



BMO[®] Business Bundles

Three flexible banking solutions
designed for businesses like yours.

BMO  Bank of Montreal
Making money make sense[®]

1. BMO Small Business Bundle

Designed with flexibility and simplicity in mind for your unique business.

2. BMO Professional Bundle

Whether you're just starting or well established in your field, this plan is specialized for your professional needs.

3. BMO Agriculture Bundle

Created with a full complement of products designed to meet your unique financial needs in the agricultural sector.

Get 6 months of FREE business banking¹ with any BMO Business Bundle.

New BMO Personal Bundle

Great news, now you can add a BMO Personal Bundle to any BMO Business Bundle. Choose from a range of personal banking products such as a personal line of credit, a savings account, a BMO MasterCard, a personal mortgage and more. We've made it easier to find the right solutions to meet your business and personal financial needs.

Get 6 months of FREE personal banking² when you add a BMO Personal Bundle to any BMO Business Bundle.

BMO Business Bundles



BMO Small Business Bundle

✓ Get started with:

Our most cost-effective Business Banking Plan – gets you started on the right track.

Get 2 or more products – specific to what small business owners like you need:

- Prepare for unexpected costs and contingencies with a Small Business Line of Credit³
- Earn AIR MILES^{®†} reward miles or CashBack[®], every time you pay for expenses using your BMO MasterCard^{®*} for Business⁴
- Make it easy for customers to pay you by debit or credit, when you use Moneris Solutions^{®†} for your payment processing
- Ensure your employees are paid accurately and on time every time, whether you have one employee or more – with ADP^{®††} Payroll Solution⁵
- Park excess cash until you need it and earn interest in a Business Premium Rate Savings Account

✓ **Enjoy 6 MONTHS of FREE business banking¹ for your small business.**

Talk to your BMO representative about how you can also receive 6 months of FREE personal banking by adding a BMO Personal Bundle.



BMO Professional Bundle

✓ Get started with:

A full service Business Banking Plan – make the most of in-branch visits with the Value Assist[®] Plan.

Get 2 or more products that meet the unique demands of your professional needs:

- Help manage your cash flow with an Operating Loan³
- Receive all the perks of an exclusive BMO Corporate MasterCard⁴ that rewards you with AIR MILES reward miles, and other benefits, every time you use your card
- Accelerate your receivables and control your payables with our simple, cost-effective cash management packages called Smart Packs
- Make it easy for customers to pay you by debit or credit card when you use Moneris Solutions for your payment processing
- Ensure your employees are paid accurately and on time every time, whether you have one employee or more – with ADP Payroll Solution⁵
- Invest earnings with a wide selection of Guaranteed Investment Certificates (GICs) – safe investments that offer you a flexible range of options and competitive returns

✓ **Enjoy 6 MONTHS of FREE business banking¹ for your business.**

Talk to your BMO representative about how you can also receive 6 months of FREE personal banking by adding a BMO Personal Bundle.



BMO Agriculture Bundle

✓ Get started with:

An ideal self-service Value Plan that lets you conduct business transactions online and via Automated Teller Machine (ATM) at your convenience.

Get 2 or more products that Agricultural businesses like yours can benefit from.

- Receive all the perks of an exclusive BMO Corporate MasterCard⁴ which rewards you with AIR MILES reward miles and other benefits every time you use your card
- Accelerate your receivables and control your payables with our cash management products offered through our award-winning Online Banking for Business platform
- BMO offers a range of Operating Loan options to help you finance agricultural-related expenditures – with flexible terms and payment options to suit your needs³
- Open a BMO AgriInvest Account and take advantage of government matching contributions under the AgriInvest Program that can help reduce your business risk or help you invest for the future
- Buy feed, purchase equipment, install green power systems or simply cover daily expenses, with a pre-arranged Agri ReadilLine[®] Line of Credit. It's the financial convenience you need³

✓ **Enjoy 6 MONTHS of FREE business banking¹ for your agricultural business.**

Talk to your BMO representative about how you can also receive 6 months of FREE personal banking by adding a BMO Personal Bundle.

Let's talk about your business.

For more information about
BMO Business and Personal Bundles,
speak to a BMO Representative to help find
a solution that's customized for your business.
Call 1-877-448-1955, or visit bmo.com/bundle

¹"Free business banking" is defined as the monthly Everyday Banking for Business Plan fee being waived for 6 months. The customer is responsible for all fees of any transactions, services and products not included in the business bank plan. Promotion runs from September 1 to December 31, 2012. ²"Free personal banking" is defined as the monthly Everyday Banking for Personal Plan fee being waived for 6 months. The customer is responsible for all fees of any transactions, services and products not included in the personal bank plan. Promotion runs from September 1 to December 31, 2012. ³Subject to Bank of Montreal's usual credit granting criteria. ⁴Subject to approval. ⁵Services referred to herein are provided by ADP Canada. ADP Canada is not a member of BMO Financial Group. Conditions and restrictions may apply. Please contact ADP Canada for more details. [®]Registered trade-marks of Bank of Montreal. ^{®*}MasterCard is a registered trademark of MasterCard International Incorporated. Bank of Montreal is a licenced user of the trade-marks. ^{®†}Registered trademarks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Bank of Montreal. ^{®††}ADP is a registered trade-mark of ADP, Inc. Bank of Montreal is an authorized user of the trade-mark. ^{®‡}Registered trademark of Moneris Solutions Corporation. Bank of Montreal is an authorized user of the trade-mark.

