

January 2019 Student Line of Credit \$50 Amazon.ca Gift Card Offer

Terms and Conditions:

From **January 3, 2019, to February 4, 2019**, receive a \$50.00 Amazon.ca Gift Card (the "**Gift Card**") when you open a new eligible Bank of Montreal ("**BMO**") Student Line of Credit at any BMO branch or online.

To qualify for the Gift Card, you must meet all of the following criteria:

1. Apply for a Student Line of Credit, Professional Line of Credit or Medical and Dental Student Line of Credit (each an "**Eligible Line of Credit**") between **January 3, 2019 and February 4, 2019** at any BMO branch or online and get approved and open the line of credit by **February 11, 2019**;

AND;

2. Provide BMO with a valid email address at time of an Eligible Line of Credit application;

AND;

3. Have an existing or new Canadian Dollar BMO Primary Chequing Account (a "**Chequing Account**") with the Plus Plan, or Performance Plan or Premium Plan. The new Chequing account must be opened at any BMO branch or online and an initial deposit of any amount must be made into the chequing account by **February 4, 2019**.

Eligibility

To be eligible for this offer, you must be a student that is enrolled in a post-secondary level program that is offered for at least 12 weeks and is taught on a full-time basis (at least 20 hours of instruction per week) to full time or

part-time students at an eligible institution that will lead to a diploma or certificate upon satisfactory completion.

Approval and credit limit is subject to meeting BMO's usual credit requirements, credit availability and verification of identity. A co-signer may be required.

Exclusions

- Customers who have an existing Student Line of Credit, Professional Line of Credit or Medical and Dental Student Line of Credit (each an "**Existing Student Line of Credit**") are not eligible.
- Customers who closed an Existing Student Line of Credit between January 1, 2018 and February 4, 2019, and subsequently open a new BMO Student Line of Credit are not eligible.
- For co-signers: If two or more customers are signatories on the Eligible Student Line of Credit, the \$50.00 Amazon.ca Gift Card will not be awarded if either customer has an Existing Student Line of Credit or closes their Existing Student Line of Credit between January 1, 2018 to February 4, 2019, and subsequently opens a new Eligible Student Line of Credit.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible.

Other

Limit of one (1) \$50.00 Amazon.ca Gift Card per customer. An Eligible Line of Credit with more than one signatory will only qualify to receive one (1) \$50.00 Amazon.ca Gift Card. If there are two signatories on an Eligible Line

of Credit, the Gift Card will be awarded to the youngest signatory on the Eligible Line of Credit.

To remain eligible, your Line of Credit and Chequing Account must be open and in good standing at the time the Gift Card is awarded. If you change to a Line of Credit other than an Eligible Line of Credit, you will no longer qualify for the Gift Card. The Gift Card will be emailed to eligible customers by **April 30, 2019**.

The Eligible Line of Credit must remain open until **February 15, 2020**.

Customers who:

- (i) close their Line of Credit ; or
- (ii) change to a Line of Credit other than an Eligible Line of Credit

(each, a "**Prohibited Action**") prior to that date will no longer be eligible for the Gift Card.

If you perform a Prohibited Action, and the Gift Card has been awarded, BMO reserves the right, in its sole and absolute discretion, to withdraw the full cost of the Gift Card (\$50 plus any applicable taxes) from your Chequing Account.

This offer cannot be combined with any other banking offer or promotion other than the January 2019 BMO Student Chequing \$50 Amazon.ca Gift Card Offer. Gift Cards are subject to availability. BMO reserves the right to substitute the Gift Card for an award of equivalent value. Please ensure you provide a valid email address during the application process in order to receive your Gift Card. This offer may be changed, withdrawn, or extended at any time without notice.

You have until July 31, 2019 to notify us if you have not received your Gift Card. Any notice received after this date will not be accepted and you will be deemed not to have qualified for this promotion.

This offer may be changed, withdrawn, or extended at any time without notice.

General Disclaimer:

Amazon.ca is not a sponsor of this promotion. The Amazon.ca Conditions of Use apply. Gift Cards are issued by Amazon.com.ca, Inc., a Delaware corporation.

When you purchase, receive or apply a Gift Card to your account or your Amazon.ca Balance to a purchase, you agree that the laws of the State of Washington, without regard to principles of conflict of laws, will govern these terms and conditions and any dispute that may arise between you and Amazon.com.ca, Inc. and its affiliates related to your use of a Gift Card or your Amazon.ca Balance. We reserve the right to change these terms and conditions from time to time in our discretion. All terms and conditions are applicable to the extent permitted by law. If any of these terms and conditions are deemed invalid, void, or for any reason unenforceable, that unenforceable term will be deemed severable and will not affect the validity and enforceability of any remaining terms and conditions.

For Quebec consumers: These terms and conditions and any dispute of any sort that might arise between you and Amazon.com.ca, Inc. and its affiliates related to your use of a Gift Card or your Amazon.ca Balance will be governed by the laws of the Province of Quebec and the laws of Canada applicable in Quebec.



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