

# 2025 Winter Everyday Banking Offer

## Terms and Conditions



The 2025 Winter Everyday Banking Offer ("Everyday Banking Offer") is available from **December 1, 2025 – March 2, 2026**. You can earn up to \$700.00 in total cash bonuses plus a monthly subscription to Walmart Delivery Pass for up to twelve (12) months ("Delivery Pass Offer"), one (1) month provided by Walmart and eleven (11) months from Bank of Montreal ("BMO"), when you open a new Canadian Dollar Primary Chequing Account ("Chequing Account") with an Eligible Bank Plan (defined below), open a new Savings Amplifier Account ("Savings Account") at any BMO branch in Canada or online at [bmo.com/cash](http://bmo.com/cash), and setup a savings goal in My Financial Progress ("My Financial Progress Cash Offer").

Eligible Bank Plans	Chequing Account Cash Bonus	Savings Account Cash Bonus	My Financial Progress Cash Bonus	Walmart Delivery Pass from BMO	Offers Total potential Cash Bonus
Plus Plan	\$100.00		Not included		\$100.00
Performance Plan					
Premium Plan	\$500.00	\$150.00	\$50.00	Included	\$700.00

## ✓ Chequing Account Cash Bonus

To qualify for the Chequing Account Offer, you must:

- 1 Open a new Chequing Account with an Eligible Bank Plan during the Offer Period, **December 1, 2025 – March 2, 2026**:
 

**AND**
- 2 Provide a valid email address<sup>1</sup> at the time of opening the Chequing Account. If the Chequing Account is a joint account, this requirement is met if one of the accountholders provides a valid email address;<sup>1</sup>

**AND**
- 3 Make a deposit of any amount to the Chequing Account by **March 2, 2026**;
 

**AND**
- 4 Complete at least two (2) of the following Eligible Transactions (defined below) to or from the Chequing Account and have the transaction appear in the Chequing Account by **April 30, 2026**:
  - a. Set up one (1) recurring direct deposit of at least \$500;
  - b. Make two (2) bill payments to different payees of at least \$50 each through BMO Online Banking or BMO Mobile Banking;
  - c. Set up two (2) pre-authorized debits (PADs) from different payees of at least \$50 each.

## ✓ Savings Account Cash Bonus

To qualify for the Savings Account Offer, you must:

- 1 Qualify for the Chequing Account Offer with the Performance Plan or Premium Plan;
 

**AND**
- 2 Open a Savings Amplifier Account by **March 2, 2026**;
 

**AND**
- 3 Deposit a total \$10,000 or more into the Savings Amplifier Account within the first thirty (30) calendar days of opening the Savings Amplifier Account;
 

**AND**
- 4 After the initial thirty- (30)-calendar day period from the Savings Amplifier Account open date, maintain a daily closing balance of \$10,000 or more at all times for an additional ninety (90) calendar days.

For example, if you open the Savings Amplifier Account on February 1, you have until March 3 to deposit \$10,000 or more in accumulative deposits into the Savings Amplifier Account. You then must maintain a daily closing balance of \$10,000 or more in the Savings Amplifier Account until June 1, 2026.

## My Financial Progress Cash Bonus

To qualify for the My Financial Progress Cash Offer, you must:

- 1** Qualify for the Chequing Account Offer with the Performance or Premium Bank Plan;  
**AND**
- 2** Sign in to BMO Online Banking or BMO Mobile Banking to access My Financial Progress and click the Open My Financial Progress button. Separate terms and conditions apply to My Financial Progress: [My Financial Progress Terms and Conditions](#).  
**AND**
- 3** Create one (1) Goal (defined below) in My Financial Progress Plan by **April 30, 2026**;  
**AND**
- 4** Go to the Planning Tab and apply one (1) Strategy to the plan by **April 30, 2026**.

**To set up a Goal and Strategy** once you have successfully signed in to My Financial Progress, in BMO Online Banking, click on information on the left side of the screen or from the menu in the BMO Mobile Banking app and add at least one (1) goal of the six (6) goals available: financial well-being, plan for retirement, education goals, purchase a home, upcoming major expense, create a rainy day fund (defined as a "Goal"), and complete the necessary steps to add the goal to the plan. For information about My Financial Progress and how to create goals and strategies, visit [My Financial Progress](#) or by visiting the online demo at [YouTube: My Financial Progress](#).

## Walmart Delivery Pass Offer from BMO

To qualify for the Walmart Delivery Pass Offer from BMO, you must:

- 1** Qualify for the Chequing Account Offer with the Performance Plan or Premium Plan;  
**AND**
- 2** Open a Savings Amplifier Account by **March 2, 2026**;  
**AND**
- 3** Make a deposit of any amount into the Savings Amplifier Account by **March 31, 2026**;  
**AND**

- 4** Sign up for or update your existing Walmart Delivery Pass monthly subscription by **April 30, 2026** at ([Delivery Pass Membership](#)) and select Debit Mastercard as the payment option for the monthly transaction fee and enter your sixteen (16) digit BMO Debit Card number along with and other valid payment details as required.

## Other terms and conditions for the Walmart Delivery Pass Offer from BMO:

- A free period offer for the first month of the Delivery Pass monthly subscription ("1-month Free Period") may be available to Eligible customers, resulting in the applicable fee being waived for the first month by Wal-mart Canada Corp. ("Walmart"). The Walmart offer terms are available online at [Walmart.ca](#) or by clicking [here](#).
- Customers eligible for the 1-Month Free Period from Walmart, and who qualify for the Walmart Delivery Pass Offer from BMO, will get the first month provided by Walmart and have the benefits of the BMO offer apply after the first month from Walmart and for the following eleven (11) months.
- Customers who already have a monthly Delivery Pass subscription or who have cancelled their Delivery Pass subscription within one (1) year are not eligible for the 1-Month Free Period from Walmart, but can still qualify for the eleven (11) month Walmart Delivery Pass Offer from BMO; If you qualify for the offer and update your payment information with Walmart as described in step 4 (above).
- The monthly \$8.97 fee (plus applicable taxes) will be debited from your Chequing Account and will be reimbursement within thirty (30) calendar days of the fee being charged.
- If you or Walmart cancel the Delivery Pass Service for any reason before the end of the eleven (11) month Walmart Delivery Pass Offer period from BMO, you are not eligible to receive a credit or payment for the months remaining.

## Eligible Transactions

- **Recurring direct deposit:** Set up one (1) recurring direct deposit of at least \$500 from your employer, the government, or your pension into your Chequing Account and have at least one (1) deposit appear in the Chequing Account by **April 30, 2026**.

- **Bill payment:** Make two (2) bill payments to different payees through BMO Online Banking or the BMO Mobile for \$50 each or more from your Chequing Account by **April 30, 2026**. A transfer from your Chequing Account to pay a BMO credit card or a BMO line of credit does not qualify as an Eligible Transaction.
- **Pre-authorized debit (PAD):** Set up two (2) PADs from different payees of at least \$50 each from your Chequing Account and have at least one (1) of each PAD appear in the Chequing Account by **April 30, 2026**. A PAD includes, but is not limited to, a pre-authorized bill payment to a service provider such as a utility bill, gym membership, or PAD to a BMO mortgage, BMO loan, BMO line of credit, or contribution to a BMO investment account. A PAD that is not paid and returned for any reason including non-sufficient fund, funds-not-clear, stop payment does not qualify as an Eligible Transaction.

## Exclusions

- Eligible Plans that are part of the Students, Medical and Dental Students, Recent Graduates, and Canadian Defence Community Banking discounted banking programs do not qualify for the Everyday Banking Offer.
- The Plus Plan does not qualify for the My Financial Progress, the Savings Account Offer, or the Walmart Delivery Pass Offer from BMO.
- Existing Customers are not eligible for the Everyday Banking Offer. An "Existing Customer" is anyone who currently has a BMO Canadian or U.S. Dollar Primary Chequing Account, Canadian or U.S. Dollar Interest Chequing Account, Canadian or U.S. Dollar Premium Rate Savings Account, Smart Saver Account, Savings Builder Account, or Savings Amplifier Account (each an "Existing Account") or anyone who closes their Existing Account between **December 1, 2024 to March 2, 2026** and subsequently opens a new Chequing Account or Savings Account.
- If a Chequing Account or Savings Account is opened as a joint account, and any one of the accountholders is an Existing Customer or if an Existing Customer closes an Existing Account between **December 1, 2024 to March 2, 2026**, then none of the accountholders are eligible for the Everyday Banking Offer.

- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the Everyday Banking Offer.

## Other

- Limit of one (1) Chequing Account Offer, one (1) My Financial Progress Offer, one (1) Savings Account Offer, and one (1) Walmart Delivery Pass Offer from BMO per customer or account if there is more than one (1) account holder on the Chequing and/or Savings Account. To be clear, no more than \$700.00 in total cash and one (1) Walmart Delivery Pass from BMO can be earned regardless of how many account holders are associated with the Chequing Account or Savings Account.
- For the Chequing Account that qualified for the Chequing Account Offer, and My Financial Progress the cash bonuses will be paid by **May 29, 2026**, and deposited to the Chequing Account.
- The Savings Account that qualifies for the Savings Account Offer, the cash bonus will be paid by **July 31, 2026** and deposited to the Savings Account.
- The use of the Walmart Delivery Pass is governed by terms and conditions issued by Walmart and are separate from the Everyday Banking Offer terms and conditions. The Walmart Delivery Pass terms and conditions can be accessed online by visiting: [Delivery Pass Terms & Conditions – Walmart Canada](#).
- You have until **August 31, 2026**, to notify us if you believe you qualify for a cash offer and have not received a cash bonus, so that we verify for your eligibility.
- Your Chequing Account must be open, in an Eligible Plan, and be in good standing at the time the cash bonuses are paid. For example, to be considered in good standing, your Chequing Account must not be in an unauthorized overdraft or in delinquent status. If you change between Eligible Plans before a cash bonus(es) are paid, the cash bonus for the Chequing Account Offer will be determined by the Eligible Plan with the lower cash bonus, and you will no longer be eligible for the My Financial Progress Offer, the Savings Account Offer, or the Walmart Delivery Pass Offer from BMO. If you change to a Plan other than the Eligible Plans, you will no longer qualify for the Everyday Banking Offer.
- Your Savings Account must be open and be in good standing at the time the cash bonus is paid. For example, to be considered in good standing, your Savings Account must not be in an unauthorized overdraft or in delinquent status. If your Savings Account is not in good standing, you will no longer qualify for the Everyday Banking Offer.

- Your Chequing Account must remain open and in an Eligible Plan until **March 2, 2027**. If you close your Chequing Account or change to a Plan other than an Eligible Plan before **March 2, 2027**, you may no longer qualify for any or all offers included in the Everyday Banking Offer. If a cash bonus has been paid, we reserve the right, in our sole discretion, to debit the Chequing Account or the Savings Account the full value of the cash bonus(es) paid to the respective accounts or send you an invoice for any amount outstanding if you no longer qualify. We reserve the right, in our sole discretion, to cancel any unused portion of the Walmart Delivery Pass Offer from BMO and debit the Chequing Account and bill you for any monthly refunds credited to your Chequing Account.
- Your Savings Account must remain open until **March 2, 2027**. If you close your Savings Account, before **March 2, 2027**, you will no longer qualify for the Savings Account Offer. If a cash bonus has been paid, we reserve the right, in our sole discretion, to debit the Savings Account the full value of the cash bonus paid to the Savings Account or send you an invoice for any amount outstanding if you no longer qualify.
- If the daily closing balance of your Savings Account falls below \$10,000 during the ninety- (90)-calendar day holding period, you will no longer qualify for the Savings Account Offer.
- Unless otherwise stated, this Everyday Banking Offer cannot be combined with any other offers or promotions, no monthly fee banking or discounted banking programs or offers.
- We may change, shorten, extend, or withdraw the Everyday Banking Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Everyday Banking Offer for any customer we suspect of manipulating or abusing the any of the offers included in the Everyday Banking Offer, or its fairness, integrity or operation.



<sup>1</sup> Your email will become part of your contact information and will be used in accordance with our Privacy Code which is available online at [bmo.com/privacy](http://bmo.com/privacy). We may use your email to provide you with future offers tailored to your banking needs. You can unsubscribe from receiving promotional emails at any time by updating your email preferences at [bmo.com/subscription-centre](http://bmo.com/subscription-centre), by visiting your BMO branch, or by clicking the unsubscribe link contained in promotional emails.

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