

**Terms and Conditions for BMO Customer  
Smart Advantage Checking, Smart Money Checking, or Relationship Checking Offer and Relationship  
Plus Money Market Tiered Cash Offer**

To take advantage of the new account bonus offers, you must open your account(s) between September 18, 2023 and December 8, 2023 and use the promo code. You may open your account(s) at a BMO branch, online, or by calling 1-800-546-6101.

- To apply online for a checking account, click through to the landing page, select “OPEN NOW” for the checking account of your choice and we’ll automatically apply the promo code for you.
- To apply online for the Relationship Plus Money Market account, click through to the landing page, select “OPEN NOW” for the account and we’ll automatically apply the promo code for you.
- To apply at a branch or by phone for a checking account or the Relationship Plus Money Market account, click through to the landing page, enter your information, and select “SEND MY PROMO CODE” to receive the promo code you must use when opening your account(s).

Accounts opened online on the final day of the promotion must have their applications submitted and approved prior to 9:00 p.m. CT. If you open your account(s) by calling 1-800-546-6101, we must receive your opening deposit and all signed account opening documents by December 8, 2023.

Offers are limited to one per customer and account (including signers on joint accounts). The checking offer is not available for existing BMO personal checking customers (including signers on joint accounts) or those who have closed a BMO personal checking account within the past 12 months. The money market offer is not available for existing BMO personal money market customers (including signers on joint accounts) or those who have closed a BMO personal money market account within the past 12 months. Cash bonus will be reported to the IRS for tax purposes and you are responsible for any applicable taxes. Offers can be changed or canceled without notice at any time and cannot be combined with any other offer. Your account must be open, in good standing and must have a balance greater than zero when the cash bonus is paid.

**Checking Offer:** Get up to a \$600 cash bonus when you open a new BMO Smart Money Checking account, BMO Smart Advantage Checking account, or a BMO Relationship Checking account and have qualifying direct deposits of salary or other personal income such as a paycheck, pension payment, Social Security payment, or other government benefits payment electronically deposited into the account from an employer or similar third party. We reserve the right to request documentation that the direct deposits qualify. Direct deposits process as a Debit Card credit or via Account to Account or Peer to Peer (e.g. Zelle®, Venmo) transfers do not qualify.

- 1) Get a \$400 cash bonus when you open a new Smart Money or Smart Advantage account and have a cumulative total of \$4,000 in qualifying direct deposits within 120 days of opening. **OR**
- 2) Get a \$600 cash bonus when you open a new Relationship Checking account and have a cumulative total of \$7,500 in qualifying direct deposits within 120 days of opening.

You are only eligible for one checking account cash bonus; you cannot open multiple checking accounts and receive multiple cash bonuses. The promo code is applied to the first checking account that is opened between September 18, 2023 and December 8, 2023. Day 1 is the day you open your account and begins the tracking period. If you open your account on a day other than a Business Day, Day 1 is the next Business Day. The checking account type you have on Day 120 will determine which cash bonus

you are eligible for. In order to receive the cash bonus, you must meet the associated criteria for that account. Cash bonus is paid into the checking account approximately 130 days after account opening.

Minimum opening deposit of \$25 is required for BMO personal checking accounts. BMO Relationship Checking is a variable rate account. Interest rates and Annual Percentage Yields (APYs) may change daily after the account is open. Interest rates and APYs offered within two or more consecutive tiers may be the same. In this case, multiple tiers will be shown as a single tier. The following collected balance tiers and corresponding APYs are effective as of September 12, 2023 and are subject to change at our discretion at any time: 0.01% for all balances. Interest is calculated on the entire collected balance daily at the rate in effect for that balance tier. You must maintain the required minimum collected balance for each tier in order to earn the APYs disclosed. A periodic rate is applied on the collected balance in the account daily. Interest is compounded daily on the collected balance and credited to the account monthly on the statement period date. Checks you deposit into your account begin to earn interest on the Business Day we receive credit for them. Fees and withdrawals may reduce earnings. For account and fee information or current interest rates, visit [bmo.com](https://bmo.com).

**Relationship Plus Money Market Offer:** Get up to a \$3,500 cash bonus when you open a new Relationship Plus Money Market account and deposit new money into your account. New money is defined as funds not currently on deposit at BMO, or funds that have been on deposit at BMO for 14 days or less.

- 1) Open a Relationship Plus Money Market account and deposit a total of \$25,000 or more of new money into your account within 30 days of opening (by Day 30). New money is defined as funds not currently on deposit at BMO, or funds that have been on deposit at BMO for 14 days or less.
- 2) On Day 30, a cash bonus offer Tier will be assigned to your Relationship Plus Money Market account as follows:

Tier	New money balance requirement	Cash Bonus
1	\$25,000 - \$49,999.99	\$300
2	\$50,000 - \$99,999.99	\$500
3	\$100,000 - \$249,999.99	\$1,000
4	\$250,000 - \$499,999.99	\$2,500
5	\$500,000+	\$3,500

- 3) To receive a cash bonus, you must maintain the minimum new money balance requirement in your Relationship Plus Money Market account for the assigned Tier from Day 31 through Day 120 (\$25,000, \$50,000, \$100,000, \$250,000, \$500,000). If the balance in your Relationship Plus Money Market account drops below the assigned Tier minimum between Day 31 and Day 120, you will be paid the cash bonus of the lowest Tier your balance drops to. If the balance in your Relationship Plus

account goes above the assigned Tier maximum between Day 31 and Day 120, you will not be paid a higher cash bonus.

Example: On Day 30, you are in Tier 2. If your balance from Day 31 through Day 120 remains between \$50,000 and \$99,999.99, you will be paid the \$500 cash bonus. If your balance drops below \$50,000 on any day from Day 31 through Day 120, but remains at or above \$25,000, you will be paid the \$300 cash bonus. If your balance is \$100,000 or more on any day from Day 31 through Day 120, you will not be paid the \$1,000 cash bonus, but you will be paid the \$500 cash bonus associated with Tier 2.

You are only eligible for one Relationship Plus Money Market cash bonus; you cannot open multiple accounts and receive multiple cash bonuses. The promo code is applied to the first Relationship Plus Money Market account that is opened between September 18, 2023 and December 8, 2023. Day 1 is the day you open your account and begins the tracking period. If you open your account on a day other than a Business Day, Day 1 is the next Business Day. Cash bonus is paid into the Relationship Plus Money Market account approximately 130 days after account opening.

Minimum opening deposit of \$25 for a Relationship Plus Money Market account. Relationship Plus Money Market account is a variable rate account. Interest rates and Annual Percentage Yields (APYs) may change daily after the account is open. Interest rates and APYs offered within two or more consecutive tiers may be the same. In this case, multiple tiers will be shown as a single tier. The following collected balance tiers and corresponding APYs are effective as of September 12, 2023, and are subject to change at our discretion at any time: 1.00% for all balances. Interest is calculated on the entire collected balance daily at the rate in effect for that balance tier. You must maintain the required minimum collected balance for each tier in order to earn the APYs disclosed. A periodic rate is applied to the collected balance in the account daily. Interest is compounded daily on the collected balance and credited to the account monthly on the statement period date. Checks you deposit into your account begin to earn interest on the Business Day we receive credit for them. Fees and withdrawals may reduce earnings. For account and fee information or current interest rates, visit [bmo.com](https://www.bmo.com).

Accounts are subject to approval and are provided in the United States by BMO Bank N.A. Member FDIC