Fall and Winter 2026 Mutual Fund Bonus Offers – Terms & Conditions

General Information

These offers are promotional in nature. Nothing in these Terms and Conditions constitutes investment advice, a recommendation, or an endorsement of any investment strategy or product. Investment decisions should be based on a customer's financial circumstances, investment objectives, risk profile, and personal circumstances. Please speak to a BMO Investment Professional if you have any questions.

BMO Investments Inc. customers who satisfy the terms and conditions of one or both offers listed below will receive a bonus of up to $7,600.

Opt-in Requirement & Proof of Opt-in

To participate in Offer 1 and/or Offer 2, the customer must request to be opted-in through a BMO Investment Professional during the Offer Window (November 1, 2026 – March 31, 2027). Opt-in will be submitted by an authorized BMO Investments Inc. representative on the customer's behalf using Promo Code F27FALLEXISTINGMF. Submission of opt-in does not guarantee eligibility; eligibility will be determined solely by BMO Investments Inc.

Opt-in is not retroactive and must be successfully submitted by a BMO Investments Inc. representative during the offer window before any bonus is paid.

No exceptions: All eligibility requirements, thresholds, dates, and deadlines must be met exactly as described in these Terms and Conditions. BMO Investments Inc. ("BMOII") will not waive, vary, or make exceptions to any requirement, including investment thresholds.

The terms and conditions of these offers, including their overall availability, are at the sole and absolute discretion of BMO Investments Inc and are subject to change at any time without prior notice. Without limiting the foregoing, BMO Investments Inc may withdraw, suspend, terminate, or end either offer, in whole or in part, at any time, including before the stated end date. Customers who have already opted-in to the bonus offer prior to withdrawal of the offers will remain eligible as long as they satisfy the terms and conditions.

Key Dates at a Glance:

Offer	Enrollment	Offer Window	Funding Deadline	Retention Deadline	Bonus Payout
Offer 1 — Switch Transfer Bonus (up to $7,500)	Opt-in required	November 1, 2026 – March 31, 2027 (transfer must be initiated within this window)	April 30, 2027 (assets must arrive and be invested in eligible funds by this date)	August 31, 2027	On or before September 30, 2027
Offer 2 — Continuous Savings Plan (CSP) Bonus ($100)	Opt-in required	November 1, 2026 – March 31, 2027 (CSP must be started within this window)	Funding Deadline does not apply, but the first CSP payment must occur by March 31, 2027.	August 31, 2027	On or before September 30, 2027

Offer 1: Fall and Winter 2026 Standard Transfer Bonus — Up to $7,500:

BMO Investments Inc. customers who satisfy the following Terms and Conditions will receive a bonus of up to $7,500 (the "Transfer Bonus") for transferring $10,000 or more (hereinafter referred to as a "Transfer") into one or more registered accounts held with BMO Investments Inc ("BMOII"):

Enrollment: Customers must request to be opted-in to this offer to be eligible for the Switch Purchase Bonus. Opt-in will be submitted by a BMO Investments Inc. representative on the customer's behalf using Promo Code **F27FALLEXISTINGMF**. Submission of opt-in does not guarantee eligibility; eligibility will be determined solely by BMO Investments Inc. based on its records (see "Opt-in Requirement & Proof of Opt-in" above).

Transfer Initiation Window: The Transfer must be initiated between November 1, 2026 and March 31, 2027 (the "Offer Window"). "Initiated" means the date the transfer request is submitted and accepted for processing in BMO Investments Inc. systems (not the date the form is signed).

Funding Deadline (Arrival & Purchase): Transferred assets must arrive in the customer's BMOII account(s) and be invested in eligible mutual funds by April 30, 2027.

Eligibility and tier determination are based on the customer's total net transfer amount across all eligible accounts. There is no minimum net transfer required per account.

- **Retention (Holding) Requirement:** Assets must remain invested in eligible mutual funds until August 31, 2027, inclusively. Switches between eligible mutual funds during the retention period have no impact on eligibility for the Lump-Sum Purchase Bonus. Switches into ineligible funds or

redemptions during the retention period will be treated as transfers out/redemptions for the calculation of your net transfers.

- **Eligible Plan Types:** RRSP, Spousal RRSP, FHSA, TFSA, RESP (family or individual), LIRA, RRIF, LIF, LRIF. Only the plan types listed above are eligible. Any plan type not explicitly listed is not eligible.
- Eligible mutual fund investments include BMO Mutual Funds and third-party mutual funds available through a BMO Investments Inc. account, but do not include BMO Money Market Fund, BMO Money Market Fund Series M, BMO US Dollar Money Market Fund, BMO Matchmaker Strategic Portfolios, and G Series mutual funds.

Transfer Bonus tiers:

Transfer Bonus tiers are determined strictly by the customer's total net transfer amount. Thresholds are not rounded up. For example, a total net transfer amount of $749,998 qualifies for the $3,500 tier (not the $7,500 tier).

Net Transfer Threshold	Transfer Bonus
$10,000 – $24,999.99	$200
$25,000 – $49,999.99	$300
$50,000 – $99,999.99	$400
$100,000 – $349,999.99	$750
$350,000 – $749,999.99	$3,500
$750,000+	$7,500

Additional Terms for Transfer Bonus Offer

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

The Transfer Bonus will be calculated based upon the customer's total net transfers across all eligible accounts initiated between November 1, 2026 and March 31, 2027, that arrive in the customer's account(s) between November 1, 2026 and April 30, 2027, less any transfers out or redemptions between November 1, 2026 and August 31, 2027. Transfers between existing BMOII accounts or assets originating from other BMO divisions (e.g., Nesbitt Burns, InvestorLine etc.) will not count toward Transfer Bonus eligibility.

There is no limit on the number of eligible accounts that can qualify. The Transfer Bonus will be paid on a pro-rata basis into each eligible account as a percentage of the total net transfer amount. For example, a customer who transfers C$50,000 into an RRSP and C$25,000 into a TFSA will receive a Transfer Bonus of C$266.67 in the RRSP and a Transfer Bonus of C$133.33 in the TFSA, for a total Transfer Bonus amount of $400 according to the investment thresholds and total bonus amounts shown above in these Terms and Conditions.

Only investments inside a BMOII account are eligible.

The Transfer Bonus will be paid on or before September 30, 2027, provided that all terms and conditions of this offer have been satisfied.

The bonus will be paid in units of the BMO Money Market Fund. BMO Money Market Fund, mutual fund securities 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 its net asset value per security at a constant amount or that the full amount of your investment will be returned to you.

All investments in BMO Mutual Funds accounts are subject to regulatory suitability assessment and applicable account terms and conditions.

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.

There may be tax implications to the Transfer Bonus. No tax receipt will be issued for the Transfer Bonus. If you require tax advice, please contact your personal tax advisor.

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

Offer 2: Fall and Winter 2026 CSP Bonus Offer — $100:

BMO Investments Inc. customers who satisfy the terms and conditions of the offer below (the "CSP Bonus Offer") will receive a bonus of $100 for making a qualifying investment in a mutual fund account. Qualifying investments include new ongoing purchases of $50/month with a Continuous Savings Plan ("CSP").

Enrollment: Customers must request to be opted-in to this offer to be eligible for the CSP Bonus offer. Opt-in will be submitted by a BMO Investments Inc. representative on the customer's behalf using Promo Code **F27FALLEXISTINGMF**. Submission of opt-in does not guarantee eligibility; eligibility will be determined solely by BMO Investments Inc. based on its records (see "Opt-in Requirement & Proof of Opt-in" above).

For purposes of this offer, an "active CSP" means a CSP that is in-force and not cancelled.

For purposes of this offer, a CSP is considered "started" on the date of the first successful purchase under the plan.

As of October 31, 2026, the customer cannot have an active CSP in any BMO Investments Inc. mutual fund account. The CSP Bonus Offer is only available to customers starting a new CSP.

Start Date & Amount: Start a new CSP between November 1, 2026 and March 31, 2027, for at least $50/month. The CSP purchase frequency must be one of the following: Daily, 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 BMOII). A CSP started outside the Offer Window will not qualify.

Retention (Holding) Requirement: The CSP must remain active and uninterrupted until August 31, 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.

Eligible mutual fund investments include BMO Mutual Funds and third-party mutual funds available through a BMO Investments Inc. account, but do not include BMO Money Market Fund, BMO Money Market Fund Series M, BMO US Dollar Money Market Fund, BMO Matchmaker Strategic Portfolios, and G Series mutual funds.

Additional Terms for Fall and Winter 2026 CSP Bonus offer

The CSP Bonus Offer is only available to customers who have attained 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 BMOII account are eligible.

Eligible mutual fund investments include BMO Mutual Funds and third-party mutual funds available through a BMO Investments Inc. account, except BMO Money Market Fund, BMO Money Market Fund Series M, BMO US Dollar Money Market Fund, BMO Matchmaker Strategic Portfolios, and G Series mutual funds.

The CSP Bonus will be paid on or before September 30, 2027 provided that all terms and conditions have been satisfied.

The CSP Bonus will be paid in units of the BMO Money Market Fund. BMO Money Market Fund, mutual fund securities 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 its net asset value per security at a constant amount or that the full amount of your investment will be returned to you.

All investments in BMO Mutual Funds accounts are subject to regulatory suitability assessment and applicable account terms and conditions.

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.

There may be tax implications to the CSP Bonus. No tax receipt will be issued for the CSP Bonus. If you require tax advice, please contact your personal tax advisor.

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.

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