Terms & Conditions

BMO 2026 Summer Investment Contest

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No purchase is necessary to enter. A purchase or funding activity provides an alternative method of entry but does not guarantee winning. An account will be required for identification and administration purposes only. Participation is voluntary. Odds of winning depend on the number of eligible entries received during the Contest Period. Void where prohibited or restricted.

1. Contest Overview

The Contest is jointly sponsored by BMO InvestorLine Inc. ("BMO InvestorLine") and BMO Investments Inc. ("BMOII") (each a "Contest Sponsor").

Prizes consist of one (1) Grand Prize of $100,000 and ten (10) secondary prizes of $10,000 each, for a total prize pool of $200,000. Eleven (11) different winners will be selected. Only one prize may be won per participant, regardless of the number of Contest entries earned.

2. Eligibility

- Open to residents of Canada who have reached the age of majority in their province or territory of residence at the time of entry.
- Employees of Bank of Montreal, BMO InvestorLine Inc., BMO Investments Inc., and their respective affiliates and subsidiaries are not eligible to enter, receive contest entries, or win a prize.
- Participants must satisfy the requirements for the applicable entry path and method. BMOII eligibility requirements apply only to BMO Mutual Funds / BMOII methods. BMO InvestorLine New Client requirements apply only to BMO InvestorLine methods.
- BMO Employee Share Ownership Plan transfers are not permitted, are not eligible, and are not included in this Contest.
- Participants may enter through either entry methods described in these Contest Rules, subject to meeting the applicable requirements for each method

3. Key Dates

Item	Date / Deadline
Contest Period	July 2, 2026 to October 31, 2026
BMO Mutual Funds Purchase/Funding Deadline	October 31, 2026
BMO InvestorLine NNA Funding Deadline	November 30, 2026
Mail-in entries must be received by	November 30, 2026
Holding period (Funding method)	February 28, 2027
Contest draw date	March 17, 2027
Selected Eligible Entrants contacted	March 18, 2027
Prizes awarded to Declared Winners by	May 17, 2027

4. Entry Path Selection

You must choose ONE entry path:

- Entry Path A — Purchase / Funding Path (Section 5): earn entries through one or more purchase, funding, CSP, or PAC methods.
- Entry Path B — No Purchase Necessary Path (Section 7): earn entries through hand-written mail-in essays.

You may use either Entry Path A or Entry Path B, but not both. If you attempt to qualify under both paths, only eligible entries earned under Entry Path A will be counted and any No Purchase Necessary entries will be void.

No exceptions: all eligibility requirements, entry thresholds, dates, deadlines, funding requirements, holding requirements, and submission requirements must be met exactly as described in these Contest Rules.

5. Purchase / Funding Path (Entry Path A)

Entries earned under Sections 5.1–5.4 are cumulative and aggregated at the participant level, subject to the method-specific caps and the rules in Sections 6 and 9.

Participation in this entry method relates to marketing and promotional activities only. Investment decisions should not be made for the purpose of obtaining contest entries. For BMO Investments Inc, investment recommendations need to suitable and made by a Registered Investments Sales Representative based on your personal and financial circumstances and risk profile Please speak with a Registered Investment Sales Representative should you have any questions.

5.1 BMO Mutual Funds Lump-Sum Purchase

Eligibility

- BMOII method only. New to Mutual Funds held within a BMOII account: the participant must not have held mutual funds in any BMOII account on June 30, 2026, as determined by BMOII records.

How to qualify

- Make $1,000 or more in qualifying purchases of eligible mutual funds in one or more eligible BMOII accounts during the Contest Period.

Enrollment: customer must request opt-in; enrollment must be submitted by an authorized BMOII representative using the applicable promotional code '**F26INVCONTEST' or 'F26SUMMERMFOFFER' or 'F26SUMMERDISC'.** Submission does not guarantee eligibility.

Important requirements

- Purchase/funding deadline: qualifying purchases must be made, funded, and invested in eligible mutual funds by October 31, 2026.
- Retention: assets purchased under this method must remain invested in eligible mutual funds until February 28, 2027, inclusively. Redemptions or switches into ineligible funds may reduce or eliminate entries.
- Eligible plan types: RRSP, Spousal RRSP, FHSA, TFSA, RESP, LIRA, RRIF, LIF, LRIF, and Non-Registered Mutual Fund Account. Personal accounts only; commercial accounts are not eligible for this method.
- Entries are promotional in nature and are not indicative of investment performance, returns, or expected financial outcomes.

Entry calculation

Qualifying Purchase Amount	Contest Entries
$1,000 – $4,999.99	100
$5,000 – $49,999.99	200
$50,000 – $99,999.99	350
$100,000 – $249,999.99	450
$250,000 – $499,999.99	700
$500,000 – $749,999.99	2,500
$750,000+	5,000

5.2 BMO Mutual Funds Continuous Savings Plan ("CSP")

Eligibility

- BMOII method only. Must satisfy the BMOII New to Mutual Funds requirement and must not have had an active CSP in any BMOII mutual fund account on June 30, 2026.

How to qualify

- Start a new CSP during the Contest Period for at least $50/month (or monthly equivalent as determined by BMOII).
- Enrollment: Customer must request opt-in; enrollment must be submitted by an authorized BMOII representative using the applicable promotional code 'F26INVCONTEST' or 'F26SUMMERMFOFFER' or 'F26SUMMERDISC'.

Important requirements

- A CSP is considered started on the date of the first successful purchase under the plan.
- Frequency may be weekly, semi-monthly, bi-weekly, or monthly, provided the monthly equivalent is at least $50.
- Retention: CSP must remain in effect and uninterrupted until February 28, 2027.
- Maximum entries: 100 total CSP entries per eligible customer. Multiple CSPs do not increase CSP-related entries.

Entry calculation

Activity	Contest Entries
Qualifying CSP setup	100

Participation in this entry method relates to marketing and promotional activities only. Investment decisions should not be made for the purpose of obtaining contest entries. For BMO Investments Inc, investment recommendations need to suitable and made by a Registered Investments Sales Representative based on your personal and financial circumstances and risk profile. Please speak with a Registered Investment Sales Representative should you have any questions.

5.3 BMO InvestorLine Net New Assets (“NNA”) Funding

Eligibility

- BMO InvestorLine method only. New Client Requirement: participant must not currently be, or previously have been, a BMO InvestorLine customer as of the beginning of the Contest Period.

How to qualify

- Open one or more BMO InvestorLine Self-Directed or adviceDirect Qualifying Accounts during the Contest Period using one of the applicable promotional codes: ‘**SDCASHFT**’, **‘ADCASH’** or ‘**BMOF26WIN**’ (self-serve enrollment). Note: using promo code ‘**SDCASHFT’** also enrolls you in BMO InvestorLine’s Self-Directed cash back campaign – English version | French version. Using promo code ‘**ADCASH**’ also enrolls you in BMO InvestorLine’s adviceDirect cash back campaign – English version | French version.
- Deposit $1,000 or more of Net New Assets (“NNA”) into one or more Qualifying Accounts by the BMO InvestorLine NNA Funding Deadline. Note: BMO InvestorLine adviceDirect accounts require a minimum of $10,000 in funding, while Self-Directed accounts have no minimum funding amount. These minimums are unrelated to this contest.

Important requirements

- NNA means cash and/or securities sourced from a non-BMO Wealth Management account. Assets previously held at BMO InvestorLine, BMO Nesbitt Burns, BMO Private Investment Counsel, or BMOII do not qualify as NNA.
- Retention: NNA must remain in BMO InvestorLine accounts until February 28, 2027, inclusively. Withdrawals may reduce or eliminate entries. Your number of entries is calculated based on the lowest NNA Funding Amount maintained in your Qualifying Account(s) at any point between the Funding Deadline and the Contest Draw Date. Market fluctuations will not affect your number of contest entries, only deposits and/or withdrawals of NNA.
- Qualifying account types include BMO InvestorLine Self-Directed or adviceDirect Cash or Margin accounts, Corporate, Sole Proprietorship, TFSA, RRSP, RRIF, FHSA, Spousal RRSP, and Spousal RRIF accounts.
- Entries are promotional in nature and are not indicative of investment performance, returns, or expected financial outcomes.

Entry calculation

NNA Deposited	Contest Entries
$1,000 – $4,999.99	100
$5,000 – $49,999.99	200
$50,000 – $99,999.99	350
$100,000 – $249,999.99	450
$250,000 – $499,999.99	700
$500,000 – $749,999.99	2,500
$750,000+	5,000

5.4 BMO InvestorLine Pre-Authorized Contributions (“PAC”)

Eligibility

- BMO InvestorLine method only. New Client Requirement: participant must not currently be, or previously have been, a BMO InvestorLine customer as of the beginning of the Contest Period.

How to qualify

- Open one or more Qualifying Accounts during the Contest Period using one of the applicable promotional codes: '**SDCASHFT**', '**ADCASH**' or '**BMOF26WIN**' (self-serve enrollment). Note: using promo code '**SDCASHFT**' also enrolls you in BMO InvestorLine's Self-Directed cash back campaign – English version | French version. Using promo code '**ADCASH**' also enrolls you in BMO InvestorLine's adviceDirect cash back campaign – English version | French version.
- Set up PACs into one or more Qualifying Accounts during the Contest Period.

Important requirements

- Retention: PACs must remain in effect and uninterrupted until February 28, 2027.
- Maximum entries: 100 total PAC entries per eligible customer. Multiple PACs do not increase PAC-related entries.

Entry calculation

Activity	Contest Entries
Qualifying PAC setup	100

6. Entry Calculation & Aggregation (Entry Path A)

- Entries earned under Sections 5.1–5.4 are cumulative and aggregated at the participant level, subject to the method-specific caps.
- BMO Mutual Funds purchases are aggregated across eligible BMOII accounts for tier determination. Purchases funded from within existing BMOII accounts or assets originating from other BMO divisions (e.g., InvestorLine or Nesbitt Burns) do not count toward the BMO Mutual Funds purchase-entry method.
- BMO Mutual Funds joint accounts: each account holder is attributed their pro-rata share of qualifying contributions to prevent double counting.
- BMO InvestorLine joint accounts: only the Primary Account Holder is eligible to receive entries. If a client has multiple joint accounts, only one joint account can qualify for an award.
- BMO InvestorLine corporate accounts: the recorded trading agent is treated as a separate client from any personal accounts that the same individual may hold and may earn entries subject to the Contest Rules.

7. No Purchase Necessary Path (Entry Path B)

No purchase, deposit, investment, or funding is required to enter through this path.

7.1 Eligibility & Account Requirement (Identification Only)

- Selected entrants may be required to open a BMO investment account solely for the purpose of prize administration and identity verification
- Opening an account for identification purposes alone does not require any deposit, investment, or funding and will not increase your chances of winning.
- BMO Mutual Funds account: you must satisfy the BMOII New to Mutual Funds requirement.
- BMO InvestorLine account: you must satisfy the BMO InvestorLine New Client Requirement.
- The account must remain open and in good standing at the time of the draw (March 17, 2027).

7.2 Essay & Submission Requirements

- Write original hand-written essay(s) of at least 150 words on: "How $100,000 would help me make real financial progress."

- Each essay must be hand - written ONLY and on a separate piece of paper. Submissions of ten (10) or fewer essays must be placed in a single sealed envelope. Submissions of more than ten (10) essays will be accepted in multiple envelopes, such that each envelope contains ten (10) essays with a maximum of one envelope containing less than ten (10) essays.
- Each essay must clearly include your full name, mailing address, email address, daytime telephone number, and the last 4 digits of your applicable BMO investment account number. Essays that do not include any BMO investment account number information will be void and will not be eligible for Contest entries.
- If more than one essay is submitted, each essay must describe a different way the $100,000 would help make real financial progress.
- If the account number on an essay corresponds to a joint account, only the primary account holder associated with that account will be deemed the participant.

7.3 Entry Schedule, Mailing, and Limits

Essays Submitted	Contest Entries
1	100
3	200
5	350
7	450
10	700
15	2,500
20	5,000

Mailing addresses:

Account Type	Mailing Address
BMO Mutual Funds account	BMO Retail Investments Marketing 100 King St W, 37th Floor Toronto, ON M5X 1A1
BMO InvestorLine account	BMO InvestorLine Marketing 100 King St W, 37th Floor Toronto, ON M5X 1A1

- To be eligible, mail-in entries must be postmarked no later than October 31, 2026 and received by November 30, 2026. Entries that are postmarked after October 31, 2026 and/or received after November 30, 2026 are void.
- Entry tiers are not cumulative and apply to a single batch received in the same outer envelope.
- Maximum: twenty (20) essays per eligible entrant during the Contest Period (maximum 5,000 entries).

8. Draw, Winner Confirmation & Prize Delivery

8.1 Draw Process

On March 17, 2027, at approximately 10:00 a.m. Toronto time, at 33 Dundas St W, Toronto ON M5G 3C2, 4th floor, Toronto, Ontario, eleven (11) eligible entries will be selected at random from all eligible entries received during the Contest Period.

8.2 Winner Confirmation

Selected Eligible Entrants will be contacted by email or phone on March 18, 2027. Before being declared a winner, each Selected Eligible Entrant must correctly answer, without assistance, a time-limited mathematical skill-testing question and return all required declarations, prize delivery directions, and releases by the stated deadline. If an entrant cannot be contacted, fails to respond, fails the skill-testing question, fails to return required documents, or does not comply with these Contest Rules, that entrant will be disqualified and an alternate may be selected.

8.3 Prize Delivery

Prizes will be awarded by May 17, 2027, subject to the Declared Winner satisfying all Contest requirements. Prizes may be deposited to a non-registered BMO investment account, an eligible BMO Everyday Banking deposit account, or paid by cheque, as applicable.

The decisions of the Contest judges are final and binding without right of appeal. There may be tax implications to the prize. If tax advice is required, participants should contact their personal tax advisor.

9. Important Disclosures

9.1 Privacy

By entering this Contest, you consent to the Contest Sponsors and their affiliates, agents, and representatives storing, sharing, and using your personal information associated with your entry for the purpose of administering the Contest in accordance with BMO's Privacy Policy at bmo.com/privacy, including receiving emails from the Contest Sponsors for these purposes. You also consent to BMO Investments Inc., BMO InvestorLine Inc., Bank of Montreal, and their affiliates, agents, and representatives sharing, storing, and using customer information, account information, opt-in information, bonus information, and Contest entry information as necessary to administer the Contest, calculate entries, validate eligibility, and award prizes..

9.2 Contest Control Rights

The Contest Sponsors may withdraw, suspend, terminate, cancel, end, revise, or change the Contest, in whole or in part, including the Contest Period, any entry method, entry calculation, or prize-award process, at any time without prior notice, in their sole and absolute discretion, subject to applicable law.

9.3 Verification & Adjustments

The Contest Sponsors may verify eligibility, entry calculations, account status, funding, retention, account ownership, identity, and all other Contest requirements at any time. The Contest Sponsors may deny, reduce, adjust, reverse, void, or cancel entries, Selected Eligible Entrant status, Declared Winner status, or prize eligibility where an error occurred, information cannot be verified, or Contest requirements are not met.

9.4 General Legal

All entries become property of the Contest Sponsors and will not be returned. Proof of submission is not proof of receipt. Automated entry systems are prohibited.

Mutual fund investments may be subject to commissions, trailing commissions (if applicable), management fees, and expenses. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated. BMO Money Market Fund securities are not covered by CDIC or any other government deposit insurer.

This Contest is a promotional activity and is not intended to influence or replace independent financial decision-making. Participants should consult their own financial advisors before making any investment decisions. Nothing in this Contest constitutes investment advice, a recommendation, or a solicitation to buy or sell any security.

For a list of Declared Winners, send a self-addressed stamped envelope to BMO InvestorLine Marketing, 100 King St W, 37th Floor, Toronto, ON M5X 1A1 within 120 days after the end of the Contest Period. ®/™ Trademarks of Bank of Montreal, used under license.