

May 2017 Digital Chequing Account Opening Offer

Terms and Conditions:

From **May 1, 2017 to July 3, 2017**, earn a **\$100.00 Cash Bonus** when you open a new Canadian Dollar Primary Chequing Account online.

To qualify for the **\$100.00 Cash Bonus** you must:

1. Visit **bmo.com**;

AND

2. Use the digital application form to open a new Canadian Dollar Primary Chequing Account (the "**Chequing Account**") with a new Plus Plan, Performance Plan, AIR MILES^{®†} Plan, or Premium Plan (each an "**Eligible Plan**") **by July 3, 2017**, and keep the account open, in good standing (for example, your Chequing Account must not be in an unauthorized overdraft), and remain in an Eligible Plan **until July 3, 2018**. Eligible Plans part of the Senior, and Registered Disability Savings Plan discounted banking programs also qualify for the offer.

AND

3. Make a deposit of any amount into the Chequing Account **by July 3, 2017**;

AND

4. Set up a recurring direct deposit into the Chequing Account and have at least one (1) direct deposit transactions credited to the Chequing Account by **July 30, 2017**.

Exclusions:

- Customers who have an existing Canadian or U.S. Dollar Primary Chequing Account, Canadian or U.S. Dollar Interest Chequing Account, BMO Sobeys AIR MILES^{®†} Chequing Account, BMO Club Sobeys Chequing Account, BMO IGA AIR MILES Chequing Account (each an "**Existing Chequing Account**") are not eligible.
- Customers who closed an Existing Chequing Account between January 1, 2017 – July 3, 2017, and subsequently open a new Chequing Account are not eligible.
- Joint Accounts: If you make a Chequing Account joint, no bonus will be paid if either customer has an Existing Chequing Account or closes an Existing Chequing Account between January 1, 2017 – July 3, 2017, and subsequently opens a new Chequing Account.
- Employees of Bank of Montreal and those with whom such employees are domiciled.

Other: Limit of one (1) Cash Bonus per customer. If a Chequing Account is made joint, you will only qualify to receive one (1) Cash Bonus.

To remain eligible, your Chequing Account must be open, in an Eligible Plan, and be in good standing at the time the Cash Bonus is paid. If you change to a Plan other than an Eligible Plan, you will no longer qualify for the Cash Bonus. The Cash Bonus will be paid to the Chequing Account of eligible customers **by September 30, 2017**.

The Chequing Account must remain open until July 3, 2018. Customers who close their Chequing Account or change to a Plan other than an Eligible Plan before July 3, 2018, will no longer be eligible for the Cash Bonus. If you close your Chequing Account or change to a Plan other than an Eligible Plan before July 3, 2018, and the Cash Bonus has been paid, BMO reserves the right, in its sole and

absolute discretion, to withdraw the full amount of the Cash Bonus from the Chequing Account or send you an invoice for any amount outstanding.

This offer cannot be combined with any other offer or promotion or discounted banking programs not explicitly included above, for example, Kids, Teens, Students/Recent Graduates, BMO NewStart™, BMO Perks at Work and Canadian Defence Community Banking.

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

®† Registered trademark of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Co. and Bank of Montreal