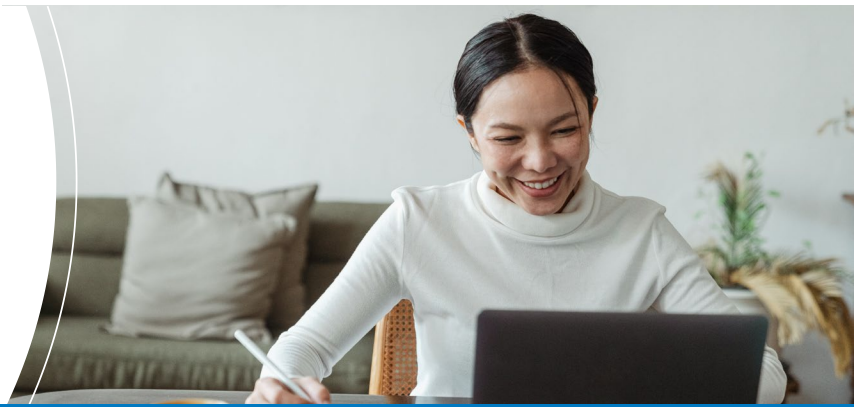







Best of BMO Canada

Canadian Employee Banking Benefits¹



	<p>BMO Chequing Account</p>	<p>All employees get a BMO Employee Plan chequing account, one of our best chequing accounts available</p> <ul style="list-style-type: none"> • Unlimited transactions including Interac e-Transfer^{*,2} transactions and with no monthly Bank Plan fee³ • Add family members to your Employee Bank Plan at no extra charge with Family Bundle feature⁴ • Unlimited worldwide non-BMO ATM withdrawals⁵ • OnGuard^{**} Identity Theft Monitoring at no charge⁶ • Standard Overdraft Protection, Occasional Overdraft Protection and Overdraft Transfer Service⁷ for \$0 fee plus applicable interest⁸ • Preferred U.S. exchange rates at branch and for transfers between your Canadian dollar and U.S. dollar bank accounts in Online Banking/BMO Mobile App • Free drafts and cheques (for select cheque styles)
	<p>Credit Card</p>	<p>Get a card you'll want in your wallet. Our select credit cards come with competitive rewards and great discounts</p> <ul style="list-style-type: none"> • 12.9% Preferred Staff Interest Rate⁹ • 50% annual fee discount on select Canadian dollar credit cards for primary cardholders • Additional cardholder annual fees at discounted rates
	<p>Home Financing</p>	<p>Make your dream home your new home</p> <ul style="list-style-type: none"> • BMO employees will receive special employee discounted rates on mortgages and Homeowner Readiline[®] • Up to 1.5% discount on HomeOwner Line of Credit (HOLC) Base Rate for Revolving Homeowner's Line of Credit¹⁰
	<p>Personal Lines of Credit and Loans</p>	<p>Get the money you need to realize your dreams</p> <ul style="list-style-type: none"> • Up to 1.75% discount on Personal Line of Credit Base Rate for Revolving Personal Line of Credit (secured or unsecured) • Options of Installment Personal Loan, Student Line of Credit, RRSP Readiline and Retro-Activator RRSP Loan at same low rates we offer our best customers.
	<p>Wealth Management</p>	<p>Create a plan for your unique goals</p> <ul style="list-style-type: none"> • No fee to meet with a BMO Wealth Management professional to consult and develop a personalized financial plan, and you are eligible for a 20% discount off the advisory fees of market-leading digital advice services. • Qualify for certain transaction-based brokerage account discounts through BMO Wealth Management



Terms & Conditions

1. Offers are subject to change at any time without notice. Unless otherwise stated, the following are eligible for the Best of BMO Canada Program:
 - I. Regular benefits-eligible employees, their spouses and eligible dependants.
 - II. Benefits-eligible retirees, their spouses and their eligible dependants.
 - III. Regular employees on a leave of absence (paid or unpaid), including Long-Term Disability benefit recipients, their spouses and eligible dependants.
 - IV. Recipients of Survivors' Income and Survivor's Benefits, and their eligible dependants.
 - V. Temporary Employees may only have their payroll account included in their Plan.

Important information about eligibility for spouses and dependants:

- I. Spouses and dependants must have a BMO bank account linked to the employee or retiree's Employee Bank Plan to be eligible for Best of BMO product offers.
- II. BMO Mastercard
 - I. You must be a BMO employee or retiree to receive the preferred offer on BMO Mastercard in your own name. Spouses and dependants (who have reached the age of majority) can have a secondary card on your account to enjoy the preferred offer.
- III. Mortgages and loans at preferred rates
 - I. Mortgages and loans can only be issued to BMO employees and retirees. However, your spouse or dependants (who have reached the age of majority) can be co-applicants with you for the preferred offer.

When your employment with BMO is terminated, your Employee Plan Chequing Account will be automatically converted to the Performance Plan. Some of the no charge features of your Employee Plan will become chargeable under the Performance Plan.

1. Interac e-Transfer transactions are subject to maximum send and receive dollar amounts. A cancellation fee may still apply when you cancel the transaction.
2. No fee everyday banking transactions include withdrawals at BMO branches or BMO ATMs, transfers between BMO bank accounts, bill payments, withdrawals from cheques, pre-authorized debits/bill payments or debit card purchases.
3. 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.
4. The network fee charged by BMO for non-BMO ATM withdrawals is waived. Some non-BMO ATMs will apply a convenience fee. You will be provided notice and will need to consent to this fee before you can complete your transaction. This convenience fee is not a fee charged by BMO. It is added directly to your withdrawal amount and it goes directly to the ATM operator. You are responsible for this convenience fee when you use non-BMO ATMs.
5. You're eligible for OnGuard** if you are a BMO customer who has a lead account with one of the following Bank Plans:
 - I. Employee Plan
 - II. Premium Plan
 - III. Performance Plan
 - IV. Platinum Plan

The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees. In addition, to qualify:

- I. You must be a Canadian resident who has reached the age of majority for your province or territory
- II. And you must be registered for Online Banking and/or Mobile banking
- III. And you must have a valid email address on your BMO profile
- IV. And your lead account must be in good standing

All accountholders of a lead account with an eligible Bank Plan qualify for OnGuard provided they meet the above eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard service.

7. You are required to provide initial set-up instructions for this service.
8. Subject to credit approval. Interest will be calculated on the daily overdraft balance at prevailing overdraft interest rates and charged to the account on the last business day of the month. The Standard Overdraft Protection monthly fee, Occasional Overdraft Protection per item fee and Overdraft Transfer Service per transfer fee are waived with the the Employee Plan. The Overdraft per-item fee applies to each item that creates or increases overdraft. For cheques and pre-authorized debits, we process debit transactions against accounts in the order in which we receive them via the clearing system. Overdraft per item charges will be incurred in the same order as items are received from the clearing system.
9. 12.9% preferred staff interest rate applies to purchases, fees, cash advances, balance transfers and other charges. Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change.
10. HOLC with no mortgage elsewhere, or BMO mortgage and HOLC: HOLC Base Rate less 1.50%; With mortgage at another Financial institution and a BMO HOLC: HOLC Base Rate less 1%

** Interac e-Transfer® is a registered trademark of Interac Inc. Used under license.

*† OnGuard is a registered trademark of Sigma Loyalty Group Inc. OnGuard is provided by Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at www.bmo.com/onguard/SLGconditions.