

# Fall 2023 BMO Mutual Funds CSP Bonus Offer

## Terms and Conditions

### Overview of Bonus Offer

New or existing BMO Mutual Funds customers (“**customers**”) who satisfy the CSP Bonus terms and conditions listed below will receive a C\$50 bonus (“**CSP Bonus**”) from BMO Investments Inc. (“**BMOI**”) for investing \$200 per month or greater in a BMOI mutual funds account by means of a Continuous Savings Plan (“**CSP**”) established between November 1, 2023 and December 31, 2023.

### Availability of CSP Bonus

The CSP Bonus is only available to customers who:

- have attained the age of majority in their province or territory of residence; AND
- opt into this offer between November 1, 2023 and December 31, 2023 (see CSP Bonus Terms and Conditions below for more details on how to opt in)

All investments in a BMO Mutual Funds account are subject to standard suitability assessments and the applicable account terms and conditions.

### CSP Bonus Terms and Conditions

Customers who **did not have an active Continuous Savings Plan in a BMO Mutual Funds account on October 31, 2023**, and who satisfy the following Terms and Conditions, will receive **one (1)** CSP Bonus of C\$50.

1. In order to participate in this bonus offer, the customer must notify a BMO investment professional verbally or by email between November 1, 2023 and December 31, 2023 of their intent to opt into the offer.
2. The minimum CSP amount required per period is as follows:
  - Monthly CSP: \$200 per month
  - Bi-weekly CSP: \$100 every two weeks
  - Semi-monthly CSP: \$100 twice per month
  - Weekly CSP: \$50 per week
3. To qualify for the CSP Bonus, the frequency of the CSP must be monthly, semi-monthly, bi-weekly, or weekly.
4. This offer applies to **non-registered, RRSP, TFSA, RESP, and FHSA account types only**. All locked-in plan types, RDSP and RRIF accounts are **excluded** from this offer.
5. In order to receive the CSP Bonus, the customer must have invested at least C\$200 by means of a CSP by December 31, 2023.
6. The CSP must remain in effect until June 30, 2024.
7. The CSP Bonus will be paid by July 31, 2024, provided that all terms and conditions of this offer have been satisfied.

8. Only CSP purchases of eligible BMO Mutual Funds will be included when determining if a customer has satisfied the terms and conditions of this offer. Most BMO Mutual Funds are eligible for this offer. Some funds are ineligible, such as all BMO Corporate Class Funds, BMO MatchMaker® Strategic Portfolios, and short-term funds (see full list of ineligible BMO Mutual Funds for more details).
9. The CSP Bonus will be paid into the customer's BMO Mutual Funds account by purchasing units of Series A BMO Money Market Fund.
10. CSPs set up in separate accounts may not be combined for the purposes of this offer.
11. In the event that a qualifying CSP is set up in more than one account, the CSP Bonus will be paid into only one account at BMO's discretion, giving preference to the customer's non-registered account, if applicable.
12. There is a limit of one CSP Bonus per account and a maximum of one CSP Bonus per customer.
13. There may be tax implications to the CSP Bonus. For registered accounts, no tax receipt will be issued for the CSP Bonus. If you require tax advice, please contact your personal tax advisor.
14. This offer cannot be combined with any other offer for the same investment in a BMO Mutual Funds account.
15. The terms and conditions of this offer, including its overall availability, are at the sole and absolute discretion of BMO and are subject to change at any time without prior notice.

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 financial services firm providing some financial planning, investment & retirement planning services – including mutual funds investing advice, and an investment fund manager for BMO Mutual Funds. BMO Investments Inc. is a separate legal entity from Bank of Montreal.

Commissions, trailing commissions (if applicable), management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus of the relevant mutual fund before investing. In case of BMO Money Market Fund note that 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 in the fund will be returned to you. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Distributions are not guaranteed and are subject to change and/or elimination.

For a summary of the risks of an investment in BMO Mutual Funds, please see the specific risks set out in the prospectus.

Learn more about the services we do and don't provide – and how we get paid – at [bmo.com/our-relationship](http://bmo.com/our-relationship).