

Innovative, Customized Solutions

Do you have debt... without a plan in place to optimize it?

BMO Specialized Lending provides an extensive suite of lending products and financial solutions to help you achieve your financial goals. Working with your Financial Advisor, our expert, mobile lending team offers support on all aspects of debt planning and debt management.¹

Why BMO Specialized Lending?

- Flexible, mobile and personalized service, at your convenience
- Solutions customized to your individual needs
- End-to-end management of loan transactions
- Highly experienced professionals and streamlined solutions
- Competitive interest rates

We understand what's important to you

- **Trust:** We're part of the same trusted brand that's served Canadians for nearly 200 years.
- **Simplicity:** Our dedicated Lending Specialists streamline the entire process and are there to help you understand product features, programs and specific details related to your transaction.
- **Expertise:** Your Advisor and BMO Lending Specialist collaborate to recommend the loan options best suited to your specific needs – and then we take care of the rest.

Customized Solutions to Better Serve Your Needs²

Personal Loan Plan	Allows you to use the funds for investments or other purchases when you have a set plan to pay down the loan.	Blended principal and interest payments with fixed or variable rates. No prepayment penalty. Extended amortization available for investment lending.
Personal Line of Credit	Access funds when you need (up to an approved credit limit), with the option to pay above the minimum monthly payment amount at any time, without prepayment charge.	Convenient access to funds, up to the available credit limit. Low monthly payments. Variable interest rate. Interest only payment option available, subject to approval. ¹
Mortgages	Choose from a wide range of options to meet your needs: short or long-term, variable or fixed rate, open or closed.	Amortization up to 30 years, with terms from 6 months to 18 years.
Homeowner Readiline®	Combines a mortgage and line of credit into a single, flexible product.	Revolving portion and Installment arrangement under one credit facility. Multiple splits available. Access equity up to the available revolving credit limit as the balance of the instalment portion is paid off.
Homeowner's Line of Credit	Use the equity in your property for investment and other purchases at secured interest rates to lower your borrowing costs.	Variable interest rate. Interest only payment option. Revolving credit.
Small Business Lending	Provides financing to small businesses for operating, capital expenditures or cash flow management.	Flexibility of using personal assets for business financing.

Special Programs to Finance Your Mortgage, Investments, Insurance and Beyond¹

Mortgage Financing	Access conventional, default-insured and revolving mortgage products for new purchases, refinances, pre-approvals, first-time homebuyers, debt consolidations, investment financing, tax strategies, etc.
RRSP Loans	Maximize unused RRSP contributions with ease and convenience, through this affordable lending option. Can be amortized up to 120 months.
Mutual Fund Lending	Build wealth or monetize assets, no matter what your current cash position is. Up to 100% financing. Interest only or amortized up to 360 months.
Exchange Traded Funds (ETF)	Interest only or amortized up to 360 months.
New to Canada & Non-Resident	Designed to help newcomers to Canada become homeowners.
Segregated Fund Financing³	Offers all the flexibility you need to cover the purchase of a full range of funds. Up to 100% of existing investment or new purchase.
Cash Surrender Value (CSV)⁴	Access cash to invest, supplement income or for future, unexpected needs. Up to 75% of the CSV of a fully paid-up or mature universal or whole life insurance policy.
Student Lines of Credit⁵	Provides affordable education financing, so you can concentrate on what's most important – learning. Maximum \$45,000; interest only while in school and one year after graduation.
Professional, Dental and Medical Student Lines of Credit⁵	Access the money you need for tuition, books, and living expenses, when you need it. Maximum loans are based on the program (Professional up to \$110,000 and Dental/Medical up to \$250,000); interest only while in school and up to one year after the later of graduation or residency (not to exceed 7 years), depending on the program.

Work with a trusted group of experts that add value:

- Complete lending transaction from application to “after-loan” service – a phone call or e-mail away
- Full range of lending products; face-to-face support
- Education and ideas to help you proactively identify inefficient debt
- Fast decisions– many within 48 hours

Customized Solutions

No two clients are alike, so lending solutions shouldn't be one-size-fits-all. BMO Specialized Lending offers an extensive suite of products and programs, enabling your Lending Specialist to customize solutions to meet your needs.

Contact us today to get started:



To find your local Area Manager
Visit bmo.com/specializedlending/leadershipteam
To find your local Lending Specialist
Visit bmo.com/lendingspecialist



Find us on LinkedIn
LinkedIn.com/company/bmo-specailized-lending



We're here to help.™

¹ Approval is subject to meeting BMO's usual credit criteria. Some conditions apply. Terms, conditions and options are subject to change without prior notice. Contact your Lending Specialist for more details. Some features (for example 30 year amortization, interest only payments) must be approved and may not be available for all lending situations. ² Clients that are referred to BMO Specialized Lending and continue a relationship with BMO Specialized Lending will not be solicited by BMO Financial Group ("BMO") for other products and services, but may be contacted with respect to their lending products. Clients referred by Advisors that have or have had a direct or indirect contract with other BMO channels may receive marketing, products and service offers in the future from those channels. Clients with an existing relationship with BMO, or who subsequently approach BMO for unrelated products or services, may be contacted by members of BMO for all marketing, products and service offers in the future. ³ Only BMO approved funds are eligible. ⁴ CSV loans are available for Whole Life and Universal Life policies only. ⁵ Approval and credit limit are subject to meeting BMO's usual credit requirements. Must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. Co-signer may be required. Subject to credit availability and verification of identity.