

**F'25 Spring
Retail Investments
Campaign**

**Campagne du printemps
des produits de placement
destinés aux particuliers
de l'exercice 2025**

Marketing and Sales
Support Materials

Matériaux de marketing
et de soutien aux ventes

Mutual Funds Lump Sum Offer: Terms & Conditions

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 set out below. Targeted customers may also receive the Targeted BMO Mutual Funds ("TFMF") for making a lump sum purchase or transfer from another Mutual Fund account of \$25,000 or more (hereafter called "purchase") into a BMO Mutual Fund account, as set out in the offer and the Mutual Fund Bonus Offer.

The maximum bonus to be applied between April 1, 2025 - June 30, 2025, the amount of the Lump Sum Bonus will depend on the amount of the purchase, split as measurements, from April 1 to 15, 2025 from 16% and 10% thereafter, or monthly, for a maximum bonus of \$2,500.

Availability of Lump Sum Bonus

The Lump Sum Bonus is only available to customers who:

- Have attained the age of majority in their province or territory of residence; AND
- Reside in the offer in an official rate jurisdiction directly from April 1, 2025 to June 30, 2025; OR
- Open an offer in the offer between April 1, 2025 - June 30, 2025 (see clause 1 below for more details on how to do so);

All investments in a BMO Mutual Fund 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:

Step 1	Step 2
A \$25,000 Lump Sum Bonus for making a purchase between \$20,000 and \$24,999 in a BMO Mutual Fund account, OR	A \$1,500 Lump Sum Bonus for making a purchase between \$10,000 and \$19,999 in a BMO Mutual Fund account, OR
A \$1,500 Lump Sum Bonus for making a purchase between \$5,000 and \$9,999 in a BMO Mutual Fund account, OR	A \$500 Lump Sum Bonus for making a purchase between \$1,000 and \$4,999 in a BMO Mutual Fund account, OR
A \$500 Lump Sum Bonus for making a purchase between \$500 and \$999 in a BMO Mutual Fund account, OR	A \$150 Lump Sum Bonus for making a purchase between \$100 and \$499 in a BMO Mutual Fund account, OR

[Offre de prime forfaitaire de BMO Fonds d'investissement : Modalités](#)

Mutual Funds "Switch" Offer: Terms & Conditions

Spring 2025 BMO Mutual Funds Transfer Bonus Offer Terms and Conditions

Overview of Bonus Offer

Targeted BMO Mutual Funds customers who satisfy the Terms and Conditions listed below will receive a lump sum of up to \$2,500 ("Transfer Bonus") for transferring a total of \$25,000 or more (hereafter called "transfer") from another Mutual Fund account to one or more designated Mutual Fund accounts held with BMO Investments Inc. ("BMO") to an account set up for use with the Transfer Bonus Offer.

Customers must receive this offer in an official rate jurisdiction directly from Bank of Montreal

- Customers must open this offer between April 1, 2025 - June 30, 2025 (see clause 1 below for more details on how to do so);
- Customers must open this offer between April 1, 2025 - June 30, 2025 (see clause 1 below for more details on how to do so);

The Transfer Bonus may be applied with the following Financial Institutions between April 1, 2025 - June 30, 2025 for the purpose of this offer:

- The Transfer Bonus will be calculated based upon the sum of all transfers initiated and deposited into BMO Mutual Fund accounts between April 1, 2025 - June 30, 2025.

Key Dates
Campaign period: April 1, 2025 - June 30, 2025
Offering finishes: July 15, 2025

Availability of Bonus

The Transfer Bonus is available to customers who have attained the age of majority in their province or territory of residence and satisfy all requirements set out below. All investments in a BMO Mutual Fund account are subject to standard suitability assessments and the applicable account terms and conditions.

Transfer Bonus Terms and Conditions

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

Step 1	Step 2
A \$2,500 Transfer Bonus for transferring a minimum amount of \$20,000 - \$24,999 into a BMO Mutual Fund, OR	A \$1,500 Transfer Bonus for transferring a minimum amount of \$10,000 - \$19,999 into a BMO Mutual Fund, OR
A \$1,500 Transfer Bonus for transferring a minimum amount of \$5,000 - \$9,999 into a BMO Mutual Fund, OR	A \$500 Transfer Bonus for transferring a minimum amount of \$1,000 - \$4,999 into a BMO Mutual Fund, OR

[Offre de prime de transfert de BMO Fonds d'investissement : Modalités](#)

Mutual Funds New Account Offer: Terms & Conditions

Spring 2025 BMO Mutual Funds New Account Bonus Offer Terms and Conditions

Overview

BMO Mutual Funds customers who satisfy the Terms and Conditions listed below will receive a bonus ("New Account Bonus") for making a qualifying investment in a new BMO Mutual Fund account. An account can only be set up for use with the New Account Bonus Offer.

Qualifying investments include:

- Monthly purchases of \$10 per month with a Continuous Savings Plan ("CSP")

The BMO Mutual Fund account must be opened AND CSP start date must be between April 1, 2025 - June 30, 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; AND
- Open this offer between April 1, 2025 - June 30, 2025 (see clause 1 for more details on how to do so);

All investments in a BMO Mutual Fund 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 Fund account = Bonus

\$100 or greater per month with a CSP	\$100
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Key Dates

- In order to participate in this bonus offer, the customer must satisfy a BMO investment professional existing by the end of business April 1, 2025 - June 30, 2025 for their account to be eligible.
- The maximum CSP amount requirement per month is as follows:
 - Monthly CSP: \$100 per month
 - Bi-monthly CSP: \$200 per month
 - Quarterly CSP: \$300 per month
 - Semi-monthly CSP: \$150 per month
 - Weekly CSP: \$150 per month
- To qualify for the CSP Bonus, the frequency of the CSP must be monthly, semi-monthly, bi-weekly, or weekly.
- This offer applies to non-registrars, RRSP, TFSA, RESP, and FIDA account types only. All accounts are subject to standard suitability assessments and the applicable account terms and conditions.
- The CSP must have a start date on or before June 30, 2025.
- The CSP must remain in effect until November 30, 2025.
- The CSP Bonus will be paid by December 31, 2025, provided that all terms and conditions of the offer have been met.

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

[Offre de prime pour nouveau compte de BMO Fonds d'investissement : Modalités](#)

Mutual Funds CSP Offer: Terms & Conditions

Spring 2025 BMO Mutual Funds CSP Bonus Offer Terms and Conditions

Overview of Bonus Offer

BMO Mutual Funds customers ("customers") who satisfy the CSP Bonus Terms and Conditions listed below will receive a \$100 Bonus ("CSP Bonus") for making a qualifying investment in a BMO Mutual Fund account by means of a Continuous Savings Plan ("CSP") established between April 1, 2025 - June 30, 2025. An account can only be set up for use with the CSP Bonus Offer.

The CSP Bonus is only available to customers who:

- Have attained the age of majority in their province or territory of residence; AND
- Open this offer between April 1, 2025 - June 30, 2025 (see Terms and Conditions below for more details on how to do so);

Availability of Bonus

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

CSP Bonus Terms and Conditions

Customers who set up a new Continuous Savings Plan under the Spring 2025 BMO Mutual Funds CSP Bonus Offer on or before April 1, 2025 - June 30, 2025 will receive the following Bonus amount:

Investment in a new BMO Mutual Fund account = Bonus	\$100
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Key Dates

- In order to participate in this bonus offer, the customer must satisfy a BMO investment professional existing by the end of business April 1, 2025 - June 30, 2025 for their account to be eligible.
- The maximum CSP amount requirement per month is as follows:
 - Monthly CSP: \$100 per month
 - Bi-monthly CSP: \$200 per month
 - Quarterly CSP: \$300 per month
 - Semi-monthly CSP: \$150 per month
 - Weekly CSP: \$150 per month
- To qualify for the CSP Bonus, the frequency of the CSP must be monthly, semi-monthly, bi-weekly, or weekly.
- This offer applies to non-registrars, RRSP, TFSA, RESP, and FIDA account types only. All accounts are subject to standard suitability assessments and the applicable account terms and conditions.
- The CSP must have a start date on or before June 30, 2025.
- The CSP must remain in effect until November 30, 2025.
- The CSP Bonus will be paid by December 31, 2025, provided that all terms and conditions of the offer have been met.

[Offre de prime liée au PEC de BMO Fonds d'investissement : Modalités](#)

Mutual Funds and GIC Offers: Desktop Reference

BMO Mutual Funds

April 1 - June 30, 2025

Offers 1 Spring F/25 Lump Sum Bonus Offer

Your expert advice keeps your customers anchored to their financial goals. It's yours, and with Credentials confirming that they've had \$1.7 million in sales, now is the perfect time for a Mutual Financial Commission to help them start investing or to check in on their existing plan to make sure they're on the path to their financial program. Read on to learn about this spring's great offers for BMO Mutual Funds.

Lump Sum Bonus Offer: Get up to \$2,500 when you invest with BMO Mutual Funds, with a \$8,000 minimum investment! Offer is available to targeted customers.

Investment	Bonus
\$8,000 - \$19,999	\$1,500
\$20,000 - \$24,999	\$2,500
\$25,000 - \$29,999	\$1,500
\$30,000 - \$49,999	\$1,000
\$50,000 - \$99,999	\$500
\$100,000 - \$999,999	\$150
\$1,000,000 or more	\$0

Why invest in longer-term solutions?

Stay ahead of inflation
Even low inflation rates can eat away at an average and have a large impact over time.

The power of compounding
Investing a lot early, about how much money you have, it's about how much time you have.

Long-term benefits
Investing in the market pays off. Equities outperform long-term and provide the best solution for building your customer's nest egg over time.

Offer Tools: Open Page, Long-Term Investing Solutions, Get Contact, Offer Landing Page, Offer Tagging

INTERNAL USE ONLY

[Offres concernant les fonds d'investissement et les CPG : Référence de bureau](#)

Mutual Funds and GIC Offers: FAQ

Spring F/25 Retail Investments Campaign: Frequently Asked Questions

Overview

The Spring F/25 Retail Investments Campaign will run from April 1 - June 30, 2025. The overarching theme revolves around tailored investment advice from BMO. The net and GIC offers continue into Summer as well. We should encourage the customer not to miss out on these limited time opportunities to grow their wealth in the same month.

We're here to read and familiarize yourself with these frequently asked questions and make the most of this opportunity to showcase your value as an investment professional.

GIC Offers: 1-12-month GIC Special Rate Offer

- What is the offer?
We're offering a special 1% or 1 level 4 discretionary rate on the 12-month GIC to targeted customers. This special GIC rate is only available for purchases made through BMO Online Banking or the BMO Mobile Banking app. Customer will see a banner with an offer when they log into either.
- Are targeted customers getting a better rate than other customers?
Yes. Targeted customers will receive emails and Canadian Digital Banking (online banking) messages containing the special rate that is higher than the posted rate.
- What is the minimum initial investment?
The minimum initial investment is \$1,000.
- How often is interest paid on the BMO 12-month GIC?
It depends on the plan type to which the GIC is purchased. See this page for details.
- Can this GIC be accessed before maturity?
The BMO 12-month GIC is not callable before maturity.
- Where can I find more information on this campaign?
There will be information on the [Customer Communications and Program page](#) and the [Retail Investments intranet page](#).

INTERNAL USE ONLY

[Offres concernant les fonds d'investissement et les CPG : FAQ](#)

Offer Tagging Tool

BMO

France

Mutual Funds Offer Tagging Tool

Password

Log in

[Outil pour l'étiquetage des offres de fonds d'investissement](#)

Email Templates / Modèles de courriel

TFSA Email Template



[Modèle de courriel relatif au CELI](#)

New Account Email Template



[Modèle de courriel pour nouveau compte](#)

FHSA Offer: Email Template



[Offre liée au CELIAPP : Modèle de courriel](#)

