

Bank of Montreal "2018 Free Tuition Contest"

NO PURCHASE NECESSARY. PARTICIPATION IN THIS CONTEST CONSTITUTES FULL AND UNCONDITIONAL AGREEMENT AND ACCEPTANCE OF THESE CONTEST RULES AND REGULATIONS. IF YOU DO NOT AGREE WITH EACH AND EVERY PROVISION OF THESE RULES AND REGULATIONS YOU MAY NOT PARTICIPATE IN THE CONTEST. THIS CONTEST IS BEING CONDUCTED BY BANK OF MONTREAL (THE "SPONSOR").

CONTEST PERIOD

The BMO Back to School Contest (the "Contest") begins on July 3, 2018, and ends on September 30, 2018 at (the "Contest Period").

ELIGIBILITY

This Contest is open to legal Canadian residents who are:

(1) 16 to 18 years of age and meet the requirements of the BMO Teens discounted banking

OR

(2) 19 years of age or older and meet the requirements of the BMO Students discounted banking program and are enrolled in a degree accredited vocational institution, college, or university (each a **"Post-Secondary Institution"**).

Employees (and those persons with whom they are domiciled) of the Sponsor, and/or their subsidiaries or affiliates or their respective advertising and promotional agencies, prize suppliers or the independent contest administrator and their respective representatives are not eligible.

HOW TO ENTER

There are two ways to enter.

Entry Method 1:

Automatically receive one (1) Entry into the Contest for each Qualifying Product opened below:

Qualifying Products

Eligible BMO Student Credit Cards (you must have reached age of majority in the province or territory of residence to apply for a BMO credit card)

- BMO SPC^{®**} CashBack Mastercard^{®*} card
- BMO SPC AIR MILES^{®†} Mastercard card
- Any of the BMO Affinity SPC CashBack Mastercard cards
- Any of the BMO Affinity SPC AIR MILES^{®†} Mastercard cards

BMO Primary Chequing Account or BMO Premium Rate Savings Account with one of the following Bank Plans with the Teens or Students discounted banking program:

- Plus Plan
- Performance Plan
- Premium Plan

Eligible BMO Student Lines of Credit

- Student
- Student Professionals
- Medical & Dental

Existing BMO customers that already hold a qualifying product during the campaign period will not receive an entry if another account for the same qualifying product is opened.

To remain eligible, your qualifying product(s) must remain open and in good standing during the campaign period and at the time the winners are selected.

No Purchase Method of Entry: Entry Method 2: Receive one (1) Entry into the Contest by submitting a 500-800 word original handwritten essay that answers "Why students should plan their financial future" along with your first and last name, complete mailing address including postal code, daytime and evening telephone numbers in a sealed envelope bearing sufficient postage to and mailing it to BMO Marketing Department, 55 Bloor Street West, 7th Floor, Toronto, ON, Canada, M4W 1A5. No mechanical reproductions permitted.

Mail-in Entries must be post-marked during the Contest Period and received by no later than October 5, 2018.

All entries are subject to verification by the Sponsor. The Sponsor reserves the right, in their sole and absolute discretion, to require proof of identity and/or eligibility (in a form acceptable to Sponsor), to participate in the Contest. Failure to provide such proof in a timely manner may result in disqualification.

GRAND PRIZE

There are three (3) Prizes available to be won, each consisting of the following:

\$10,500 Canadian dollars in the form of a cheque made payable to the winners, or if minors, their parents or legal guardians.

In order to be eligible to receive a Prize, the potential winners or potential winners designees must provide proof of actual enrollment in a Post-Secondary Institution by October 31, 2018, and permit and authorize such Post-Secondary Institution to provide Sponsor with verification and confirmation

of enrollment. The winners must show proof by October 31, 2018, or accept the Prize or the Prize will be forfeited in its entirety. By accepting the Prize, the winners agree (and will certify in the Liability/Publicity Release referred to below) that they are solely responsible for any affect accepting such a Prize may have on scholarship eligibility or other consequences of accepting such a Prize. The Prizes are not transferable and will be awarded to the winners, or if minors, their parents or legal guardians only. The Prizes must be accepted as awarded.

DRAW AND WINNER SELECTION

The Prize draw will take place in on October 15, 2018, at 4 p.m. (ET), in Toronto, ON; three(3) eligible entrants will be selected by random draw from all eligible Entries.

The odds of winning the Contest are dependent on the total number of eligible Entries received. The first three entrants whose names are selected at random from all eligible Entries will be notified by telephone by PPF, BMO's contest administrator, within seven (7) calendar days of the Draw Dates at the telephone number provided when entering into the Contest. At such time, the selected entrants (or, if a minor, their parent or legal guardians) will be required to correctly answer, unaided, a time-limited mathematical skill-testing question to be administered by telephone or mail and confirm his/her eligibility. If the selected entrant (or, if a minor, their parents or legal guardians) either (i) does not meet all of the Contest rules and conditions, fails to answer the skill-testing question correctly, and does not sign and return the Sponsor's standard form of Declaration of Liability, Waiver and Publicity Release (the "**Release**") within ten (10) calendar days of being contacted by the Sponsor, or (ii) cannot be reached within ten (10) calendar days of selection, that Entry will be disqualified and Sponsor shall be entitled to select a new eligible entrant from all remaining eligible Entries received during the Contest Period. The Sponsor is not responsible, whether as a result of human error or otherwise, for any failure to contact any potential Prize winner. Once declared a winner, the selected entrant will be directed as to how to claim their Prize. Maximum of one prize per winner.

GENERAL

All entries become the property of the Sponsor and none shall be returned. No correspondence will be entered into except with the selected entrants.

By entering this Contest, entrants agree to hold harmless the Sponsor and each of its respective subsidiaries, affiliates, directors, officers, governors, agents, and their advertising and promotional agencies (collectively, "**The Released Parties**") against any and all liability, damages or causes of action (however named or described) with respect to or arising out of: (i) entrant's participation in the Contest, (ii) the receipt or use/misuse of the Prize awarded therein; and (iii) the administration of the Contest and distribution of the Prize.

Further, the Sponsor reserves the right to disqualify any person and void any entries of that person who it believes has tampered with the entry process or any other component of the Contest, whose conduct or action affects the administration, security or fairness, integrity or proper conduct of the Contest, or who fails to meet or abide by the Contest Rules.

The Sponsor does not assume any responsibility and will not be liable for any failure of the telephone number during the Contest, tampering, theft, defects, viruses, human errors including negligence, deletions, technical or telephone, computer line, network, server, access providers, computer equipment or software problems, undeliverable messages, computer errors, lost, misdirected, late or incomplete entries or inaccurate capture of information or any online difficulties that may result in computer damage or malfunction or the failure of the Sponsor to receive or process any entry and otherwise award any Prize. The Sponsor is not responsible for printing errors appearing in these rules or related Contest materials. In addition, the Sponsor will not assume any responsibility of any nature whatsoever in all cases where their inability to hold the Contest or to remit the Prize to the winners results from a cause beyond their control, including acts of god, weather conditions, strike, lock-out or other labour dispute. Any attempt to deliberately damage any telephone number or website or to undermine the legitimate operation of this Contest is a violation of criminal and civil laws, and should an attempt be made, the Sponsor reserves the right to seek remedies and damages to the fullest extent permitted by law.

The Sponsor, with the consent of the Régie des alcools, des courses et des jeux (the “**Régie**”), reserves the right to cancel or suspend this Contest in the event of any accident, printing, administrative, or other error of any kind without prior notice or obligation.

This Contest is subject to all applicable federal, provincial and municipal laws and regulations. Any litigation involving a Quebec resident respecting the conduct or organization of a publicity contest may be submitted to the Régie for a ruling. Any litigation involving a Quebec resident respecting the awarding of a prize may be submitted to the Régie only for the purpose of helping the parties reach a settlement. The Sponsor reserves the right subject to the approval of the Régie to withdraw or amend this contest in any way, in the event of an error, tampering, unauthorized intervention, fraud or any other cause beyond the reasonable control of the Sponsor that interferes with the proper conduct of this contest as contemplated by these Rules.

PRIVACY

The Sponsor respects your right to privacy. By entering this Contest, each entrant expressly consents to the Sponsor, its agents and/or representatives, collecting, storing, sharing and using the personal information submitted with their entry for the purpose of administering the Contest and in accordance with the Sponsor’s Privacy Code (available at bmo.com/privacy).

By entering this Contest, each winner grants to the Sponsor the right to the use of their name, Province / Territory of Residence, photograph, likeness, voice, statement or any material submitted in Sponsor's promotional materials including use of their name, likeness and photo on Sponsor owned websites or in-brand newsletters.

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