

A new way of Banking

BMO® Bank at Work Program

Get a value of up to
\$500¹
in the first year!

Exclusive product offers² created for UFV



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 PowerSwitch[®] to transfer bill payments



Only at BMO:

- OnGuard[®] Identity Theft Monitoring at no additional cost (**valued at \$150 annually⁸**)
- **Family Bundle:** Add additional chequing accounts for your Family members⁹ at no additional monthly fee



Savings Account

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



Credit Cards

BMO Rewards[®] Mastercard[®], 10

- Up to 15,000 welcome points^{10a}
- **No annual fee^{10b}**
- 1.99% introductory interest rate on Balance Transfers for nine months with a 1% transfer fee^{10c}

BMO World Elite[®] Mastercard[®], 10, 11

- Up to 40,000 welcome points^{11a}
- **\$150 annual fee waived** for the first year^{11a} plus, **\$40 annual fee rebate** for subsequent years with a BMO chequing account with a Performance Plan^{11b}
- Complimentary membership in Mastercard Airport Experiences provided by LoungeKey, with exclusive VIP access, plus four annual complimentary passes^{11c}



Mortgage

- **Exclusive Rates¹²** on BMO fixed and variable rate mortgages
- Rates **guaranteed for 130 days¹³**
- Accelerated payment options to help you pay your mortgage faster



Personal Line of Credit

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



Term Investments

- **0.25% bonus interest** on one-year GICs (with a minimum investment of \$1,000)¹⁵



Online Investing

InvestorLine⁺ Self-Directed

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

InvestorLine⁺⁺ adviceDirect

BMO employee Rates

- Up to \$200 in transfer fees reimbursed
- Save 20% on advisory fees

BMO SmartFolio⁺

BMO employee Rates

- Get 20% off your advisory fees



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 Up to \$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 (iv) 15,000 welcome points on a BMO Rewards[®] Mastercard[®] equivalent to \$100.00 in travel; (v) Eligible BMO World Elite Mastercard holders can receive an annual fee rebate (the "Rebate") up to \$40.00 per year, when you are the primary cardholder of; and the accountholder of a Canadian or U.S. Dollar Primary Chequing Account, Interest Chequing Account (for existing customers) or Premium Rate Savings Account (each a "BMO Account") with the Performance Plan (the "Plan"). 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 amounts.

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 Bundle is available to all family members who reside at the same household as the customer with a Lead Account on an eligible Bank Plan. Family Bundle option may be added at no additional monthly 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 15,000 BMO Rewards welcome bonus points offer is limited to new BMO Rewards Mastercard accounts. Applications must be received between July 10, 2020 and October 31, 2021 ("Offer Period") to be eligible for this offer. Receive 15,000 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. 15,000 BMO Rewards points will be credited to your Collector Account within three (3) 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 ninety (90) 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} Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. Visit your branch; call the Customer Contact Centre at 1-800-263-2263, or visit bmo.com/rates-fees for current rates and fees.

^{10c} 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-rewardsmastercard/ 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 applicable to your Account. Each balance transfer is subject to a fee of 1% which will be charged to your account on the date the balance transfer is posted to your Account. For example, if an amount of \$1,000 is transferred to your Account, you will be charged a fee of \$10. You may request a balance transfer for as low as \$100, as long as the transfer amount plus the fee, does not exceed the unused portion of the credit limit on your Account. If your Account has balances with different interest rates, such as purchases with a standard interest rate and balance transfers with a promotional interest rate, any payment that exceeds the minimum payment will be allocated proportionately to those balances according to the terms set out in section 14 of the BMO Mastercard Cardholder Agreement. For example, if you have an \$800 purchases balance at the standard interest rate and a \$200 balance transfer balance at a promotional interest rate, 80 percent of your payment will be allocated to your purchases balance and 20 percent will be allocated to your balance transfer balance.

This offer may be withdrawn or changed without notice. You will pay interest on purchases unless you pay your full Account balance by the payment due date. For example, if you complete a balance transfer for \$5,000 and spend \$2,000 in purchases during the same statement period, you must pay the entire balance of \$7,000 before the payment due date to avoid paying interest on your purchases. You will be charged interest if you only pay the amount owing for your purchases. There is no interest-free grace period for cash advances or balance transfers.

To transfer balances from non-BMO credit card accounts, register for Online Banking or log in at bmo.com and do the following: select your Mastercard account, then select Set up Balance Transfer or Pre-authorized payment, then select Credit Card Balance Transfer and follow the instructions to complete the transfer.

¹¹ Subject to income requirements. Minimum \$80,000 (individual) or \$150,000 (household) annual income.

^{11a} BMO World Elite Mastercard applications must be received between July 10, 2020 and October 31, 2021 (the "Offer Period") to be eligible for this offer. 30,000 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. 30,000 BMO Rewards welcome bonus points will be credited to your Collector Account within three (3) business days following the qualifying \$3,000 spend. Receive an additional 10,000 BMO Rewards points anniversary bonus twelve (12) months after the Credit Card account open date if your account is in good standing at the time you qualify for the anniversary bonus. The primary cardholder annual fee of \$150 will be rebated in the first year and will appear as a fee and a credit on the primary cardholders first statement. 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.

^{11b} You will receive an annual credit card fee rebate of \$40 if you are the primary cardholder of a BMO AIR MILES World Elite Mastercard; BMO CashBack World Elite Mastercard; BMO World Elite Mastercard; BMO AIR MILES World Mastercard; BMO Cashback World Mastercard; BMO Affinity AIR MILES World Mastercard or BMO Affinity Cashback World Mastercard (each a "BMO Credit Card") and an accountholder of the lead account with the Performance Plan. You will receive an annual credit card fee rebate of \$20 if you are a primary cardholder of a BMO Preferred Rate Mastercard and an accountholder of the lead account with the Performance Plan. Limit of one rebate per Performance Plan, per person. If the lead account is joint, and both accountholders have a BMO Credit Card, the rebate will be applied to the BMO Credit Card with the higher annual fee. Credit cards issued through BMO Nesbitt Burns and BMO Private Banking clients are not eligible for the rebate. Full details are available online at bmo.com/PerformanceRebate.

^{11c} Mastercard Airport Experiences provided by LoungeKey ("MCAE") is a worldwide program run by LoungeKey Ltd. This benefit will be available to all cardholders of a BMO World Elite Mastercard ("eligible cardholders"). Eligible cardholders are required to comply with the Conditions of Use available online at airport.mastercard.com or on the MCAE mobile application, as well as any additional terms and conditions applicable to the lounge or offer being used by the eligible cardholder. The Conditions of Use are subject to change from time to time without notice to Issuer or the eligible cardholders. Eligible cardholders wishing to access a participating MCAE lounge must present their valid, eligible BMO World Elite Mastercard or their mobile access code (this may be obtained by the eligible cardholder by registering an account at airport.mastercard.com or through the MCAE mobile application) to the lounge receptionist and reference "Mastercard Airport Experiences provided by LoungeKey." Value and benefits of the MCAE complimentary membership are subject to change without notice. Use the four complimentary passes for yourself or to cover the cost of the lounge visit of your travelling companion. After using four passes, you can continue to enjoy lounge access for a fee of just US\$32 per person, per visit.

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 We guarantee your interest rate for the selected fixed rate mortgage type and term 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. Longest rate guarantee of any major bank as of September 1st, 2020.

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 0.25% 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.

^{16a} Interac e-Transfer is a registered trademark of Interac Inc. Used under license.

^{16b} OnGuard is a registered trademark of Sigma Loyalty Group Inc. OnGuard is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. terms and conditions can be viewed here: www.bmo.com/onguard/SLGConditions

^{16c} Mastercard and World Elite are registered trademarks and the circles design is a trademark of Mastercard International Incorporated. Used under license.

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¹¹ An adviceDirect account is a non-discretionary, fee based account which offers investment recommendations. adviceDirect does not provide portfolio management by a portfolio manager. The client makes their own investment decisions and manages their own investment portfolio. adviceDirect does not offer discretionary, managed accounts.

¹⁹ BMO SmartFolio is an online portfolio management service and a product of BMO Nesbitt Burns. This program is operated by BMO Nesbitt Burns ("Nesbitt Burns" or "we" "our" "us"). We are registered in all of the provinces of Canada as a broker dealer.

BMO InvestorLine and BMO Nesbitt Burns Inc. : Member of the Canadian Investor Protection Fund and Member of the Investment Industry Regulatory Organization of Canada.

^{20a} BMO PowerSwitch is a service provided by D+H. D+H refers to this service as Payment Manager which is a unique software technology solution (patent pending) designed to manage pre-authorized payments.

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^{20b} BMO is a registered trademark of Bank of Montreal.

²¹ Some billers, including financial institutions, do not accept the use of PowerSwitch service for transfers, including pay cheques. Financial institutions that do, may request confirmation of the transfer from the customers.