

new

The BMO[®] Student Survival Guide.

Essential reading for anybody
embarking on student life.



BMO



Bank of Montreal

Making money make sense[®]

This is the time
to try new things.
Even kale.



Somebody has to watch what you eat when Mom can't. That somebody is you. Find your nearest grocer and budget for eating better, not just eating out.

Always ask the
most important
question:

Is there a student
discount?



Enjoy the perks of being a student while you can. Ask us about the SPC Card®*. You can save up to 15% on fashion, dining, entertainment, lifestyle, travel and more.

Invest in a set
of earbuds.

Don't ask why.



Whether it's loud music or snoring roommates,
in a dorm full of people, you have no choice
but to block it out.

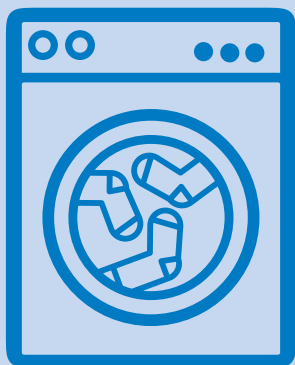
Go to class.

Buy books later.



Advanced trigonometry or pop-culture studies? Find out how you want to spend your semester before you spend your money. And because every cent counts, we provide free banking while you're a student and for up to a year after you graduate!

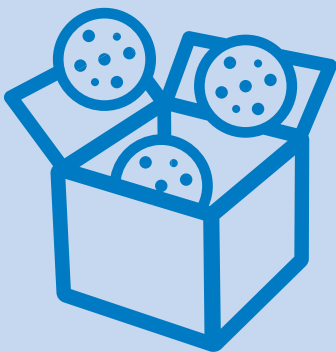
Laundry day
includes bed
sheets.



Make the extra effort. Find the extra quarters.
Do the extra load. It's worth it.

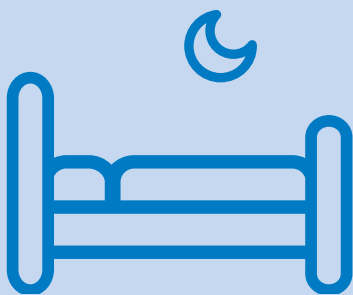
Call your parents.

Then wait for
the care package
to arrive.



Tell your parents you miss them, and you may find an extra bag of homemade cookies in the mail. But if you really want to play the sympathy card, budget for a trip home using your BMO SPC AIR MILES^{®†} MasterCard^{®‡} credit card and put those introductory 400 Bonus AIR MILES reward miles to good use².

Studying on
a full night's
sleep is 10 times
more productive
than studying
after an
all-nighter.



The best years of your life aren't just about burning the candle at both ends. Find some balance. Manage your time and we'll help you manage your finances so you can work hard and play hard.

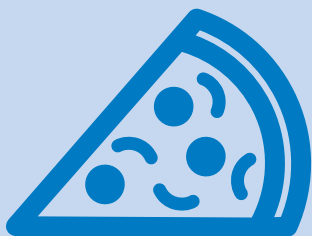
Apply for all
scholarships.

Even if you
don't qualify.



Forward planning or being overly optimistic? Either way, it's good to think positively. And whatever happens, with a Student Line of Credit³ you'll continue to have an interest-only payment option while you are a student and for one year after you graduate⁴.

Despite containing all four food groups, pizza is not always a well-balanced meal.



Those first few weeks without home cooking can be traumatic for anyone. But takeout is the easy way out and of course not the cheapest option. Plus you don't want those extra few pounds come Reading Week now do you?

Calling home.
Always the
last resort.



Resist the urge. Cut the apron strings and have some self-respect. Plus it's so much easier to maintain your dignity by downloading the BMO Mobile Banking App to check your balance and organize your bill payments. Or, if you must, get your parents to send you an *Interac* e-Transfer^{®**} instead of a cheque.

Be smart with your money now. Not four years from now.

The rest of your life doesn't start the day you get your degree. It's already begun. And we're about to tell you the best survival tip of all: how banking with BMO can help you save.

Student Plus Plan Chequing Account

- Free banking while you're a student and for up to one year after you graduate¹
- Includes a Primary Chequing account and up to 19 more eligible accounts⁵
- 30 transactions each month – in branch, by phone, online, by mobile or at a BMO ATM
- 2 *Interac* e-Transfers per month
- Free SPC Card.⁶ Get 10–15% off fashion, dining, entertainment, lifestyle, travel and more, at hundreds of retailers across Canada

Student Line of Credit³

- Low, competitive interest rate that does not increase after graduation⁴
- Lower borrowing costs than a student loan – you are only charged interest on what you borrow, and there are no annual or monthly fees
- Easy repayment – interest-only payment option while you're a student and for one year after graduation. And, if you want, you can pay back all or part of your Student Line of Credit at any time with no penalty fees
- Line of Credit for Professional and Medical Students is also available⁷



Limited time offer:

Get a BMO SPC AIR MILES MasterCard^{®‡} credit card and receive **400 AIR MILES reward miles** upon first use².

Equivalent to four tickets to the movies with drinks and popcorn.

BMO SPC MasterCard credit card

- No annual fee⁸
- Built-in free SPC Card benefits
- Earn 0.5% CashBack[®] on every card purchase⁹ or 1 AIR MILES reward mile for every \$20 in card purchases¹⁰

Managing student finances

Stay on top of your money and reduce the stress of student life with these easy-to-use tools:

BMO Online Banking gives you secure, around-the-clock access to your accounts and allows you to do everything from paying your bills to transferring money.

With the **BMO Mobile Banking App**, paying your bills and sending an *Interac* e-Transfer is quick and easy. Download the app from your app store today!¹¹

eStatements help you stay on top of your finances. See your transactions in online banking without having to wait for your paper statements to arrive.

Online/Mobile Appointment Booking makes it easy to book in-branch appointments online and from your smartphone 24/7.¹²

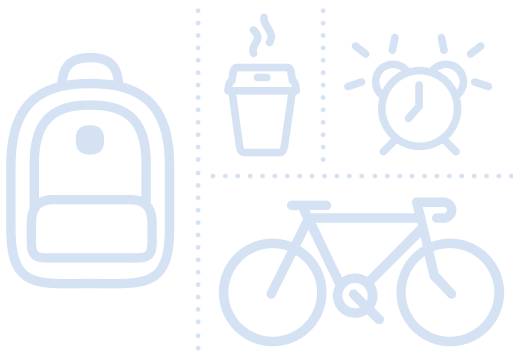


BMO Alerts notify you of changes to your account via text message or email, including¹³:

- When your account balance falls below a specified amount, when there is a withdrawal or deposit greater than your specified amounts
- When your eStatement is available for viewing, so you know when your credit card or line of credit payment is due

BMO ATMs in thousands of convenient locations (and growing!) provide a fast and convenient way to access your money.

BMO MasterCard[®] Mobile PayPass[™] Tag is a fast and convenient way to pay using your mobile phone, making small purchases hassle-free. Simply TAP & GO[™] and you're on your way!



1. You can receive a discount of \$9.95 per month and have the full monthly Plus Plan fee rebated or you can apply the \$9.95 discount to another eligible Plan and pay the difference after the discount is applied. You are responsible for all transactions, services and product fees not included in your Bank Plan. Proof of eligibility is required. The discount applies to the Teens, Students and Recent Graduates Discounted Banking Programs (“Discount”). To be eligible for the Teens Discount, you must be between 13 and 18 years of age. To be eligible for the Students or Recent Graduates Discount, you must be a full-time student at or a recent graduate from a post-secondary university, college or registered private vocational school.

2. Bonus offer is limited to new accounts and will be applied to your Collector Account within forty-five (45) days after your first purchase. Applications must be received between May 1, 2014 and September 30, 2014. Limit of one Bonus offer per Collector Account. If you cancel your card within thirty (30) days of opening your account, the Bonus reward miles will be cancelled. Existing BMO AIR MILES MasterCard credit card customers or those who cancel their card between May 1, 2014 and September 30, 2014 are not eligible.

3. Approval and credit limit are subject to our normal credit requirements. You must be a Canadian citizen or landed immigrant enrolled in a Canadian or non-Canadian post-secondary school or university. A co-signer may be required. Subject to credit availability and verification of identity. Other conditions may apply.

4. Rates subject to change with fluctuations of Bank of Montreal’s variable student personal line of credit rate.

5. Up to twenty (20) Primary Chequing or Premium Rate Savings accounts are eligible to be opened under the Bank Plan of your choice for one (1) monthly Plan fee, subject to the Bank Plan’s monthly transaction limits. You are responsible for all fees of any transactions, services and products not included in the Bank Plan.

6. Students with a BMO SPC MasterCard credit card will not receive a separate SPC Card and can take advantage of SPC Card discounts by showing their BMO SPC MasterCard credit card at participating merchants.

7. You must be accepted to or enrolled in an accredited professional or medical education program.

8. Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change with notice. See your branch, call the Customer Contact Centre at 1-800-263-2263, or visit bmo.com/mastercard for current rates.

9. Award of CashBack rewards is made for purchases charged to your account (less refunds and excluding cash advances and cash-like transactions) and is subject to the Terms and Conditions of your BMO MasterCard Cardholder Agreement. The number of CashBack rewards will be rounded down to the nearest whole number. Fractions of CashBack rewards will not be awarded.

10. Award of AIR MILES reward miles is made for purchases charged to your account (less refunds and excluding cash advances and cash-like transactions) and is subject to the Terms and Conditions of your BMO MasterCard Cardholder Agreement. The number of reward miles will be rounded down to the nearest whole number. Fractions of reward miles will not be awarded.

11. There is no charge to download the BMO Mobile App or to access BMO Mobile Banking. Transactions completed through BMO Mobile Banking may be subject to transaction fees depending on your bank account or Bank Plan. Your mobile carrier or service provider may charge fees when you access BMO Mobile Banking. Check with your mobile carrier or hardware provider if you have questions about your specific device.

12. Subject to interruptions in telecommunications or online systems or in power supply or any other factor or event beyond the control of BMO.

13. BMO Alerts received as text messages on your mobile access device may incur a charge from your mobile access service provider. BMO Alerts may be delayed or prevented because of a variety of factors. We do our best to provide alerts in a timely manner and with accurate information. We do not guarantee the delivery or the accuracy of the contents of any alert. By using BMO Alerts, you also agree that we will not be liable for any of the following: (i) any delays, failure to deliver, or misdirected delivery of any alert; (ii) for any errors in the content of an alert; or (iii) for any actions taken or not taken by you or any third party in reliance on an alert.

®Registered trade-marks of Bank of Montreal. ®Registered trade-mark of Student Price Card Ltd. ®Registered trade-marks of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Inc. and Bank of Montreal. ™/®Trade-marks of MasterCard International Incorporated. Used under license. ®Interac, the Interac logo and Interac e-Transfer are registered trade-marks of Interac Inc. Used under license.



Limited time offer:

Get a BMO SPC AIR MILES MasterCard^{®†} credit card and receive **400 AIR MILES reward miles** upon first use[‡].

Equivalent to four tickets to the movies with drinks and popcorn.



Ask us for details or visit
bmo.com/studentsurvival

BMO  Bank of Montreal
Making money make sense[®]