

Student Summer Campaign



Terms and Conditions

From **May 14, 2026 - November 3, 2026** (the "Offer Period"), when you open any of the following accounts at any BMO branch or online at [bmo.com](https://www.bmo.com) and you can earn:

Offer Details

- 1** Earn up to a **\$200 tech reward from Best Buy®** when you open a new Student Canadian Dollar Primary Chequing Account. Refer to the "**Student Chequing Account Offer**" terms and conditions.
- 2** **Up to 5% cash back** in your first three (3) months – **that's up to \$125 cash back** with a new Student BMO CashBack® Mastercard®. Refer to the "**Credit Card Offer**" terms and conditions.
- 3** **Up to \$600 cash bonus** when you open a Student Line of Credit. Refer to the "**Line of Credit Offer**" terms and conditions below.
- 4** **Up to \$300 cash back** when you open and fund an online investing account with BMO InvestorLine Self-Directed.* Refer to the "**Online Investing Offer**" terms and conditions.

Terms and Conditions

✓ Student Chequing Account Offer

To qualify for the **Student Chequing Account Offer**, you must have reached age of majority in the province or territory where you reside and be enrolled full-time in a university/college/vocational school by **November 3, 2026** and complete the following three (3) steps:

- 1** Open a new Canadian Dollar Primary Chequing Account with a Performance Plan or Premium Plan under the Students Discounted Banking Program ("**Eligible Discounted Plan**") (a "**Student Chequing Account**") and provide a valid e-mail address by **November 3, 2026**; and
- 2** Make a deposit of any amount to the Student Chequing Account by **November 3, 2026**; and
- 3** Complete at least **two (2)** of the following Eligible Transactions (defined below) to or from the Student Chequing Account within **30 days** of opening the Student Chequing Account:
 - a. Send or receive **two Interac e-Transfer®s transactions**;
 - b. **One (1) eligible bill payment** through BMO Online Banking or the BMO Mobile Banking app to a payee. A transfer from your Student Chequing Account to another BMO product does not qualify as an eligible bill payment.
 - c. **Set-up one (1) pre-authorized debit.**

Eligible Transactions

- Send or receive two (2) Interac e-Transfer[®]s transactions within 30 days of opening the Student Chequing Account.
- Make one (1) bill payment through BMO Online Banking or the BMO Mobile Banking App to a payee within 30 days of opening the Student Chequing Account. A transfer from your Student Chequing Account to another BMO product does not qualify as an eligible bill payment.
- Set up one (1) pre-authorized debit (of any amount), such as a pre-authorized bill payment to a service provider (i.e. subscription, gym membership) or pre-authorized payment to a BMO line of credit and have the transaction appear within 30 days of opening the Student Chequing Account.

Exclusions

- All other banking plans that are not an Eligible Discounted Plan.
- Customers who have an existing Canadian or U.S. Dollar Primary Chequing Account, Canadian or U.S. Dollar Interest Chequing Account (each an “**Existing Account**”) are not eligible for the Student Chequing Account Offer.
- Customers who closed their Existing Account between **May 14, 2026 - November 3, 2026**, and subsequently open a new Chequing Account are not eligible for the Student Chequing Account Offer.
- If customers open a joint Chequing Account, a tech item will not be rewarded if either customer has an Existing Account or closes an Existing Account during the Offer Period, and subsequently opens a new Chequing Account.
- **If the Chequing Account is initially opened under single account ownership** and is subsequently converted to a joint account with an existing BMO chequing customer, then a tech item will not be rewarded.

Other

Limit of one (1) Student Chequing Account Offer per customer. If you open multiple Eligible Plans during the Offer Period, you will only qualify to receive one (1) Student Chequing Account Offer. Customers who share an Eligible Plan or open a joint account(s) will only qualify to receive one (1) Student Chequing Account Offer, and only the customer with the Student Chequing Account may receive the tech reward.

Eligible customers will receive an email within 60 days of completing the Student Chequing Account offer criteria from BMO confirming their qualification for a tech reward valued at up to \$200 CAD. Eligibility is determined solely by BMO in its discretion.

To claim a reward, eligible customers must: (a) access the redemption portal website using the unique personalized link provided in their eligibility email; and (b) select their preferred reward item from the available options.

After 30 days, the order link will expire and will no longer be accessible. In those cases in which a customer has a unique order link that has expired, they may request a new link at BMO's discretion at info@specialoffer.bmo.com.

Customers must provide a valid shipping address to Best Buy Canada Ltd. (“Best Buy”) via the reward portal to facilitate delivery of the selected reward item. By providing this information, customers consent to Best Buy's use of their personal information for the sole purpose of fulfilling and delivering the reward.

By electing to receive a reward, the customer accepts all risks associated with the delivery, possession, and use of the reward item, including but not limited to loss, damage, theft, delay, or personal injury. BMO and Best Buy disclaim all liability to the fullest extent permitted by law.

Reward items are available while quantities last. Selection and availability of specific items are subject to change without notice. BMO reserves the right to substitute reward items of equal or greater value at its discretion.

Rewards are non-transferable and have no cash value. This offer may not be combined with any other promotion unless expressly stated. BMO reserves the right to modify, suspend, or terminate this offer at any time without prior notice.

Your Student Chequing Account must be open, in an Eligible Plan, and be in good standing (for example, your Student Chequing Account must not be in an unauthorized overdraft or in delinquent status) at the time the tech item is rewarded. If you change to a plan other than the Eligible Plans, you will no longer qualify for the Student Chequing Account Offer. The Student Chequing Account must remain open in an Eligible Plan until November 3, 2027. Customers who close their Student Chequing Account or change to a plan other than an Eligible Plan before November 3, 2027, will no longer qualify for the reward. If you close the Student Chequing Account or change to a plan other than an Eligible Plan and the tech item has been rewarded, we reserve the right, in our sole discretion, to send you an invoice for any amount outstanding.

This Student Chequing Account cannot be combined with any other offer or promotion or discounted banking programs not explicitly included above. We may change, extend or withdraw this Student Chequing Account Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Student Chequing Account Offer for any customer we suspect of manipulating or abusing the Student Chequing Account Offer, or its fairness, integrity or operation.

Products will be shipped via the method and carrier generally applicable to the fulfilment of such Product through www.bestbuy.ca, and in accordance with Best Buy's standard shipping policies and terms.

Privacy

By accepting this offer, you agree that we will send you email communications regarding the offer through our partner, ARM Marketing, who will use your information for the purpose of fulfilling the offer. We will use your personal information we collect for the purposes described in BMO's Privacy Code at bmo.com/privacy.

✓ Credit Card Offer

To qualify for the “**Credit Card Offer**” BMO CashBack® Mastercard® applications must be received between **May 14, 2026 - November 3, 2026** to receive the 5% cash back welcome bonus offer:

The 5% earn rate applies to qualified spend up to \$2,500 (up to \$500 qualified spend on grocery, up to \$500 qualified spend in recurring bill payments, and up to \$1500 qualified spend on all other purchases (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) in the welcome offer period, with a maximum of \$125 cash back. Please see details as follows:

- **Grocery purchases:** Receive 3% cash back on the first \$500 spent on eligible grocery purchases (made at merchant locations in Canada classified by Mastercard’s “Merchant Category Code” as “grocery stores and supermarkets” MCC 5411) per billing cycle period and an additional 2% bonus cash back up to a maximum of \$500 spent on all combined grocery purchases in the first three (3) billing cycles. In total, you could earn up to \$25 cash back from qualified grocery spend in the welcome offer period.
- **Recurring Bill Payments:** Receive 1% cash back on the first \$500 spent on eligible recurring bill payments made at merchant locations in Canada (defined as payments made on a monthly or regular basis, and which are automatically billed by the merchant to your BMO CashBack Mastercard per billing cycle and an additional 4% bonus cash back up to a maximum of \$500 spent on all qualified recurring bill payments in the first three (3) billing cycles. You will not earn any bonus cash back on recurring bill payments that are also classified as grocery, transit or gas and electric vehicle charging purchases as described above (classified by Mastercard’s “Merchant Category Code”) and are subject to the bonus capping rules of eligible grocery, transit or gas and electric vehicle charging purchases. In total, you could earn up to \$25 cash back from qualified recurring bill payments in the welcome offer period.
- **All other purchases:** Receive 0.5% cash back on purchases and an additional 4.5% bonus cash back up to a maximum of \$1,500 spent in the first three (3) billing cycles. In total, you could earn up to \$75 cash back from qualified purchases.
- The 5% bonus cash back offer is limited to new BMO CashBack Mastercard accounts and will not be awarded to current or former cardholders who reinstate a closed account, product transfer, or who open a new account. Limit of one bonus offer per account. If you cancel your card within ninety (90) days from the date your account is opened, all CashBack Rewards earned within that period will be cancelled. This offer may be withdrawn or changed without notice.

Offer is subject to the CashBack Rewards Terms and Conditions and BMO Mastercard Cardholder Agreement.

✓ Line of Credit Offer

Depending on your program of study, you may earn a cash bonus as follows:

To qualify for the **Regular Offer** and earn the **\$200 cash bonus**, you must:

- 1 Apply for a new ‘Student Line of Credit’ between **May 14, 2026 - November 3, 2026**.
AND
- 2 Have an existing or open a new Canadian Dollar Primary Chequing Account (the “**Qualifying Account**”) with any plan at BMO. The chequing account does not have to be a Student account, but does need to be under the same account holder name as the Student Line of Credit to be eligible to receive the funds.
AND
- 3 The Eligible Line of Credit must be opened by **November 30, 2026** and remain opened until **December 31, 2026** (the “**Bonus Payout Date**”).

To qualify for the **Professional Offer** and earn a **\$400 cash bonus**, you must:

- 1 Apply for a new ‘Professional Student Line of Credit’, between **May 14, 2026 - November 3, 2026**.
AND
- 2 Have an existing or open a new Canadian Dollar Primary Chequing Account (the “Qualifying Account”) with any plan at BMO. The chequing account does not have to be a Student account, but does need to be under the same account holder name as the Professional Student Line of Credit to be eligible to receive the funds.
AND
- 3 The Eligible Professional Student Line of Credit must be opened by **November 30, 2026**, and remain opened until **December 31, 2026** (the “**Bonus Payout Date**”).

To qualify for the **Medical or Dental Offer** and earn a **\$600 cash bonus**, you must:

1 Apply for a new 'Medical or Dental Line of Credit', between **May 14, 2026 - November 3, 2026**.

AND

2 Have an existing or open a new Canadian Dollar Primary Chequing Account (the "Qualifying Account") with any plan at BMO. The chequing account does not have to be a Student account, but does need to be under the same account holder name as the Medical Student Line of Credit to be eligible to receive the funds.

AND

3 The Eligible Medical Student Line of Credit must be opened by **November 30, 2026** and remain opened until **December 31, 2026** (the "**Bonus Payout Date**").

Exclusions

- Customers who have an existing 'Student Line of Credit', 'Professional Student Line of Credit' or 'Medical and Dental Student Line of Credit' (each an "**Existing Student Line of Credit**").
- Customers who closed an Existing Student Line of Credit between **May 14, 2026 - November 3, 2026** and subsequently open a new 'Student Line of Credit', 'Professional Student Line of Credit' or 'Medical and Dental Student Line of Credit'.

Other

Limit of one Line of Credit Offer per customer. Standard Line of Credit lending and approval criteria will apply to open the Line of Credit. The cash bonus(es) will be paid by **December 31, 2026** to the Qualifying Account. Please notify if you do not receive your Cash Bonus by this date.

Your Line of Credit Account must be in good standing (for example, your Line of Credit Account must not be in a delinquent status) and open at the time the cash bonus(es) is paid. The Line of Credit Account must remain open until **December 31, 2026**. We may change, extend or withdraw this Line of Credit Account Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke the Line of Credit Account Offer for any customer we suspect of manipulating or abusing the Line of Credit Account Offer, or its fairness, integrity or operation.

✓ Online Investing Offer

This Promotion applies to **Students** (referred to in this document as "**you**") who are not existing BMO InvestorLine clients.

To participate, open and fund one or more **qualifying BMO InvestorLine Self-Directed Accounts**.

How to Qualify

- 1** Open one or more Self-Directed Qualifying Accounts between May 15, 2026, and August 31, 2026, using the promotion code: **SDCASH300**
- 2** Fund at least \$1,000 in Net New Assets into the Qualifying Account(s) and maintain this amount until the end of the "**Holding Period**" (see "Important Dates").
- 3** Must open or hold a BMO Student Chequing account by the "**Funding Deadline**" (see "Important Dates").

The Award

- 1.** A Cash Back Award up to \$250

YOU INVEST	YOU GET
\$1,000 - \$4,999	\$50
\$5,000+	\$250

- 2.** 10 free trades in your first year as a BMO InvestorLine client
- 3.** A one-Year Anniversary Award consisting of a \$50 Cash Back Award and 10 free trades

Qualifying Account Types (Self-Directed only)

BMO InvestorLine Self-Directed Cash or Margin (individual or joint), Corporate, Sole Proprietorship, TFSA, FHSA, RRSP, and Spousal RRSP.

Important Dates

- If your account is opened between May 15, 2026 and August 31, 2026, you will have until September 30, 2026 to fund your account ("the Funding Deadline"), and must maintain your funds until March 31, 2027 (the "Holding Period").

Award Fulfillment

- Provided you comply with all requirements outlined in these Terms and Conditions, the Cash Back Award will be paid the week of April 12, 2027. The 10 free trades will be issued within 10 business days of funding your account. The one-Year Anniversary Award will be fulfilled the week of October 18, 2027.

Other

- Offer eligibility limited to new Self-Directed clients only. If you already have a Self-Directed account, you will not be entitled to receive the cash Award.
- To participate in this offer, you must have reached the age of majority in the province/territory in which you reside and be enrolled full-time in a university/college/vocational school at the time of account opening.
- Limit of one Award per client. In the case of a joint account, only the primary account holder will be entitled to receive the cash Award.
- For full terms and conditions on the promotional online investing offer click [here](#).

Privacy

By accepting this offer, you agree that you have read and understood these Terms and Conditions and agree to be bound by them. Any notice offered by us with respect to this Offer is deemed to be provided on the day it is posted on our website. To view BMO's Privacy Code, visit bmo.com/privacy.



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