



BMO Small Business Line of Credit

Don't just
expect the
unexpected.
Manage it.

See how a BMO® Small Business Line of Credit can help business owners like you.



Robert's Story: The Power of Fast Financing

Robert is a licensed electrician with three employees. Business slows down in the winter months, but expenses stay the same. On top of employees' salaries and his own mortgage, Robert will owe \$4,300 in an HST installment come February.

Robert's supplier has offered him a 23% cash discount if he acts fast. It's a great opportunity to improve his margins when business picks up.

Thanks to a BMO Small Business Line of Credit he opened last summer, Robert can cover his costs and take advantage of the discount from his supplier.



Anne's Story: An Unexpected Upgrade

This will be Anne's biggest contract since she started her own business as an IT consultant. She's been asked to upgrade the capabilities of an office of over 30 employees.

She'll need to sub-contract a team of IT professionals as well as pay for new computer equipment, data storage and software. The 50% project fee she'll be paid up front won't cover all her costs.

As a smart business owner, Anne opened a BMO Small Business Line of Credit when she started her business. With access to low-interest financing, Anne can take on this project without worrying about costs.

Quick access to financing can make all the difference.

A BMO Small Business Line of Credit

Whether you're taking advantage of an opportunity or covering an unexpected expense, quick access to financing can help keep your business strong. Borrow only what you need with a BMO Small Business Line of Credit*.

- No monthly or annual review fees
- No application fees
- Competitive rates
- Flexible repayment options

In business, expect the unexpected. At BMO, expect solutions.

Visit [bmo.com/managetheunexpected](https://www.bmo.com/managetheunexpected) or ask us for more information about a BMO Small Business Line of Credit.

Small Business Checklist:

Can you pay your next tax installment without late penalties?

Can you pay your employees on time?

Can you keep your business open and operational while waiting for receivables?

Do you use your personal or business credit cards to finance your business?

Can you purchase supplies and raw materials to keep production going?

Access to financing can help keep your business strong.

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*Terms and conditions may apply.

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