BMO

Student Winter Campaign



Terms and Conditions

From **November 4, 2026 - March 1, 2027** (the "Offer Period"), when you open any of the following accounts at any BMO branch or online at bmo.com and you can earn:

Offer Details

1. **Earn up to a $300 tech reward from Best Buy®** when you open a new Student Canadian Dollar Primary Chequing Account. Refer to the "**Student Chequing Account Offer**" terms and conditions.
2. **Up to 5% cash back** in your first three (3) months – **that's up to $125 cash back** with a new Student BMO CashBack® Mastercard®*. Refer to the "**Credit Card Offer**" Terms and Conditions.

   Additionally, **get up to $110 in Instacart benefits** when you enroll in the eligible Instacart+ membership benefit using your new Student BMO Cashback® Mastercard®*. Refer to the "**Complimentary and Discounted Instacart+ Membership**" Terms and Conditions below.
3. **Up to $1000 cash bonus** when you open a Student Line of Credit. Refer to the **"Line of Credit Offer"** terms and conditions below.

Terms and Conditions

Student Chequing Account Offer

To qualify for the **Student Chequing Account Offer**, you must have reached age of majority in the province or territory where you reside and be enrolled full-time in a university/college/vocational school by **March 1, 2027** and complete the following three (3) steps:

1. Open a new Canadian Dollar Primary Chequing Account with a Performance Plan or Premium Plan under the Students Discounted Banking Program ("**Eligible Discounted Plan**") (a "**Student Chequing Account**") and provide a valid e-mail address by **March 1, 2027**; and
2. Make a deposit of any amount to the Student Chequing Account by **March 1, 2027**; and
3. Complete at least **two (2)** of the following Eligible Transactions (defined below) to or from the Student Chequing Account within **30 days** of opening the Student Chequing Account:
   a. Send or receive **two Interac e-Transfer®§ transactions**;
   b. **One (1) eligible bill payment** through BMO Online Banking or the BMO Mobile Banking app to a payee. A transfer from your Student Chequing Account to another BMO product does not qualify as an eligible bill payment.
   c. **Set-up one (1) pre-authorized debit**.

BMO

Continued

Eligible Transactions

- Send or receive two (2) Interac e-Transfer®§ transactions within 30 days of opening the Student Chequing Account.
- Make one (1) bill payment through BMO Online Banking or the BMO Mobile Banking App to a payee within 30 days of opening the Student Chequing Account. A transfer from your Student Chequing Account to another BMO product does not qualify as an eligible bill payment.
- Set up one (1) pre-authorized debit (of any amount), such as a pre-authorized bill payment to a service provider (i.e. subscription, gym membership) or pre-authorized payment to a BMO line of credit and have the transaction appear within 30 days of opening the Student Chequing Account.

Exclusions

- All other banking plans that are not an Eligible Discounted Plan.
- Customers who have an existing Canadian or U.S. Dollar Primary Chequing Account, Canadian or U.S. Dollar Interest Chequing Account (each an "**Existing Account**") are not eligible for the Student Chequing Account Offer.
- Customers who closed their Existing Account between **November 4, 2026 - March 1, 2027**, and subsequently open a new Chequing Account are not eligible for the Student Chequing Account Offer.
- If customers open a joint Chequing Account, a tech item will not be rewarded if either customer has an Existing Account or closes an Existing Account during the Offer Period, and subsequently opens a new Chequing Account.
- **If the Chequing Account is initially opened under single account ownership** and is subsequently converted to a joint account with an existing BMO chequing customer, then a tech item will not be rewarded.

Other

Limit of one (1) Student Chequing Account Offer per customer. If you open multiple Eligible Discounted Plans during the Offer Period, you will only qualify to receive one (1) Student Chequing Account Offer. Customers who share an Eligible Discounted Plan or open a joint account(s) will only qualify to receive one (1) Student Chequing Account Offer, and only the customer with the Student Chequing Account or who has activated the Student Chequing Account may receive the tech reward.

Eligible customers will receive an email within 90 days of completing the Student Chequing Account offer criteria from BMO confirming their qualification for a tech reward valued at up to $300 CAD. Eligibility is determined solely by BMO in its discretion.

To claim a reward, eligible customers must: (a) access the redemption portal website using the unique personalized link provided in their eligibility email; and (b) select their preferred reward item from the available options.

After 30 days, the order link will expire and will no longer be accessible. In those cases in which a customer has a unique order link that has expired, they may request a new link at BMO's discretion at info@specialoffer.bmo.com.

Customers must provide a valid shipping address to Best Buy Canada Ltd. ("Best Buy") via the reward portal to facilitate delivery of the selected reward item. By providing this information, customers consent to Best Buy's use of their personal information for the sole purpose of fulfilling and delivering the reward.

By electing to receive a reward, the customer accepts all risks associated with the delivery, possession, and use of the reward item, including but not limited to loss, damage, theft, delay, or personal injury. BMO and Best Buy disclaim all liability to the fullest extent permitted by law.

Reward items are available while quantities last. Selection and availability of specific items are subject to change without notice. BMO reserves the right to substitute reward items of equal or greater value at its discretion.

Rewards are non-transferable and have no cash value. This offer may not be combined with any other promotion unless expressly stated. BMO reserves the right to modify, suspend, or terminate this offer at any time without prior notice.

Your Student Chequing Account must be open, in an Eligible Discounted Plan, and be in good standing (for example, your Student Chequing Account must not be in an unauthorized overdraft or in delinquent status) at the time the tech item is rewarded. If you change to a plan other than the Eligible Discounted Plans, you will no longer qualify for the Student Chequing Account Offer. The Student Chequing Account must remain open in an Eligible Discounted Plan until March 1, 2028. Customers who close their Student Chequing Account or change to a plan other than an Eligible Discounted Plan before March 1, 2028, will no longer qualify for the reward. If you close the Student Chequing Account or change to a plan other than an Eligible Discounted Plan and the tech item has been rewarded, we reserve the right, in our sole discretion, to send you an invoice for any amount outstanding.

This Student Chequing Account cannot be combined with any other offer or promotion or discounted banking programs not explicitly included above. We may change, extend or withdraw this Student Chequing Account Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Student Chequing Account Offer for any customer we suspect of manipulating or abusing the Student Chequing Account Offer, or its fairness, integrity or operation.

Products will be shipped via the method and carrier generally applicable to the fulfilment of such Product through www.bestbuy.ca, and in accordance with Best Buy's standard shipping policies and terms.

Privacy

By accepting this offer, you agree that we will send you email communications regarding the offer through our partner, ARM Marketing, who will use your information for the purpose of fulfilling the offer. We will use your personal information we collect for the purposes described in BMO's Privacy Code at bmo.com/privacy.

BMO

Continued

Credit Card Offer

To qualify for the "**Credit Card Offer**" BMO CashBack® Mastercard®* applications must be received between **November 4, 2026 - March 1, 2027** to receive the 5% cash back welcome bonus offer:

The 5% earn rate applies to qualified spend up to $2,500 (up to $500 qualified spend on grocery, up to $500 qualified spend in recurring bill payments, and up to $1500 qualified spend on all other purchases (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) in the welcome offer period, with a maximum of $125 cash back. Please see details as follows:

- **Grocery purchases:** Receive 3% cash back on the first $500 spent on eligible grocery purchases (made at merchant locations in Canada classified by Mastercard's "Merchant Category Code" as "grocery stores and supermarkets" MCC 5411) per billing cycle period and an additional 2% bonus cash back up to a maximum of $500 spent on all combined grocery purchases in the first three (3) billing cycles. In total, you could earn up to $25 cash back from qualified grocery spend in the welcome offer period.
- **Recurring Bill Payments:** Receive 1% cash back on the first $500 spent on eligible recurring bill payments made at merchant locations in Canada (defined as payments made on a monthly or regular basis, and which are automatically billed by the merchant to your BMO CashBack Mastercard per billing cycle and an additional 4% bonus cash back up to a maximum of $500 spent on all qualified recurring bill payments in the first three (3) billing cycles. You will not earn any bonus cash back on recurring bill payments that are also classified as grocery, transit or gas and electric vehicle charging purchases as described above (classified by Mastercard's "Merchant Category Code") and are subject to the bonus capping rules of eligible grocery, transit or gas and electric vehicle charging purchases. In total, you could earn up to $25 cash back from qualified recurring bill payments in the welcome offer period.
- **All other purchases:** Receive 0.5% cash back on purchases and an additional 4.5% bonus cash back up to a maximum of $1,500 spent in the first three (3) billing cycles. In total, you could earn up to $75 cash back from qualified purchases.
- The 5% bonus cash back offer is limited to new BMO CashBack Mastercard accounts and will not be awarded to current or former cardholders who reinstate a closed account, product transfer, or who open a new account. Limit of one bonus offer per account. If you cancel your card within ninety (90) days from the date your account is opened, all CashBack Rewards earned within that period will be cancelled. This offer may be withdrawn or changed without notice.

Offer is subject to the CashBack Rewards Terms and Conditions and BMO Mastercard Cardholder Agreement.

Complimentary and Discounted Instacart+ Membership

You, as the Primary cardmember, can activate this offer using your eligible Canadian BMO Credit Card by 10/31/27 at 11:59PM PT, to receive (i) three (3) months of complimentary Instacart+ membership beginning on the date you activate this offer and (ii) this offer's promotional Instacart+ annual rate ($20 CAD off annual rate of $99 CAD/year) if you opt-in to auto-enroll during initial offer enrollment. This offer is valid for only one eligible standard/non-premium Canadian BMO Credit Card per Instacart account. Activate the offer via https://www.instacart.ca/p/bmo-standard or the special offer invitation in your email or account settings. If you have an existing Instacart+ membership, your existing membership will be extended by three months and only members who have an existing annual membership that is set to auto-renew will be defaulted into the discounted annual rate at renewal. By activating this offer, you agree to the Instacart+ Terms and that after your complimentary period ends, your membership will automatically expire unless you choose to renew your membership, opt in to a discounted annual plan, or your existing Instacart+ membership is already set to auto-renew. If you decide to opt-in for auto-renewal into a paid Instacart+ membership at offer enrollment, you will be charged $79 CAD for the first year and $99 CAD/year thereafter for an annual recurring Instacart+ membership billed automatically to any payment method on file, until you cancel. Subscription prices are subject to change. This offer will replace any previously redeemed Instacart+ discounted membership offer if you opt in to auto-renewal at offer enrollment. You must pay for your Instacart+ membership using your eligible Canadian BMO Credit Card to receive the promotional rate. Membership must be activated with a Canadian address. You may cancel your paid subscription by selecting "Cancel Membership" in the "Your Instacart+ Membership" page. You will not be charged if you cancel prior to the end of your complimentary Instacart+ membership period or applicable paid membership start date. You are eligible to receive a refund if you cancel within 5 days of the start of the paid membership term and you have not placed any orders with Instacart+. Benefits of Instacart+ membership include $0 delivery fees on eligible orders. Service and other fees, taxes, and/or tips may apply. This offer is non-transferable. Memberships purchased through third parties are excluded from this offer. If you have an existing Instacart+ membership, this offer is only available to you if you signed-up or purchased your membership on the Instacart app or Instacart.ca; if you purchased Instacart+ on another site and linked to the Instacart app or Instacart.ca, you are not eligible. If you signed up for Instacart+ on a business account, you can only enroll in this offer through your business account. BMO is not responsible for the provision of, or the failure to provide, Instacart+ Membership benefits and services. Your Canadian BMO Credit Card must be open and not in default to maintain eligibility for Instacart+ membership benefits. This offer is subject to modification or termination at any time without notice. Instacart and/or certain retailers may not be available in all zip or postal codes. This offer is nontransferable. Only one account can redeem this offer per eligible Canadian BMO Credit Card (excludes purchases made using Apple Pay, PayPal and other forms of digital wallets as payment method).

BMO

Continued

$5 Instacart Credit per Month BMO Offer: As a Canadian BMO Credit Card Primary cardmember, you can receive one $5 CAD credit in your Instacart account each month you have an active Instacart+ membership after you activate your complimentary BMO Instacart+ membership on https://www.instacart.ca/p/bmo-standard through 10/31/27 at 11:59PM PT. The monthly credit will be made available to you in your Instacart+ account at the beginning of each month and will only be available on that platform for the remainder of that calendar month; the monthly credit will not roll over into a subsequent month. The monthly credit is only eligible on one purchase of $50 CAD or more made on Instacart.ca using any eligible Canadian BMO Credit Card. Credit will be applied to the total purchase price for all non-alcohol products, and excludes taxes, service fees, special handling fees and/or other fees; offer cannot be applied to alcohol products. Customers who complete an eligible purchase of $50 CAD or more (before taxes, service fees, special handling fees and/or other applicable fees) will receive the full applicable monthly credit of $5. Your coupon credit may be less than the full amount if your final eligible purchase is less than the full applicable monthly credit value due to, but not limited to, item replacements, out-of-stock items, or application of additional promotions. Instacart is solely responsible for determining and applying any credit amounts. This offer is valid for only one eligible standard/non-premium Canadian BMO Credit Card per Instacart account. Eligible purchase will qualify for this credit the month your Canadian BMO Credit Card is added to your Instacart account and each month thereafter. To qualify for this credit, your Canadian BMO Credit Card account must be open and not in default at the time of fulfillment. If your credit card account is closed at any time, Instacart and BMO reserve the right to remove any unused Instacart credits from your account. Limit 1 credit per order. Credit has no cash value and is non-transferable. Mobile applications, websites and other information provided by Instacart are not within BMO's control. BMO is not responsible for the provision of, or the failure to provide, Instacart benefits and services. Deliveries subject to availability. In order to take advantage of this offer, customers must have a valid account on Instacart.ca with their valid Canadian BMO Credit Card on file. Only one offer per account. Instacart reserves the right to modify or cancel this offer at any time. Offer may not be sold, copied, modified, transferred or used retroactively for prior purchases. Void where restricted or prohibited by law. Offer may expire prior to your actual use of the offer, without liability to Instacart. Instacart is not a retailer or seller. Instacart may not be available in all zip or postal codes.

Line of Credit Offer

Depending on your program of study, you may earn a cash bonus as follows:

To qualify for the **Regular Offer** and earn the **$325 cash bonus**, you must:

1. Apply for a new `Student Line of Credit' between **November 4, 2026 - March 1, 2027**.

   AND

2. Have an existing or open a new Canadian Dollar Primary Chequing Account (the "**Qualifying Account**") with any plan at BMO. The chequing account does not have to be a Student account, but does need to be under the same account holder name as the Student Line of Credit to be eligible to receive the funds.

   AND

3. The Eligible Line of Credit must be opened by **March 31, 2027** and remain opened until **April 30, 2027** (the "**Bonus Payout Date**").

To qualify for the **Professional Offer** and earn a **$575 cash bonus**, you must:

1. Apply for a new `Professional Student Line of Credit', between **November 4, 2026 - March 1, 2027**.

   AND

2. Have an existing or open a new Canadian Dollar Primary Chequing Account (the "Qualifying Account") with any plan at BMO. The chequing account does not have to be a Student account, but does need to be under the same account holder name as the Professional Student Line of Credit to be eligible to receive the funds.

   AND

3. The Eligible Professional Student Line of Credit must be opened by **March 31, 2027**, and remain opened until **April 30, 2027** (the "**Bonus Payout Date**").

BMO

Continued

To qualify for the **Medical or Dental Offer** and earn a **$1000 cash bonus**, you must:

1 Apply for a new `Medical or Dental Line of Credit', between **November 4, 2026 - March 1, 2027**.

AND

2 Have an existing or open a new Canadian Dollar Primary Chequing Account (the "Qualifying Account") with any plan at BMO. The chequing account does not have to be a Student account, but does need to be under the same account holder name as the Medical or Dental Student Line of Credit to be eligible to receive the funds.

AND

3 The Eligible Medical Student Line of Credit must be opened by **March 31, 2027** and remain opened until **April 30, 2027** (the "**Bonus Payout Date**").

Exclusions

- Customers who have an existing `Student Line of Credit', `Professional Student Line of Credit' or `Medical and Dental Student Line of Credit' (each an "**Existing Student Line of Credit**").
- Customers who closed an Existing Student Line of Credit between **November 4, 2026 - March 1, 2027** and subsequently open a new `Student Line of Credit', `Professional Student Line of Credit' or `Medical and Dental Student Line of Credit'.

Other

Limit of one Line of Credit Offer per customer. Standard Line of Credit lending and approval criteria will apply to open the Line of Credit. The cash bonus(es) will be paid by **April 30, 2027** to the Qualifying Account. Please notify if you do not receive your Cash Bonus by this date.

Your Line of Credit Account must be in good standing (for example, your Line of Credit Account must not be in a delinquent status) and open at the time the cash bonus(es) is paid. The Line of Credit Account must remain open until **April 30, 2027**. We may change, extend or withdraw this Line of Credit Account Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Line of Credit Account Offer for any customer we suspect of manipulating or abusing the Line of Credit Account Offer, or its fairness, integrity or operation.

BMO

© Best Buy Canada Ltd. Suite #102, 425 West 6th Avenue, Vancouver, BC V5Y 1L3

* The email you provide may be used by BMO to send you future offers tailored to your banking needs. To view BMO's Privacy Code, visit bmo.com/privacy.

®/™ Trademarks of Bank of Montreal.

®§ Interac e-Transfer is a registered trademark of Interac Corp Inc. Used under license.

®* Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Used under license.

26-1667