We're making changes to our **Banking Plans, Fees** and **Agreements** in **February 2027.**

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

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The following changes apply to Everyday Banking Accounts effective February 1, 2027:

Bank Plan fee waivers

The minimum daily balance in the lead Primary Chequing Account will change as follows:

Bank Plan[1]	Current balance waiver	New balance waiver
Plus Plan	$3,000	**$3,500**
Performance Plan	$4,000	**$4,500**
Premium Plan	$6,000	**$7,000**

Your lead primary account is the one you've selected to have monthly Plan fees and transaction fees deducted from. Your monthly Bank Plan fee may be waived if you keep the required minimum balance in your designated Canadian or U.S. dollar chequing account **every day of the month**. The fee waiver is not available if your designated account is an Interest Chequing Account (for existing customers) or a Premium Rate Savings Account. In that case, the monthly Plan fee will apply.

Monthly Debit Transaction Limit

Bank Plan	Current	New
Plus Plan	25	**20**

Transactions at transit authorities in Canada do not count towards the monthly transaction limit.[2]

If you need more than 20 transactions a month, consider the Performance Plan, which includes unlimited monthly transactions. Fees apply to transactions, services and products not included in your Bank Plan.

The following changes apply to Personal Banking and Business Banking Accounts effective February 1, 2027:

Wire Payment Fees[3]

	Current	New
Incoming wires	$16	**$17.50**
Outgoing wires	$50 ($40 outgoing wire fee plus $10 communication charge)	**$75 ($65 outgoing wire fee plus $10 communication charge)**

We're making some changes to our **Agreements, Bank Plans and Fees for Everyday Banking** booklet, effective **February 21, 2027**. This provides you with the new content being added or updates to existing content.

II. Personal Account Agreement

1. Privacy Disclosure & Consent - Your Personal Information

The new subsection appears at the end of Section 1) "Privacy Disclosure & Consent – Your Personal Information":

Fraud Management

In connection with your use of Interac services (including but not limited to Interac e-Transfer®*, KONEK™*, Interac Flash®*, Interac®* Debit), we may share your Personal Information with Interac Corp. to prevent, detect and respond to fraud and financial crime. Interac may use this information to operate, maintain and improve fraud management services across its network. This may include analyzing, combining and using your Personal Information with information from other sources to generate fraud risk indicators or insights. Your use of Interac services is conditional upon these uses of your information. For more information, please see our Privacy Code, available online at bmo.com/privacy or at any BMO Bank of Montreal branch.

VI. Electronic Banking Services Agreement

2. Use of Electronic Banking Services

The bullets are new and appears at the end of Section 2) "Use of Electronic Banking Services":

- You agree that you will not include harmful content in any Interac e-Transfer message field, including (without limitation), information that is:
  - (i) Illegal, relates to illegal activities, or the inclusion or transmission of such information is otherwise in contravention of applicable laws;
  - (ii) is malicious, or damaging information, such as scripts, codes or links; and/or,
  - (iii) is used to conduct illegal or other harmful activities to the service, or participants, their customers, or any other person.

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Continued

- You agree that you will comply with Canada's anti-spam legislation and applicable privacy laws in your use of Interac e-Transfer and you will not use the service to send unsolicited or non-compliant commercial electronic messages. You are solely liable for any non-compliance with applicable laws.
- In connection with your use of Interac services (including but not limited to Interac e-Transfer, KONEK, Interac Flash, Interac Debit), we may share your Personal Information with Interac Corp. to prevent, detect and respond to fraud and financial crime. Interac may use this information to operate, maintain and improve fraud management services across its network. This may include analyzing, combining and using your Personal Information with information from other sources to generate fraud risk indicators or insights. Your use of Interac services is conditional upon these uses of your information. For more information, please see our Privacy Code, available online at bmo.com/privacy or at any BMO Bank of Montreal branch.

X. Glossary of Terms

The definition of "Interac e-Transfer" has been updated. Text underlined is new, and ~~text with a strikethrough~~ is deleted.

Interac e-Transfer means an online banking service that allows you to send, request and receive funds electronically. Funds can be sent to almost anyone with an email address and Canadian bank account via BMO Online Banking or the BMO Mobile Banking app. ~~Recipient is alerted by email that funds have been transferred to them and are awaiting deposit. The recipient can then follow the provided instructions to deposit the funds into their selected Canadian bank account~~.is used to conduct illegal or other harmful activities to the service, or participants, their customers, or any other person.

For more information about the different Everyday Bank Accounts and Plans available at BMO, please visit bmo.com/banking.

Your continued use of your account after the effective dates means that you understand and agree to these changes.

For customers with an Everyday Bank Account:

If you reside in Québec and if you do not agree with the changes, you may close your account without cost or penalty by notifying us no later than thirty (30) calendar days after the changes comes into effect.

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

Thank you for choosing BMO.

BMO

Terms and Conditions

[1] To confirm your Bank Plan, refer to the upper right corner of your statement, or sign in to BMO Online Banking and after selecting your account, select Direct deposit info, or sign in to the BMO Mobile Banking app and after selecting your account, select Account details.

[2] Debit transactions completed at Canadian public transit authority merchants classified by Interac's "Merchant Category Code" (MCC) as "Local and Suburban Commuter Passenger Transportation, including ferries" (i.e. transit fares and passes) do not count towards your monthly transaction limit.

[3] Other financial institutions may have associated fees for incoming or outgoing wire transfers.

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