code is only eligible for one large pizza with one topping. May not be combined with any other offers or promotions. This code has no cash value. Charges apply for additional items. Applicable taxes are extra. Available at participating restaurants in Canada only. An additional charge may apply for premium toppings, sauces, extra cheese and special pizza types including Handmade Pan Pizzas, Thin Crust Pizzas, Gluten-Free Pizzas and Feast Pizzas.

The retail value of \$98.88 excluding tax for one large pizza with one topping per month for 6 months is calculated using national pricing of \$16.48 per pizza provided by Domino's Pizza.

Your Chequing Account must be open, in an Eligible Plan, and be in good standing (for example, your Chequing Account must not be in an unauthorized overdraft or in delinquent status) at the time the Cash Bonus is paid. If you change to a plan other than the Eligible Plans, you will no longer qualify for the Student Chequing Account Offer. The Chequing Account must remain open in an Eligible Plan until **April 30, 2025**. Customers who close their Chequing Account or change to a plan other than an Eligible Plan before **April 30, 2025**, will no longer qualify for the Cash Bonus. If you close the Chequing Account or change to a plan other than an Eligible Plan and the Cash Bonus has been paid, we reserve the right, in our sole discretion, to withdraw the full value of the Cash Bonus from the Chequing Account or send you an invoice for any amount outstanding.

This Chequing Account Offer cannot be combined with any other offer or promotion or discounted banking programs not explicitly included above. We may change, extend or withdraw this Chequing Account Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Chequing Account Offer for any customer we suspect of manipulating or abusing the Chequing Account Offer, or its fairness, integrity or operation. The Lead Chequing Account** is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees.

Privacy:

Email communications regarding the Domino's Pizza offer will be managed by our partner, ARM Marketing Inc., who will use your information exclusively for the purpose of fulfilling the offer. To view BMO's Privacy Code, visit bmo.com/privacy.

By accepting this offer, you agree that you have read and understood these Terms and Conditions and agree to be bound by them. Any notice offered by us with respect to this Offer is deemed to be provided on the day it is posted on our website.

2. Savings Account Promotional Rate:

To qualify for the Savings Account Promotional Rate, you must during the Offer Period:

1. Open a new Canadian Dollar Primary Chequing Account (the "**Qualifying Account**") with a Performance Plan or Premium Plan under the Students Discounted Banking Program ("**Eligible Discounted Plan**")

AND

2. Open a new Savings Amplifier Account.

AND

3. Make a deposit into the Savings Amplifier Account.

For full terms and conditions on the promotional interest rate offer click [here](#).

For illustration purposes only, the estimated Value Calculation of \$75 in interest, assumes the following:

- a. A daily closing balance of \$4,300 that is maintained throughout the Offer Period;
- b. Total Promotional Rate of 5.50% is earned on the balance of \$4,300 (interest rate is subject to change at any time without advance notice, refer to promotional interest rate offer terms and conditions for the current interest rate offer); and
- c. Maintain a balance of \$4,300 over 120 days.

Any changes to the interest rate, balance or time invested will influence the amount of interest paid to the account.

Interest is calculated on the daily account closing balance 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 Total Promotional Rate is available for balances up to \$1,000,000. Balances exceeding \$1,000,000 during the Offer Period and all balances after the Offer Period, will earn interest at the posted rate on display at any BMO branch and available online at bmo.com/rates.

3. Credit Card Offer:

To qualify for the “**Credit Card Offer**” BMO CashBack® Mastercard®* applications must be received between **September 2, 2022** and **May 31, 2024** to receive the 5% cash back welcome bonus offer.

The 5% earn rate applies to qualified spend up to \$2,500 (up to \$500 qualified spend on grocery, up to \$500 qualified spend in recurring bill payments, and up to \$1500 qualified spend on all other purchases (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) in the welcome offer period, with a maximum of \$125 cash back. Please see details as follows:

- Grocery purchases: Receive 3% cash back on the first \$500 spent on eligible grocery purchases (classified by Mastercard’s “Merchant Category Code” as “grocery stores and supermarkets” MCC 5411) per billing cycle period and an additional 2% bonus cash back up to a maximum of \$500 spent on all combined grocery purchases in the first three (3) billing cycles. In total, you could earn up to \$25 cash back from qualified grocery spend in the welcome offer period.
- Recurring Bill Payments: Receive 1% cash back on the first \$500 spent on eligible recurring bill payments (defined as payments made on a monthly or regular basis, and which are automatically billed by the merchant to your BMO CashBack Mastercard per billing cycle and an additional 4% bonus cash back up to a maximum of \$500 spent on all qualified recurring bill payments in the first three (3) billing cycles. You will not earn any bonus cash back on recurring bill payments that are also classified as grocery, transit or gas and electric vehicle charging purchases as described above (classified by Mastercard’s “Merchant Category Code”) and are subject to the bonus capping rules of eligible grocery, transit or gas and electric vehicle charging purchases. In total, you could earn up to \$25 cash back from qualified recurring bill payments in the welcome offer period.
- All other purchases: Receive 0.5% cash back on purchases and an additional 4.5% bonus cash back up to a maximum of \$1,500 spent in the first three (3) billing cycles. In total, you could earn up to \$75 cash back from qualified purchases.
- The 5% bonus cash back offer is limited to new BMO CashBack Mastercard accounts and will not be awarded to current or former cardholders who reinstate a closed account, product transfer, or who open a new account. Limit of one bonus offer per account. If you cancel your card within ninety (90) days from the date your account is opened, all CashBack Rewards earned within that period will be cancelled. This offer may be withdrawn or changed without notice.

Offer is subject to the CashBack Rewards Terms and Conditions and BMO Mastercard Cardholder Agreement.

Bundle Offer:

To qualify for the **Bundle Offer**, you must:

1. Qualify for the **Student Chequing Account Offer**;

AND

2. Student BMO CashBack Mastercard or Student BMO AIR MILES Mastercard applications must be received between **March 1, 2024 - April 30, 2024** and be approved by **May 31, 2024**.

Other:

Limit of one Bundle Offer per customer. If you open multiple Eligible Plans and/or credit cards during the Offer Period, you will only qualify to receive one Bundle Offer. Customers who share an Eligible Plan or open a joint account(s) will only qualify to receive one Bundle Offer, and only the customer with the Lead Chequing Account** may receive the bonus.

*The pizza offer will be provided via promo codes with a 30 day expiration. The promo code will be delivered to your provided email address, and you will receive one pizza promo code per month for 6 months starting **February 2025**. The unique promo code is valid for a one-time use only; no substitutions. Limit of one (1) promo code per guest, per order. The promo code is only redeemable online. The pizza **MUST** be ordered online and **MUST** be picked up in store. Not valid for delivery.*

The promo code is only eligible for one large pizza with one topping. May not be combined with any other offers or promotions. This code has no cash value. Charges apply for additional items. Applicable taxes are extra. Available at participating restaurants in Canada only. An additional charge may apply for premium toppings, sauces, extra cheese and special pizza types including Handmade Pan Pizzas, Thin Crust Pizzas, Gluten-Free Pizzas and Feast Pizzas.

The retail value of \$98.88 excluding tax for one large pizza with one topping per month for 6 months is calculated using national pricing of \$16.48 per pizza provided by Domino's Pizza.

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This Chequing Account Offer cannot be combined with any other offer or promotion or discounted banking programs not explicitly included above. We may change, extend or withdraw this Chequing Account Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Chequing Account Offer for any customer we suspect of manipulating or abusing the Chequing Account Offer, or its fairness, integrity or operation. The Lead Chequing Account** is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees.

The Credit Card Account must be in good standing at the time the coupon code is delivered and used. Existing BMO credit card cardholders who transfer into this product during the Offer Period are not eligible for this offer. If you cancel your card within ninety (90) days of account opening, the welcome bonus will be cancelled. This offer may be withdrawn or changed without notice.

Privacy:

Email communications regarding the Domino's Pizza offer will be managed by our partner, ARM Marketing Inc., who will use your information exclusively for the purpose of fulfilling the offer. To view BMO's Privacy Code, visit bmo.com/privacy.

By accepting this offer, you agree that you have read and understood these Terms and Conditions and agree to be bound by them. Any notice offered by us with respect to this Offer is deemed to be provided on the day it is posted on our website.



- * The email you provide may be used by BMO to send you future offers tailored to your banking needs. To view BMO's Privacy Code, visit bmo.com/privacy.
- ** The Lead Chequing Account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees
- † Trademarks of AM Royalties Limited Partnership used under license by AIR MILES Loyalty Inc. and Bank of Montreal.
- § *Interac* e-Transfer is a registered trademark of Interac Inc. Used under license.
- * Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.
- ® BMO is a registered trademark of Bank of Montreal.