

Spring 2025 BMO Mutual Funds Lump Sum Bonus Offer

Terms and Conditions

Overview of Bonus Offer

This offer applies to **Targeted** BMO Mutual Funds (“customers”) who satisfy the Lump Sum Bonus terms and conditions listed below will receive a bonus (“**Lump Sum Bonus**”) from BMO Investments Inc. (“**BMOII**”) for making a mutual fund purchase or transfer from another financial institution of C\$8,000 or more (hereafter called “**purchase**”) into a BMOII mutual funds account. An account can only opt into one Mutual Fund Bonus Offer.

The purchase must be completed between April 1, 2025 – June 30, 2025. The amount of the Lump Sum Bonus will depend on the amount of the purchase, up to a maximum Lump Sum Bonus of C\$2,500 (see Terms and Conditions below for details).

Availability of Lump Sum Bonus

The Lump Sum Bonus is only available to customers who:

- i. Have attained the age of majority in their province or territory of residence; AND
- ii. Receive this offer in an official sales communication directly from Bank of Montreal AND
- iii. Opt into this offer between April 1, 2025 – June 30, 2025 (see clause 1 below for more details on how to opt in)

All investments in a BMO Mutual Funds account are subject to standard suitability assessments and the applicable account terms and conditions.

Lump Sum Bonus Terms and Conditions

Customers who satisfy the following Terms and Conditions, will receive **one (1)** of the following Lump Sum Bonus amounts:

Bonus Tier	Investment Threshold and Bonus Amount
Tier 1	A C\$100 Lump Sum Bonus for making a purchase between C\$8,000 and C\$49,999 in a BMO Mutual Funds account; OR
Tier 2	A C\$150 Lump Sum Bonus for making a purchase between \$50,000 and C\$99,999 in a BMO Mutual Funds account; OR
Tier 3	A C\$250 Lump Sum Bonus for making a purchase between \$100,000 and C\$249,999 in a BMO Mutual Funds account; OR
Tier 4	A C\$500 Lump Sum Bonus for making a purchase between \$250,000 and C\$499,999 in a BMO Mutual Funds account; OR
Tier 5	A C\$1,200 Lump Sum Bonus for making a purchase between \$500,000 and C\$999,999 in a BMO Mutual Funds account; OR

Tier 6	A C\$2,500 Lump Sum Bonus for making a purchase of C\$1 million or greater in a BMO Mutual Funds account.

Clauses

1. In order to participate in this bonus offer, the customer must either:

- Notify a BMO investment professional verbally or by email of their intent to opt into the offer between April 1, 2025 – June 30, 2025. OR
- Click on the “Request a call to get offer” / “Request a call” button in an email or BMO Online Banking message received from BMO Financial Group containing this offer between April 1, 2025 – June 30, 2025.

If the customer does not opt into this bonus offer via either of these means, no bonus will be paid, even if the other terms and conditions are satisfied.

IMPORTANT: As noted in the “Availability of Lump Sum Bonus” section above, BMO Mutual Funds customers must have received this offer through a sales communication from Bank of Montreal specific to this Lump Sum Offer.

2. This offer applies to **non-registered, RRSP, TFSA, RRIF, RESP and FHSA**. RDSP, Group-RRSP and locked-in accounts are **excluded** from this offer.
3. The Lump Sum Bonus will be calculated based upon the sum of all purchases into the customer’s BMO Mutual Funds account between April 1, 2025 – June 30, 2025, minus any redemptions or transfers out during that period.

The Lump Sum Bonus will be paid on a pro rata basis into each qualifying account as a percentage of the total investment amount. For example, a customer who invests C\$50,000 into an RRSP and C\$25,000 into a TFSA will receive a Lump Sum Bonus of C\$100 in the RRSP and a Lump Sum Bonus of C\$50 in the TFSA, for a total Lump Sum amount of \$150 according to the investment thresholds and total bonus amounts shown above in these Terms and Conditions.

4. Only purchases of eligible mutual funds will be included when determining if a customer has satisfied the offer’s investment thresholds:
 - Most BMO Mutual Funds are eligible for this offer. Some funds are ineligible, such as all BMO Corporate Class Funds, BMO MatchMaker® Strategic Portfolios, and short-term funds (see full list of [ineligible BMO Mutual Funds](#) for more details).
 - In-kind transfers of some third-party mutual funds are also eligible (ask a BMO investment professional for further details).
 - Ineligible mutual funds will not be included when determining if a customer has satisfied the offer’s investment thresholds.
5. Assets transferred from other Bank of Montreal investment products or investment accounts, such as BMO GICs, BMO SmartFolio®, BMO Private Wealth or BMO InvestorLine are **not eligible** for this offer.
6. The Lump Sum Bonus will be paid into the customer’s BMO Mutual Funds account by purchasing units of Series A BMO Money Market Fund.

- 7. In order to receive the Lump Sum Bonus, the purchase must remain invested until November 30, 2025, inclusively. However, switches to eligible BMO Mutual Funds during this time frame will not result in the customer's disqualification from this offer.**
- 8. The Lump Sum Bonus will be paid by December 31, 2025, provided that all terms and conditions of this offer have been satisfied.**
9. There is a limit of one Lump Sum Bonus per account. The total Lump Sum Bonus that a customer may receive across all eligible accounts may not exceed the amount for the applicable tier shown above in these Terms and Conditions.
10. There may be tax implications to the Lump Sum Bonus. For registered accounts, no tax receipt will be issued for the Lump Sum Bonus. If you require tax advice, please contact your personal tax advisor.
11. This offer cannot be combined with any other offer for the same investment in a BMO Mutual Funds account.
12. The terms and conditions of this offer, including its overall availability, are at the sole and absolute discretion of BMO and are subject to change at any time without prior notice.

Investment professional refers to Personal Bankers, Financial Planners, Investment and Retirement Planning and Investment Specialists that are representatives of BMO Investments Inc.

Some Financial Planning, Investment & Retirement Planning services - including mutual funds investing advice - are provided by BMO Investments Inc., a financial services firm and separate legal entity from Bank of Montreal. Learn more about the services we do and don't provide - and how we get paid - [here](#).

Commissions, trailing commissions (if applicable), management fees and expenses all may be associated with mutual fund investments. Please read the fund facts or prospectus of the relevant mutual fund before investing. In case of BMO Money Market Fund note that mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the Fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated. Distributions are not guaranteed and are subject to change and/or elimination.

For a summary of the risks of an investment in BMO Mutual Funds, please see the specific risks set out in the prospectus.

Learn more about the services we do and don't provide - and how we get paid - at bmo.com/our-relationship.

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