## Terms and Conditions

### BMO Savings Amplifier Account Promotional Interest Rate Offer

When you open a new BMO Savings Amplifier Account (the "Account") between **01/NOV/2026 – 30/NOV/2026** (the "Offer Period"), earn promotional interest rate of 3.550% (the "Promotional Interest Rate") on balances up to $1,000,000.00 ("Eligible Balance") for the first 120 days from the date you open your first Account (the "Savings Offer"). After the first 120 days, the Account will earn interest at the Bank's posted rate (defined below). This Savings Offer is only available to select clients who have received a digital exclusive invitation to open their first Account online using BMO Digital Banking. There may be differences in offers available on Accounts opened in a BMO Branch or through BMO Virtual Connect.

As of 01/NOV/2026, the Total Interest Rate is 4.000% and is a combination of the posted interest rate of the Account available online at bmo.com/rates, plus promotional interest rate (0.450% + 3.550%). The promotional rate and the Bank's posted interest rate may change at anytime without advance notice. Any changes to the promotional rate and/or the Bank's posted rate will reflect in the Total Interest Rate calculation on your balances and paid to your Account during the Savings Offer. You will earn the Bank's posted interest rate on balances that exceed the Eligible Balance limit. All interest rates are calculated on a per annum basis.

To qualify for the Promotional Interest Rate, you must:

- Be a Canadian resident; and
- Open your first Account during the Offer Period; and
- Open the Account in your name, or jointly owned where you are the primary account holder.

### Promotional Interest Calculation and Payment

Promotional Interest is calculated on the daily closing balance of the Account and paid monthly up to the fifteenth calendar day of the subsequent month. For example, interest that is earned in the month of March, will be paid to the account up to April 15. Promotional Interest will be shown separately from the posted interest on the Account statement. Posted interest 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.

Any calculated but unpaid Promotional Interest will be forfeited if the Account is closed; becomes joint with one or more other persons and you are not the primary account holder; or if you become a non-resident of Canada before the Promotional Interest is paid.

### General

This Savings Offer is **not transferable and available only** to the customer who has been presented with the offer. Accounts must be opened online using BMO Digital Banking. A limit of one Savings Offer per customer is available. To qualify for this offer, customers must 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. Customers who open a joint account(s) will only qualify to receive one Promotional Interest Rate Offer. Clients of BMO Private Banking are not eligible. BMO reserves the right, at our sole discretion, to suspend, disqualify, limit or revoke the Savings Offer to any account holder found to have manipulated or abused the promotional interest offer, its fairness, integrity or operation. BMO may modify, extend, or withdraw this Savings 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. 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 materials.

## Contact Us

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**Customer Contact Centre**
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