

# We're making changes to some of our **Everyday Banking Fees, Services and Agreements.**

This information will help you understand these changes and how they may apply to you.

The following changes are effective  
March 2, 2026

Sending a BMO Global Money Transfer		
Bank Plan	Current	New
Plus Plan	\$5.00 each	No charge
AIR MILES Plan®		

To learn more about BMO Global Money Transfer and how to send money overseas quickly and securely to nearly 70 destinations through BMO Online Banking or the BMO Mobile Banking app, visit [bmo.com/globalmoneytransfer](https://bmo.com/globalmoneytransfer).

The following changes are effective March 2, 2026

Monthly Plan Fees		
Bank Plan	Current	New
Plus Plan	\$11.95	\$12.95
Plus Plan with a: <ul style="list-style-type: none"><li>Seniors discount</li><li>Indigenous Peoples discount</li><li>Beneficiaries of an RDSP<sup>1</sup> discount</li></ul>	\$7.95	\$8.95
To confirm your Bank Plan, please refer to the upper right corner of your statement, by selecting your account in BMO Online Banking, or under the Account Details tab in the BMO Mobile Banking app.		

Additional Services		
	Current	New
Paper Statements <sup>2</sup>	\$2.25 per statement	\$2.75 per statement
To avoid paper statement fees, consider switching to eStatements. You can enroll through BMO Online Banking or the BMO Mobile Banking app. Visit <a href="https://bmo.com/estatemements">bmo.com/estatemements</a> for details on how to sign up.		

Changes to the Electronic Banking Services Agreement

We are updating Section 7 of the Electronic Banking Services Agreement, part of the Agreements, Bank Plans and Fees for Everyday Banking booklet. The new language being added is underlined:

7. Your Mobile Device and Verification Codes

- Mobile Subscriber Information: You authorize your wireless carrier to disclose information about your wireless account and device, if available, to us and our agents for the duration of your business relationship, solely to help identify you or your wireless device and to prevent fraud. This information is used in accordance with our Digital Privacy Policy and BMO Privacy Code – Canada.

The following changes are effective March 12, 2026

Items returned for non-sufficient funds (NSF)		
	Current <sup>3</sup>	New <sup>4</sup>
Canadian dollar accounts	\$48	C\$10.00
U.S. dollar accounts	\$48	US\$5.00

The following changes are effective April 5, 2026

Personalized cheque orders		
Bank Plans	Current	New <sup>6</sup>
<ul style="list-style-type: none"><li>Premium Plan</li><li>Senior Plan<sup>5</sup></li></ul>	Included (limited styles)	1 cheque order of 25 cheques included per calendar year (limited styles)

Your continued use of your account after the effective dates means that you understand and agree to these changes. **If you reside in Québec:** if you do not agree with the changes, you may close your account without cost or penalty by notifying us no later than 30 calendar days after the changes comes into effect.

If you have any questions, please speak to a representative at your local branch.

**Thank you for choosing BMO.**

# Terms and Conditions

<sup>1</sup> RDSP is a Registered Disability Savings Plan.

<sup>2</sup> Customers in an eligible Bank Plan with the Kids, Teens, Students, Seniors, Indigenous Peoples, Newcomers to Canada, Beneficiaries of an RDSP discounted banking program; and Platinum Banking clients are provided with one (1) paper statement (individual statement or consolidated) at no cost. A paper statement fee applies for each additional statement.

<sup>3</sup> For each cheque or pre-authorized debit returned due to non-sufficient funds in the account. This fee applies to the original presentment and any re-presentment if the original was returned for the reason “non-sufficient funds” or “funds not cleared”.

<sup>4</sup> This change applies to Everyday Bank Accounts only. A fee applies when a cheque or pre-authorized debit (PAD) is returned for non-sufficient funds (NSF). For PADs, a separate fee is charged for each instance of original presentment and representment if the PAD is returned for NSF. No fee will be charged if the returned cheque or PAD would have caused your account to be in an unauthorized overdrawn balance of less than \$10.00. If more than one (1) cheque or PAD is returned for NSF on the same account on the same business day, only one (1) fee is charged, and a fee will not be charged more than once within a period of two (2) business days with respect to the same account.

<sup>5</sup> The Senior Plan has been discontinued and is no longer available. This information is provided to existing customers.

<sup>6</sup> Customers with the Premium Plan or Senior Plan can place an order for 25 single cheques at no charge once per calendar year. Cheque styles are limited. A fee will apply for cheque orders for duplicate cheques, if you select a cheque order that contains more than 25 cheques, or if you select cheques, styles, or personalization options not included with your Plan. If you order cheques online through BMO Online Banking, the cost of your cheque order (if applicable) will appear on screen at the time you place your order. If you order cheques in branch or through the customer contact centre, the cost of your cheques (if applicable) will be disclosed at the time you place the order. Fees (if applicable) will be debited from your account within five (5) business days of placing your order.

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