

Features

BMO Guaranteed Investment Certificate (GIC) allows you to gain one of the **highest guaranteed rates of interest** with the flexibility of choosing from a number of interest payment options and terms.

Key Benefits

- **Various terms available** – Option of varying terms to meet your needs.
- **Various Interest Payment Options** – Flexibility to choose from a variety of interest payment options.
- **Eligible for CDIC deposit insurance**, up to applicable limits

Rates

(as of February 10, 2026)

Annual / Annual Compound Interest Payment Option	\$1,000-\$99,999	\$100,000-\$249,999	\$250,000-\$999,999
1 year - under 18 months	2.250%	2.250%	2.250%
18 months - under 19 months	2.250%	2.250%	2.250%
19 months - under 2 years	2.250%	2.250%	2.250%
2 years - under 3 years	2.400%	2.400%	2.400%
3 years - under 4 years	2.550%	2.550%	2.550%
4 years - under 5 years	2.700%	2.700%	2.700%
5 years - under 6 years	3.000%	3.000%	3.000%
6 years - under 7 years	3.250%	3.250%	3.250%
7 years exactly	3.300%	3.300%	3.300%
10 years exactly	3.350%	3.350%	3.350%

Monthly / Semi - Annual Interest Payment Option	\$1,000-\$99,999	\$100,000-\$249,999	\$250,000-\$999,999
1 year - under 18 months	2.150%	2.150%	2.150%
18 months - under 19 months	2.150%	2.150%	2.150%
19 months - under 2 years	2.150%	2.150%	2.150%
2 years - under 3 years	2.300%	2.300%	2.300%
3 years - under 4 years	2.450%	2.450%	2.450%
4 years - under 5 years	2.600%	2.600%	2.600%
5 years - under 6 years	2.900%	2.900%	2.900%
6 years - under 7 years	3.150%	3.150%	3.150%
7 years exactly	3.200%	3.200%	3.200%
10 years exactly	3.250%	3.250%	3.250%

For rates on a 3, 6 and 9 month GIC within an RSP see the 3, 6 and 9 month rate on a BMO Short Term Investment Certificate.

Details

Item	Details
Term(s)	Non-registered: 1 to 10 years RSP: 6 months to 10 years RIF: 1 to 10 years RESP/TFSA: 1 to 10 years
Access to Funds	Not cashable prior to maturity
Interest Payment Option	Non-registered: Monthly, semi-annually, annually, or compounded annually and paid at maturity. RSP: Annually to an RSP Savings Account, or compounded annually and paid at maturity. RIF: Compounded annually and paid at maturity. TFSA/RESP: Annually to a Savings Account, or compounded annually and paid at maturity.
Minimum Investment Amount	\$1,000; \$5,000 if monthly interest payment option chosen* *not available for registered investments
Plan Eligibility	RSP / RESP / RIF / TFSA / RDSP
Automatic Reinvestment	Yes, GIC of same term at current interest rate applicable at time of reinvestment (unless other instructions provided)
Issued By	Non-registered : Bank of Montreal Mortgage Corporation, Bank of Montreal or BMO Trust Company RSP, RESP, TFSA & RDSP: Bank of Montreal Mortgage Corporation RIF: Bank of Montreal Mortgage Corporation or Bank of Montreal