Summer 2026 Mutual Fund Bonus (Mass Offer)
Terms & Conditions

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1.1 General Information and Shared Definitions

This offer [and any associated contest entries] are promotional in nature. Nothing in these Terms and Conditions constitutes a recommendation, endorsement, or advice regarding any investment, product, or strategy. Investment decisions should not be made solely to qualify for these offers. BMOII investment professionals will make suitable recommendations based on a customer's financial circumstances, investment objectives, risk profile, and personal circumstances. Please speak to a BMOII investment professional should you have any questions.

How to qualify for up to $5,100**:** Customers may qualify for both the Lump-Sum Purchase Bonus and the Continuous Savings Plan ("CSP") Bonus, provided they satisfy the eligibility requirements and applicable terms and conditions for each offer.

Key Eligibility Requirements

- ✅ Customer must be new to mutual funds
- ✅ Customer must be opted in between July 1 and October 31, 2026
- ✅ Customer must meet all applicable Offer requirements
- ✅ Must maintain eligible investments until February 28, 2027

Eligibility: Offer 1 and Offer 2 are available only to customers who are new to mutual funds held through BMO Investments Inc. For the purposes of this Offer, a customer will be considered eligible if the customer did not hold any mutual funds in a BMO Investments Inc. account as of June 30, 2026. BMO Investments Inc.'s records shall be conclusive for purposes of determining eligibility. In addition, Offer 2 is available only to customers who establish a new CSP and did not have an active CSP in any BMO Investments Inc. mutual fund account as of June 30, 2026, subject to the Offer 2 terms.

All references to "CSP" in these Terms and Conditions mean a Continuous Savings Plan.

Shared eligible investments and exclusions: Most mutual funds available through a BMO Investments Inc. account are eligible for Qualifying Purchases under this offer, including BMO Mutual Funds and select third-party mutual funds. However, certain mutual funds are excluded from the offer, including the BMO Money Market Fund (including BMO Money Market Fund Series M and BMO US Dollar Money Market Fund), BMO Matchmaker Strategic Portfolios, and G Series mutual funds.

Shared account requirements: Only investments inside a BMO Investments Inc. account are eligible. Personal accounts only. Commercial accounts are not eligible.

Shared payout timing and method: Unless otherwise stated, any bonus payable under these Terms and Conditions will be paid on or before March 31, 2027, provided that all applicable terms and conditions have been satisfied, and will be paid in units of the BMO Money Market Fund.

Employees of Bank of Montreal, BMO Investments Inc., and their respective affiliates and subsidiaries may be eligible to receive the Lump-Sum Purchase Bonus and/or the CSP Bonus if they otherwise satisfy the applicable offer terms and conditions; however, such individuals are not eligible to enter, receive contest entries in, or win the Summer 2026 Investment Contest through this offer path or otherwise.

Eligibility for this offer does not affect eligibility to participate in any associated contest, which is governed by separate contest rules.

1.2 Opt-in Requirement and Proof of Opt-in

To participate in Offer 1 and/or Offer 2, customers must request to be "opted-in" during the Offer Window (July 1 – October 31, 2026). An authorized BMOII investment professional must submit the opt-in on the customer's behalf using Promo Code **F26SUMMERDISC.** Submission of an opt-in request does not establish eligibility. Eligibility will be determined by BMO Investments Inc. in accordance with these Terms and Conditions.

BMO Investments Inc. records will be used to verify whether opt-in was successfully submitted using Promo Code: **F26SUMMERDISC**. If an opt-in was not submitted, the customer will be ineligible for the bonus, even if all other conditions are met.

The Opt-in is not retroactive and must be successfully submitted by a BMO Investments Inc. Investment Professional during the Offer Window before any bonus is paid. BMO Investments Inc. reserves the right to request documentation or information reasonably required to verify eligibility and compliance with these Terms and Conditions.

All eligibility requirements, thresholds, dates, and deadlines must be met exactly as described in these Terms and Conditions. BMO Investments Inc. will not waive, vary, or make exceptions to any requirement, including investment thresholds, except as expressly stated in these Terms and Conditions.

BMO Investments Inc. reserves the right to amend, suspend, or terminate this Offer at any time, subject to applicable laws and regulatory requirements.

1.3 Treatment of Joint Accounts

For joint accounts, BMO Investments Inc. will attribute the value of Qualifying Purchases made in the joint account among the account holders on a pro-rated basis, based on the number of account holders, as determined by BMO Investments Inc. For example, if $100,000 in Qualifying Purchases are made in a joint account with three account holders, $33,333.33 of Qualifying Purchases will be attributed to each account holder for the purposes of determining eligibility, tier qualification, and any per-customer limits. This attribution rule is intended to prevent double counting of the same purchases across multiple account holders. Bonus payments (if any) will be made in accordance with the offer's payout rules and BMO Investments Inc. records.

1.4 Key Dates at a Glance

Offer	Opt in window	**Purchase Window**	**Funding Deadline**	**Retention Deadline**	**Bonus Payout**
Offer 1 — Lump-Sum Purchase Bonus (up to $5,000)	Opt-in required between **July 1-October 31, 2026** Promo Code: F26SUMMERDISC	Qualifying purchases between **July 1 – October 31, 2026**	**October 31, 2026** (any applicable funding must be completed and purchases must be invested in	**February 28, 2027**	On or before **March 31, 2027**

			eligible funds by this date)		
Offer 2 — Continuous Savings Plan (CSP) Bonus ($100)		CSP start between **July 1 – October 31, 2026**	Not applicable (CSP start must occur within the Offer Window)	**February 28, 2027**	On or before **March 31, 2027**

2. Offer 1: Summer 2026 Lump-Sum Purchase Bonus — Up to $5,000

BMO Investments Inc. customers who satisfy the following Terms and Conditions will be eligible to receive a bonus of up to $5,000 (the "Lump-Sum Purchase Bonus") for making $50,000 or more in qualifying mutual fund purchases (hereinafter referred to as "Qualifying Purchases") in one or more eligible accounts held with BMO Investments Inc. during the Offer Window. For greater certainty, assets may be funded by way of a transfer (in-kind or in cash) or by cash deposit; however, eligibility is based on the customer's Qualifying Purchases of eligible mutual funds (not on the transfer itself).

Purchase Window: Qualifying Purchases must be made between July 1, 2026, and October 31, 2026 (the "Offer Window"). A purchase will be considered made on the transaction date recorded in BMO Investments Inc.'s systems.

Funding / Settlement Deadline: Any applicable funding (including transfers, if used to fund purchases) must be completed and the resulting purchases must be invested in eligible mutual funds by October 31, 2026.

There is no minimum Qualifying Purchase required per account. Eligibility and tier determination are based on the customer's total amount of Qualifying Purchases of eligible mutual funds across all eligible accounts during the Offer Window.

- **Retention (Holding) Requirement:** Assets purchased under this offer must remain invested in eligible mutual funds until February 28, 2027, inclusively. Redemptions or switches from eligible mutual funds into ineligible funds (see excluded list) during the retention period may reduce or eliminate the Lump-Sum Purchase Bonus, as determined by BMO Investments Inc. records.
- **Eligible Plan Types:** RRSP, Spousal RRSP, FHSA, TFSA, RESP (family or individual), LIRA, RRIF, LIF, LRIF, Non-Registered Mutual Fund Account. Only the plan types listed above are eligible. Any plan type not explicitly listed is not eligible.

Personal accounts only; commercial accounts are not eligible. See Section 1.1 — Shared account requirements.

Lump-Sum Purchase Bonus tiers:

Lump-Sum Purchase Bonus tiers are determined strictly by the customer's total amount of Qualifying Purchases of eligible mutual funds during the Offer Window. Thresholds are not rounded up. For example, a total Qualifying Purchase amount of $749,999 qualifies for the Tier 4 bonus (not tier 5).

Tier #	Qualifying Purchase Amount of Eligible Mutual Funds	Lump-Sum Purchase Bonus
1.	$50,000 – $99,999.99	$350
2.	$100,000 – $249,999.99	$450
3.	$250,000 – $499,999.99	$700
4.	$500,000 – $749,999.99	$2,500
5.	$750,000+	$5,000

2.1 Additional Terms for Lump-Sum Purchase Bonus Offer

The Lump-Sum Purchase Bonus is only available to customers who have reached the age of majority in their province or territory of residence.

The Lump-Sum Purchase Bonus will be calculated based upon the customer's total Qualifying Purchases across all eligible accounts made between July 1, 2026, and October 31, 2026, provided such purchases are invested in eligible mutual funds by October 31, 2026. Redemptions and/or switches out of eligible mutual funds between July 1, 2026 and February 28, 2027 may reduce or eliminate the Lump-Sum Purchase Bonus, as determined by BMO Investments Inc. Assets transferred from existing BMO Investments Inc. Mutual Funds accounts, BMO InvestorLine accounts, BMO Nesbitt Burns accounts are not considered new assets and will not qualify toward bonus calculations.

There is no limit on the number of eligible accounts that can qualify. The Lump-Sum Purchase Bonus will be paid on a pro-rated basis in each eligible account as a percentage of the total Qualifying Purchase amount. For example, a customer who makes Qualifying Purchases totaling C$50,000 in an RRSP and C$25,000 in a TFSA may be eligible to receive a Lump-Sum Purchase Bonus of C$233.33 in the RRSP and a Lump-Sum Purchase Bonus of C$116.67 in the TFSA, for a total Lump-Sum Purchase Bonus amount of C$350 according to the investment thresholds and total bonus amounts shown above in these Terms and Conditions.

Only investments inside a BMO Investments Inc. account are eligible.

The bonus will be paid in units of the BMO Money Market Fund. BMO Money Market Fund mutual funds are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the Fund will be able to maintain a stable net asset value per security at a constant amount or that the full amount of your investment will be returned to you.

Commissions, trailing commissions (if applicable), management fees and expenses may be associated with mutual fund investments. Mutual Funds are not guaranteed, their values change frequently, and past performance may not be repeated. Please read the fund facts or prospectus of the relevant mutual fund before investing.

Investment professional refers to Personal Bankers, Financial Planners, Investment and Retirement Planning and Investment Specialists that are representatives of BMO Investments Inc., a mutual fund dealer and separate legal entity from Bank of Montreal.

Some Financial Planning, Investment & Retirement Planning services - including mutual funds investing advice - are provided by BMO Investments Inc., a mutual fund dealer and separate legal entity from Bank of Montreal. Learn more about the services we do and don't provide - and how we get paid - here: https://www.bmo.com/pdf/mf/prospectus/en/5142888_BMOII_disclosure_booklet.pdf

Lump sum Purchase Bonus payments may have tax consequences. Customers are responsible for any applicable tax reporting obligations and should consult their own tax advisor. BMO Investments Inc. does not provide tax advice.

3. Offer 2: Summer 2026 Continuous Savings Plan (CSP) Bonus Offer — $100

BMO Investments Inc. customers who satisfy the terms and conditions of the offer below (the "CSP Bonus Offer") may be eligible to receive a bonus of $100 for making qualifying mutual fund purchases (hereinafter referred to as "Qualifying Purchases") in a mutual fund account through a Continuous Savings Plan ("CSP"). Qualifying Purchases include new ongoing purchases of $50/month (or the monthly equivalent as determined by BMO Investments Inc.) under a new CSP started during the Offer Window.

Start Date & Amount: Start a new CSP between July 1, 2026, and October 31, 2026, for at least $50/month. The CSP purchase frequency must be one of the following: Weekly, Semi-Monthly, Bi-Weekly, or Monthly. If the customer selects a frequency other than Monthly, the total scheduled purchases must be at least $50 per month (or the monthly equivalent as determined by BMO Investments Inc.). A CSP started outside the Offer Window will not qualify.

Retention (Holding) Requirement: The CSP must remain in effect and uninterrupted until February 28, 2027.

Eligible Plan Types: RRSP, Spousal RRSP, FHSA, TFSA, RESP (family or individual), Non-Registered Mutual Fund Account. Only the plan types listed above are eligible. Any plan type not explicitly listed is not eligible.

Personal accounts only; commercial accounts are not eligible. See Section 1.1 — Shared account requirements.

3.1 Additional Terms for Summer 2026 CSP Bonus Offer

The CSP Bonus Offer is only available to customers who have reached the age of majority in their province or territory of residence.

Only one CSP Bonus per customer. If multiple accounts qualify, the bonus will be paid once into the eligible account determined using the following priority: (i) sole ownership accounts with a qualifying CSP are prioritized over joint accounts; and (ii) among qualifying accounts, the account with the highest monthly CSP amount will be selected. If two or more accounts are tied for the highest monthly CSP amount, BMO Investments Inc. will select one of the tied accounts at its discretion.

Only investments inside a BMO Investments Inc. account are eligible.

Eligible mutual fund investments and exclusions are described in Section 1.1 — Shared eligible investments and exclusions.

The CSP Bonus payout timing and payment method are described in Section 1.1 — Shared payout timing and method.

The CSP Bonus will be paid in units of the BMO Money Market Fund. BMO Money Market Fund mutual funds are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the Fund will be able to maintain a stable net asset value per security at a constant amount or that the full amount of your investment will be returned to you.

Commissions, trailing commissions (if applicable), management fees and expenses may be associated with mutual fund investments. Mutual Funds are not guaranteed, their values change frequently, and past performance may not be repeated. Please read the fund facts or prospectus of the relevant mutual fund before investing.

CSP Bonus payments may have tax consequences. Customers are responsible for any applicable tax reporting obligations and should consult their own tax advisor. BMO Investments Inc. does not provide tax advice.

Investment professional refers to Personal Bankers, Financial Planners, Investment and Retirement Planning and Investment Specialists that are representatives of BMO Investments Inc., a mutual fund dealer and separate legal entity from Bank of Montreal.

Some Financial Planning, Investment & Retirement Planning services - including mutual funds investing advice - are provided by BMO Investments Inc., a mutual fund dealer and separate legal entity from Bank of Montreal. Learn more about the services we do and don't provide - and how we get paid - here: https://www.bmo.com/pdf/mf/prospectus/en/5142888_BMOII_disclosure_booklet.pdf

4. Contest Participation Addendum

Summer 2026 Lump-Sum Purchase Bonus and CSP Bonus Offer

4.1 Purpose

These Contest Terms integrate the Summer 2026 Investment Contest with the Summer 2026 Mass Lump-Sum Purchase Bonus and CSP Bonus offers. For customers participating through this offer, these Contest Terms explain how contest entries are earned in connection with the bonus offers. While these Contest Terms govern the calculation of contest entries under this offer, the official contest rules continue to apply to all other aspects of the contest, including eligibility, winner selection, prize administration, and related matters.

Personal accounts only; commercial accounts are not eligible. See Section 1.1 — Shared account requirements. There is no purchase necessary to enter the Contest. To qualify for the contest via the No-purchase path see Section 4.4.

4.2 Contest Entry Calculation for BMOII Bonus Offer Participants

For customers who qualify for the Summer 2026 Lump-Sum Purchase Bonus and/or the Summer 2026 CSP Bonus and who are otherwise eligible to participate in the Contest, each $1 of final bonus paid under these Terms and Conditions will equal one (1) contest entry. For example, a customer who receives a $350 bonus will receive 350 contest entries. A customer who receives the $100 CSP Bonus will receive 100 contest entries. For greater certainty, employees of Bank of Montreal, BMO Investments Inc., and their respective affiliates and subsidiaries are not eligible to receive contest entries or win the Contest, even if they qualify for and receive a bonus under these Terms and Conditions.

Contest entries are only earned if the customer satisfies all applicable eligibility, opt-in, purchase/CSP, retention, and bonus payment requirements under these Terms and Conditions and is otherwise eligible to participate in the Contest. If no bonus is paid, or if the customer is excluded from Contest eligibility (including because the customer is an employee of Bank of Montreal, BMO Investments Inc., or their respective affiliates or subsidiaries), no contest entries will be awarded through this bonus offer path.

If a customer qualifies for both the Lump-Sum Purchase Bonus and the CSP Bonus, contest entries will be cumulative and based on the total final bonus paid under both offers, subject to a maximum of 5,100 contest entries through this bonus offer path.

4.3 Bonus-to-Contest Entry Schedule

Qualifying Activity / Bonus Tier	Bonus Paid	Contest Entries
$50,000 – $99,999.99 qualifying lump-sum purchases of eligible mutual funds	$350	350
$100,000 – $249,999.99 qualifying lump-sum purchases of eligible mutual funds	$450	450
$250,000 – $499,999.99 qualifying lump-sum purchases of eligible mutual funds	$700	700
$500,000 – $749,999.99 qualifying lump-sum purchases of eligible mutual funds	$2,500	2,500
$750,000+ qualifying lump-sum purchases of eligible mutual funds	$5,000	5,000
Qualifying CSP Bonus	$100	100
Maximum if both Lump-Sum Purchase Bonus and CSP Bonus are earned	$5,100	5,100

4.4 No-Purchase-Necessary Equivalent Entries

No purchase is necessary to enter the Contest. To qualify for the contest via the No-purchase path, write an original hand-written essay(s) of at least 150 words on: “How $100,000 would help me make real financial progress.”

Note that each essay must be hand - written ONLY and on a separate piece of paper.

Essays Submitted	Contest Entries
1	100
3	200
5	350

7	450
10	700
15	2,500
20	5,000

The official contest rules will set out the required no-purchase-necessary submission method, format, deadlines, eligibility requirements, and validation process. Any no-purchase-necessary entry table or entry calculation for BMO Investments Inc. participants must match the contest-entry amounts shown in this addendum.

This schedule replaces any prior or inconsistent no-purchase-necessary entry table for BMO Investments Inc. participants in the Summer 2026 Investment Contest.

4.5 Mutual Exclusivity of Entry Paths

A customer may be eligible to participate in the Contest either through the Summer 2026 Lump-Sum Purchase Bonus and/or CSP Bonus path or through the no-purchase-necessary path, but not both. If a customer participates in the Summer 2026 Lump-Sum Purchase Bonus and/or CSP Bonus and submits entries through the no-purchase-necessary path, any no-purchase-necessary entries will be void, and only eligible entries earned through the bonus offer path, if any, will be counted.

4.6 Timing, Retention, and Adjustments

Contest entries through the bonus offer path will be finalized based on BMO Investments Inc. records after eligibility, opt-in, purchase/CSP, retention, and bonus payment requirements have been validated.

If the bonus amount is reduced, withheld, reversed, adjusted, or recovered under these Terms and Conditions, the corresponding contest entries may also be reduced, voided, or adjusted by BMO Investments Inc. records.

For BMO Investments Inc. bonus offer participants, qualifying activity must occur during the Offer Window of July 1, 2026, to October 31, 2026, and any applicable funding for the Lump-Sum Purchase Bonus must be completed and invested in eligible mutual funds by October 31, 2026.

4.7 Joint Accounts

Where Qualifying Purchases are made in a joint account, the joint-account attribution rules in these Terms and Conditions apply when determining the customer's bonus amount and therefore the customer's contest entries. Contest entries will not be double counted across joint account holders for the same Qualifying Purchases.

4.8 Inconsistency with Other Contest Materials

For BMO Investments Inc. Summer 2026 Lump-Sum Purchase Bonus and CSP Bonus participants, if there is any inconsistency between this addendum and any outdated contest entry table or entry calculation in other contest materials, this addendum will govern the calculation of BMO Investments Inc. contest entries. The official contest rules continue to govern all other contest terms, including prize amounts, draw process, winner declaration, skill-testing question, privacy, liability, and prize delivery.

Complete terms and conditions for the contest can be accessed here.