

A new way of Banking

BMO® Bank at Work Program

Get a value over
\$500¹
in the first year!

Exclusive product offers² created for Dietitians of Canada

Chequing Account (Performance Plan)

- **No monthly plan fee** with a minimum monthly deposit of \$1,500 (worth **\$191.40** annually)^{3,4}
- **Unlimited** transactions⁵ and *Interac* e-Transfer^{6,6}
- One **complimentary** non-BMO ATM withdrawal per month⁷
- Easy set-up with BMO PowerSwitch⁸ to transfer bill payments

Only at BMO:

- OnGuard⁹ Identity Theft Monitoring at no additional cost (valued at **\$150 annually**)⁸
- **Family Bundle:** Add additional chequing accounts for your Family members⁹ at no additional fee.

Savings Account

- Savings account with competitive rates
- Complimentary U.S. dollar premium rate savings account

Credit Cards

BMO® Rewards® Mastercard^{10,10}

- Up to 20,000 welcome points^{10a}
- **No annual fee**
- 1.99% introductory interest rate on Balance Transfers for nine months with a 1% transfer fee.^{10b}

BMO® World Elite^{10,11} Mastercard^{10,11}

- Up to 35,000 welcome points^{11a}
- **\$150 annual fee waived** for the first year^{11b}
- Complimentary membership in Mastercard Airport Experiences provided by LoungeKey, with exclusive VIP access, plus four annual complimentary passes.^{11c}
- Travel, medical and car rental collision damage coverage¹¹

Deposit your rewards into chequing/savings or investment account or redeem in form of statement credit.

Mortgage

- **Exclusive Rates**¹² on BMO fixed and variable rate mortgages
- Rates **guaranteed for 130 days**¹³
- Accelerated payment options to help you pay your mortgage faster

Personal Line of Credit

- **Preferred rates** for unsecured Personal Lines of Credit¹⁴

Term Investments

- **0.50% bonus interest** on one-year GICs (with investment value of \$1,000 or more only)¹⁵

Online Investing

BMO InvestorLine⁺ Self-Directed

- Up to \$200 in transfer fees reimbursed
- **\$6.95 flat-fee** pricing on electronic trades (savings of **\$3/trade**)

BMO InvestorLine⁺ adviceDirect

BMO employee Rates

- Up to \$200 in transfer fees reimbursed
- 20% discount on market rates

BMO SmartFolio⁺

BMO employee Rates

- 20% discount on market rates

Let's connect

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Apply now



Scan the QR code to get more information and sign up now.

or visit: <https://bit.ly/2HsIRMu>

BMO  Financial Group

We're here to help.™

Continued

Terms & Conditions

- ¹ Over \$500 value is based on the following savings in the first year: (i) \$191.40 for the Performance Plan Fee of \$15.95 per month; (ii) \$155.88 for the retail value of OnGuard[®] charged at \$12.99 per month; (iii) \$24 for one non-BMO ATM withdrawal fee of \$2.00 per month and (iv) 20,000 welcome points on a BMO Rewards[®] Mastercard[®] equivalent to \$140.00 in travel. Actual savings may vary depending on the products you select and qualify for.
- ² Subject to terms and conditions agreed upon between BMO and participating organizations. Offers may be changed, withdrawn or extended at any notice.

Chequing and Savings Accounts

- ³ You are eligible for the waiver of the Monthly Performance Plan Fee if you deposit a total of \$1,500 monthly or more into your lead Chequing Account each calendar month, excluding any credits from a debit adjustment, merchant refund, or any payment debited, subsequently returned and then credited to your account for any reason. You are responsible for all transaction, service, and product fees not included in the Performance Plan.
- ⁴ The savings of \$191.40 is based on plan fee of \$15.95 per month for 12 consecutive months.
- ⁵ Includes everyday banking transactions at a BMO branch, BMO ATM, BMO Telephone, BMO Online and BMO Mobile and Tablet Banking, debit card purchases, cheques drawn on your account and Pre-Authorized Payments.
- ⁶ The monthly Plan fee may still apply. Other transaction fees may apply if you have a Bank Plan that does not include unlimited everyday banking transactions. A cancellation fee may still apply when you cancel the transaction. *Interac* e-Transfer transactions are subject to maximum transfer dollar amount.
- ⁷ Non-BMO ATMs may charge a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction.
- ⁸ OnGuard[®] retail value is \$155.88 annually (charged at \$12.99 per month).
- ⁹ Family members defined as Parents, grandparents, children, grandchildren and/or spouse/partner who reside in the same household as you. Family Bundle option may be added at no additional fee and is capped at 20 accounts (held jointly or individually) in Canadian or U.S. dollars per eligible Bank Plan.

Credit Cards

- ¹⁰ Applications and the amount you can borrow are subject to meeting BMO's usual credit criteria.
- ^{10a} The 20,000 BMO Rewards welcome bonus points offer is limited to new BMO Rewards Mastercard accounts. Applications must be received between March 1, 2018 and May 3, 2020 ("Offer Period") to be eligible for this offer. Receive 10,000 BMO Rewards points after your first card purchase. 10,000 BMO Rewards points will be applied to your BMO Rewards Collector Account following the first statement after your first card purchase. Receive an additional 10,000 BMO Rewards points when you spend a minimum of \$1,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first three (3) months from the account open date. The additional 10,000 BMO Rewards points will be credited to your Collector Account within sixty (60) business days following the qualifying \$1,000 spend. This offer is not available to current or former BMO Rewards Mastercard cardholders who reinstate a closed account or open a new account. If a cardholder cancels their account within 30 days from the account open date the welcome bonus will be cancelled. Existing BMO credit card cardholders who transfer into this product during the Offer Period are not eligible for this offer. Offer may be changed without notice.
- ^{10b} Subject to these Terms and Conditions, each balance transfer amount is eligible for a promotional interest rate of 1.99% provided that each balance transfer is posted to your BMO CashBack Mastercard account or BMO Rewards Mastercard account (the "Account") in the first 9 (nine) statement periods from the Account open date ("Promotional Period"), and your Account remains in good standing. Offer is available to new customers only upon Account approval for applications submitted on or after August 8, 2018. Balances from other BMO credit card accounts are not eligible to be transferred. The promotional rate will no longer apply to your Account if you transfer into a card other than the BMO CashBack Mastercard or BMO Rewards Mastercard. Balance transfers apply to Canadian dollar amounts only. Refer to bmo.com/main/personal/credit-cards/bmo-rewards-mastercard/ for full terms and conditions. Balance transfers do not qualify to earn loyalty rewards such as CashBack Rewards or BMO Rewards Points. Balance transfers are treated as cash advances and the promotional interest rate applies from the date the transactions are posted to your Account until the last day of the Promotional Period. After the Promotional Period expires, any remaining balance transfer amounts will be charged interest at the standard annual interest rate for cash advances. The promotional interest rate of 1.99% does not apply to purchases, fees, cash advances and other charges posted to your Account during the Promotional Period. Standard interest rates will continue to apply to those transaction. Please refer to your monthly statement for the interest rate.
- ¹¹ Subject to income requirements. Minimum \$80,000 (individual) or \$150,000 (household) annual income.
- ^{11a} 35,000 points are not redeemable for cash and can be redeemed for a ticket for a short haul flight in economy class with a minimum ticket price of \$250 at bmorewards.com. You can redeem for travel rewards at bmorewards.com or by calling the BMO Rewards Centre. Points can be used to cover any applicable taxes and fees. If you don't have enough points to redeem a particular travel reward, you can top up the number of points you need by purchasing those points on your card. There is no maximum top up amount for travel rewards. There is no online booking fee. We charge fees plus applicable taxes for each phone reservation, modification or cancellation of a travel reservation. For fees, please see the Important Information enclosure that is provided with your BMO credit card and any notice that we may provide you. Supplier fees for each change or cancellation to your travel arrangements may also apply and will be disclosed at the time of booking based on your specific travel reservation. Booking fees, change fees and cancellation fees are non-refundable. All travel rewards are subject to availability. Additional points or cash can be used to pay for all or a portion of the flight taxes and fees or a higher value flight.

^{11b} BMO World Elite Mastercard applications must be received between October 2, 2018 and May 3, 2020 (the "Offer Period") to be eligible for this offer. 35,000 BMO Rewards welcome bonus points will be applied to your BMO Rewards Collector Account after you spend a minimum of \$3,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first three (3) months from the account open date. 35,000 BMO Rewards welcome bonus points will be applied to your BMO Rewards Collector Account following the first statement after the eligible \$3,000 spend. The primary cardholder annual fee of \$150 will be rebated in the first year. After the first year, the annual fee will appear on your Credit Card statement twelve (12) months after the Credit Card open date. Offer does not apply to the Additional Card annual fee. This offer is not available to current or former BMO World Elite Mastercard cardholders who reinstate a closed account or open a new account during the Offer Period. Existing BMO credit card cardholders who transfer into this product during the Offer Period are not eligible for this offer. If you cancel your card within ninety (90) days of account opening, the welcome bonus will be cancelled. This offer may be withdrawn or changed without notice.

^{11c} Subject to terms and conditions, including limitations, exclusions and other important information contained in the BMO World Elite Total Travel and Medical Protection Certificate of Insurance, which is sent to new cardholders. Out-of-Province/Out-of-Country Emergency Medical benefits are available to cardholders under the age of 65. Insurance benefits provided by Allianz Global Risks US Insurance Company (Canadian Branch) except Common Carrier Accidental Death and Dismemberment Insurance provided by Chubb Insurance Company of Canada.

Mortgages

- ¹² Applications and the amount you can borrow are subject to meeting BMO's standard lending criteria. Some conditions may apply. Transfer fees from your existing lender may apply. Rates are subject to change without notice.
- ¹³ Your interest rate for the selected fixed rate mortgage type and term is guaranteed for up to 130 days from the mortgage pre-approval date. If the mortgage is not funded within the 130-day period, the interest rate guarantee expires. Applicable to residential mortgages only and subject to Bank of Montreal standard lending criteria for residential properties.

Personal Line of Credit

- ¹⁴ Applications and the amount you can borrow are subject to meeting BMO's standard lending criteria. For lines of credit, your interest rate is a variable interest rate and will change without advance notice whenever BMO's Prime Rate changes or otherwise with notice in accordance with the terms of your Personal Line of Credit agreement.

Term investments

- ¹⁵ 0.50% bonus interest is applied to the posted rate for the non-redeemable 1-year BMO Guaranteed Investment Certificate at the time of purchase and is not applicable to any other term or product, and cannot be combined with any other special rate offer. Posted and Bonus rates may be changed or withdrawn at any time. The GIC must be purchased at a BMO branch. Offers may be changed, withdrawn or extended at any notice.

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