

# Winter 2024 (F25 Winter) BMO Mutual Funds New Account Bonus Offer

## Terms and Conditions

### Offer Overview

New or existing BMO Mutual Funds customers who satisfy the Terms and Conditions listed below will receive a bonus (“**Bonus**”) from BMO Investments Inc. (“**BMOII**”) for making a qualifying investment in a new BMO Mutual Funds account. An account can only opt into one Mutual Fund Bonus Offer.

Qualifying investments include:

- ongoing purchases of \$50 per month with a Continuous Savings Plan (“CSP”).

The BMO Mutual Funds account must be opened AND CSP start date must be between January 1, 2025 - March 31, 2025 (see Terms and Conditions below for details).

The maximum Bonus amount payable in this offer **may not exceed \$100**.

### Availability of Bonus

This offer is only available to customers who meet the following criteria:

- Have attained the age of majority in their province or territory of residence.
- Opt into this offer between January 1, 2025 - March 31, 2025 (see clause 1 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.

### Terms and Conditions

Customers who satisfy the following Terms and Conditions, will qualify to receive the following Bonus amount:

| Investment in a new BMO Mutual Funds account | Bonus |
|--|-------|
| \$50 or greater per month with a CSP         | \$100 |

## Clauses

1. **In order to participate the Bonus, the customer must either:**

- Notify a BMO investment professional verbally or by email of their intent to opt into the offer between January 1, 2025 - March 31, 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 January 1, 2025 - March 31, 2025.

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

2. This offer applies to **New or Targeted existing** BMO Mutual Funds customers who open a new **RRSP, TFSA, FHSA, RESP and non-registered accounts only**. All other plan types (RDSP, RRIF, locked-in accounts, etc.) are excluded from this offer.
3. In order to qualify for the Bonus in a given account, the customer must not have held a balance in a BMO Mutual Funds account of the same plan type on December 31, 2025. For example, a customer with a balance in a BMO Mutual Funds RRSP on December 31, 2025 will not receive a bonus for making a subsequent RRSP purchase during the offer timeframe, although the customer may qualify by investing in other plan types.
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<sup>®</sup> Strategic Portfolios, and short-term funds (see full list of [ineligible BMO Mutual Funds](#) for more details).
  - In-kind transfers of third-party mutual funds that may be held in a BMO Mutual Funds account are also eligible.
  - Ineligible mutual funds will not be included when determining if a customer has satisfied the offer.
5. Assets transferred from other Bank of Montreal investment products or investment accounts, such as BMO GICs, BMO SmartFolio<sup>®</sup>, BMO Private Wealth or BMO InvestorLine are **not eligible** for this offer.
6. The Bonus will be paid as units of the BMO Money Market Fund in the BMO Mutual Funds account that received the qualifying investment.
7. **In order to qualify for a \$100 Bonus, the CSP must remain in effect until September 30, 2025**
8. **The Bonus will be paid by October 31, 2025 provided that all terms and conditions of this offer have been satisfied.**
9. There is a limit of one Bonus per customer. The total Bonus amount that a customer may receive may not exceed \$100.
10. In the event that a qualifying lump sum investment or CSP takes place in more than one BMO Mutual Funds account, the Bonus with respect to the lump sum or CSP will be paid into only one account at BMO's discretion.

11. No tax receipt will be issued for the Bonus. If you require tax advice, please contact your personal tax advisor.
12. This offer cannot be combined with any other offer for the same investment.
13. The terms and conditions of this offer, including its overall availability, are at the sole and absolute discretion of BMOII 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., providing some financial planning, investment & retirement planning services – including mutual funds investing advice, and an investment fund manager for BMO Mutual Funds. BMO Mutual Funds are managed by BMO Investments Inc., which is an investment fund manager and a separate legal entity from Bank of Montreal.

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](http://bmo.com/our-relationship).

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