

Terms & Conditions - BMO InvestorLine \$100,000 Contest

Enter with BMO InvestorLine for your chance to win \$100,000.

No purchase is necessary. A purchase will not increase your chances of winning. Participation is voluntary. Odds of winning a prize are dependent on the number of eligible entries received during the Contest Period (defined below). Void where prohibited or restricted. Your participation in this BMO InvestorLine \$100,000 Contest (“Contest”) constitutes full and unconditional agreement and acceptance of these rules and regulations (“Contest Rules”). By participating in the Contest, each participant represents and warrants that they meet the eligibility requirements and that they have read, accept, and agree to be bound by and comply with the Contest Rules. The Contest is governed by applicable Canadian law and is open to all residents of Canada who have reached the age of majority in their province or territory of residence at the time of entry, except employees (and those with whom such employees are domiciled) of the Contest Sponsor, their affiliated companies or agents, advertising and promotion agencies and the Contest judges.

Contest Sponsor

This BMO InvestorLine \$100,000 Contest is sponsored by BMO InvestorLine Inc. (“BMO InvestorLine” or “Contest Sponsor”).

The Contest

The Contest begins on Monday, March 9, 2026, at 12:01 AM and ends at 11:59 AM on Monday, May 4, 2026 Toronto time (the “**Contest Period**”). The Contest applies to **selected existing BMO InvestorLine clients (“Selected Existing Clients”)** who have received a **BMO InvestorLine In-Platform communication and who also may receive an email inviting them to participate, and new clients** (referred to in this document as “**you**”), who open and fund **Self-Directed or adviceDirect Qualifying Account(s)** and/or who complete the no-purchase-necessary alternative Contest entry method set out below.

| Key Dates | |
|---------------------------------------|------------------------------|
| Contest Period | March 9, 2026 to May 4, 2026 |
| Funding Deadline | June 1, 2026 |
| Mail-in entries must be received by | May 11, 2026 |
| Holding Period (Funding Method) | July 31, 2026 |
| Contest draw date | August 17, 2026 |
| Selected Eligible Entrants contacted | August 18, 2026 |
| Prizes awarded to Declared Winners by | October 20, 2026 |

The Prize

Deposit at least \$5,000 Net New Assets (“**Net New Assets**” or “**NNA**”) into a Qualifying Account Type as set out in more detail below (and/or complete the no-purchase-necessary alternative method set out below) to be entered into a draw to win cash prizes. Prizes to be awarded are one (1) Grand Prize of \$100,000 deposited into a non-registered BMO InvestorLine account, ten (10) secondary prizes of \$10,000 deposited into a non-registered BMO InvestorLine account. The total prize pool is valued at \$200,000 to be distributed across eleven (11) different winners. Each cash prize will be deposited as directed by the Declared Winner into their non-registered BMO InvestorLine account. No more than the stated number of prizes will be awarded under any circumstance. Only one prize per Declared Winner. *Net New Assets is defined in paragraph 3 under the section below titled “PLEASE NOTE”. The minimum balance required when opening an adviceDirect account is \$10,000.

| Number of Prizes Available to be Won | Each Prize Value |
|---------------------------------------------|-------------------------|
| 1 x Grand Prize | \$100,000 |
| 10 x Secondary Prizes | \$10,000 |

In order to receive a prize, you must have a non-registered BMO InvestorLine account.

Qualifying Account Types

Self-Directed or adviceDirect Cash or Margin (individual or joint), Corporate, Sole Proprietorship, TFSA, RRSP, RRIF, Spousal RRSP, and Spousal RRIF are qualifying accounts (“Qualifying Accounts”). In the case of a joint Qualifying Account, only the primary account holder will be eligible to enter the Contest.

How to Qualify – Contest Eligible Entry

You can enter the Contest using either one of, or a combination of both of the two (2) entry methods below:

Option A. Contest Eligible Entry (Qualifying Account Funding Method)

For Selected Existing Clients only: An existing BMO InvestorLine client (with an open BMO InvestorLine account as of March 9, 2026) can opt-in to enter the Contest between March 9, 2026, and May 4, 2026, in **one** of the following ways:

- (a) **In-Platform Opt-In:** By selecting one (1) existing BMO InvestorLine Qualifying Account to opt-in via a promotional advertisement within the BMO InvestorLine online platform.
- (b) **Email Opt-In:** By following the specific link provided in a targeted promotional email for this Contest.
- (c) **New Account Opening:** By opening a new, BMO InvestorLine Qualifying Account and applying the promotion code **CBL2026**.

For New Clients: A new client (who does not have an open BMO InvestorLine account as of March 9, 2026) can enter by opening a new BMO InvestorLine Qualifying Account and applying the promotion code **CBA2026** between March 9, 2026, and the Funding Deadline of June 1, 2026.

Entry Tiers:

Regardless of the opt-in method used, the number of Contest entries received will be determined by the cumulative sum of Net New Assets deposited across all of your BMO InvestorLine Qualifying Accounts according to the tiers below. To qualify, you must fund a cumulative minimum of \$5,000 in Net New Assets by the Funding Deadline and maintain this amount until July 31, 2026 (the “**Holding Period**”). The number of Contest entries received is as follows (for clarity, Contest entries received associated with the tiers below are not cumulative - you will only receive Contest entries indicated for the highest tier of funding achieved):

| Net New Assets Deposited | Contest Entries Received |
|--------------------------|--------------------------|
| \$5,000 - \$49,999 | 5 |
| \$50,000 - \$249,999 | 25 |
| \$250,000 - \$999,999 | 100 |
| \$1,000,000+ | 150 |

See scenario below for further clarification:

During the Contest Period, David, deposited \$10,000 NNA into a new adviceDirect individual investment account. One month later during the Contest Period, he deposited an additional \$100,000 NNA into his existing Self-Directed RRSP individual investment account. Since \$110,000 total Net New Assets were deposited to his Qualifying Accounts by the Funding Deadline, David can receive 25 contest entries provided he maintains this amount until the end of the Holding Period.

You will continue to qualify for the Contest entries if during the Holding Period **market fluctuations** cause your Net New Assets to fall below the minimum threshold.

Option B. Contest Eligible Entry (No Purchase Necessary Method)

To enter the Contest without funding a BMO InvestorLine Qualifying Account, you may enter via mailed-in essay. To receive entries for the Contest use an existing BMO InvestorLine Qualifying Account and:

Essay: Write an original essay of at least 150 words on the topic, “How I would invest \$100,000” on a piece of paper. On the same paper, clearly print your full name, mailing address, email address, daytime telephone number, and BMO InvestorLine account number. If more than one essay is submitted, each essay must address a different way you would invest \$100,000 and be written on a separate piece of paper.

Mailing: Essay entries must be placed in a single sealed envelope with sufficient postage and be mailed to: BMO InvestorLine Marketing, 100 King St W, 37th Floor, Toronto, ON M5X 1A1. To be eligible, mailed entries must be received by BMO InvestorLine at the address indicated no later than before the end of the Contest Period at 11:59 p.m. on May 11, 2026.

Entry Tiers: (for clarity, awarded Contest entries associated with the tiers below are not cumulative - you will only receive Contest entries indicated for the highest tier achieved of eligible mail-in essays submitted):

- Submit one (1) eligible mail-in essay: Receive 5 entries.
- Submit (a single batch of) two (2) eligible mail-in essays (in the same outer envelope): Receive 25 entries.
- Submit (a single batch of) five (5) eligible mail-in essays (in the same outer envelope): Receive 100 entries.
- Submit (a single batch of) ten (10) eligible mail-in essays (in the same outer envelope): Receive 150 entries.

The maximum number of mailed-in essays is ten (10) per eligible Contest entrant during the Contest Period (a maximum of 150 entries into the Contest). Each essay must be original. Entries with unoriginal, programmed, robotic, or reproduced content, that are incomplete, damaged or otherwise irregular, which contain, depict, display, or involve any crude, vulgar, profane, offensive, harassing, threatening, derogatory, demeaning, defamatory, racist, abusive, hateful, violent, obscene, or discriminatory words, content, images, depictions, symbols or material; or which condone or incite violence, bullying or other unlawful behaviour including as relates to drugs or alcohol; contain any political content or propaganda; or any other content that is or could be considered inappropriate, unsuitable or offensive, all as determined by the Contest Sponsor in its sole discretion; as well as any entries that are not otherwise in compliance with these Contest Rules; are void. The Contest Sponsor, its affiliates and agents and the Contest judges are not responsible for entries that are not received before the end of the Contest Period for any reason, including entries that are lost, stolen, late, or misdirected; or for illegible or incomplete entries that are received, all of which are void.

PLEASE NOTE:

1. **Consent to Use Information** By entering this Contest, you expressly consent to the Contest Sponsor, its affiliates, agents and/or representatives, storing, sharing and using your personal information associated with your entry for the purpose of administering the Contest and in accordance with BMO's Privacy Policy (available at [BMO Canada - Our Privacy Code](#)) and to your receipt of commercial electronic messages for the purpose of administering the Contest. You further consent to the use of your name for general news, advertising and informational purposes including public notice of Declared Winners associated with the administration of the Contest, without further notice or compensation.
2. **Maximum Eligible Entries Permitted** Regardless of whether using Contest entry Option A, Option B or a combination of both Option A and B, the maximum number of entries that any eligible Contest

entrant can receive is 150 entries. If combining both Options A and B to enter, the number of entries that an eligible entrant will receive will be based on the highest entry tier achieved as between Option A and Option B. In other words, if an eligible entrant satisfies the entry criteria under both Option A and Option B, they will not earn entries under both methods; they will only earn entries from whichever method results in their receiving a greater number of total entries based on the entry tiers that they satisfied.

See scenario below for further clarification.

During the Contest Period, Lisa funds her Qualifying Account with \$7,500, which she maintains to the end of the Holding Period and qualifies for five (5) entries using Option A, the Qualifying Account Funding Method. During the Contest Period, Lisa also submitted two (2) valid mail-in essays, for twenty-five (25) entries using Option B, the No Purchase Necessary Method. At the end of the Holding Period, Lisa will receive twenty-five (25) entries in total, as it is the higher tier achieved of the two entry methods used.

3. **Net New Assets** are cash and/or securities sourced from a non-BMO Wealth Management account. Assets held at any time prior to the Contest Period in an account with BMO InvestorLine Inc., BMO Nesbitt Burns Inc., BMO Private Investment Counsel Inc., or BMO Investments Inc. do not qualify as Net New Assets and cannot be used to fund a Qualifying Contest Account. The originating source of the assets will be tracked throughout the Contest Period (March 9, 2026 – June 1, 2026).
4. **Draw and Winner Declaration** The following eligible winner selection process will take place after the end of the Contest Period. On Monday, August 17, 2026, at approximately 10:00 a.m. Toronto time, at 100 King Street West, 37th Floor, Toronto, Ontario, eleven (11) eligible entries will be selected at random from all eligible entries received during the Contest Period (each a “**Selected Eligible Entrant**”) by Contest judges employed with BMO InvestorLine whose decisions will be final and binding. All prizes will be awarded. Before being declared a winner: each Selected Eligible Entrant must first correctly answer without assistance, a time-limited mathematical skill-testing question to be administered by email. Selected Eligible Entrants will be contacted by email on Tuesday, August 18, 2026, by BMO InvestorLine and will be required to return by email to InvestorLineContest@bmo.com by 11:59 p.m. Friday, August 28, 2026, the correct answer to the math skill-testing question, a declaration of Contest eligibility, a direction to BMO InvestorLine to deposit the cash prize to a non-registered BMO InvestorLine account with account number; and an accepted liability release, which: a. confirms compliance with the Contest Rules; and b. releases the Contest Sponsor, its affiliates and agents, advertising and promotion agencies, the Contest judges and each of their respective officers, directors, agents, representatives, successors and assigns (“**Releasees**”) from any liability in connection with the Contest, the Selected Eligible Entrant’s participation therein and/or the awarding and use or misuse of the prize or any portion thereof. Upon fulfillment of all conditions of the Contest Rules, the Selected Eligible Entrant will be declared a winner (“**Declared Winner**”), confirmed by email notification.

If a Selected Eligible Entrant: (i) cannot be contacted by email due to a return of the email notification as undeliverable for any reason; (ii) fails to correctly answer the skill-testing question; (iii) fails to return any of the skill-testing question response, declaration of Contest eligibility, direction to BMO InvestorLine with non-registered BMO InvestorLine account details to deposit the cash prize, and accepted liability release within the specified time; or (iv) does not comply with all Contest Rules, then the Selected Eligible Entrant will be disqualified and will not be awarded a prize. The Contest Sponsor reserves the right to draw at random from among all remaining eligible entries received in accordance with the Contest Rules, an alternate Selected Eligible Entrant. The Contest Sponsor will email the new Selected Eligible Entrant within three (3) business days from selection, and the new Selected Eligible Entrant will be subject to the same conditions set in the Contest Rules. This process will continue until the prize is awarded or there are no more eligible entrants. No communication will be entered into other than providing confirmation through entrants’ secure BMO InvestorLine MyLink inbox i) if an eligible Contest entry has been made; (ii) if applicable, number of eligible entries received by an eligible entrant as at the Funding Deadline; (iii) after Contest Period, the final total eligible entries

received by an eligible entrant, if any; and otherwise with Selected Eligible Entrants and Declared Winners pursuant to the Contest Rules.

5. **No appeal** The decisions of the Contest judges with respect to all aspects of this Contest are final and binding on all entrants without right of appeal. To the extent permitted by law, any dispute arising from this Contest shall be governed by and construed in accordance with the laws of Ontario, without reference to its conflict of law principles, and you consent to the personal jurisdiction of the courts located in Toronto, Ontario and agree that such courts have exclusive jurisdiction over all such disputes.
6. **Awarding prize** The cash prize will be awarded to each Declared Winner by deposit to their non-registered BMO InvestorLine account as directed in writing by the Declared Winner to BMO InvestorLine, by Tuesday, October 20, 2026, provided you comply with all requirements outlined in these Contest Rules, through Contest Eligible Entry Option A and/or Option B. Declared Winners are solely responsible for all costs related to the prize not expressly described herein.
7. **Tax** There may be tax implications to the prize. If you require tax advice, please contact your personal tax advisor.
8. Withdrawals across any of your Self-Directed and adviceDirect Accounts during the Holding Period will be deducted from your Net New Assets. You will not qualify for the Contest entries if during the Holding Period **withdrawals** across any of your Self-Directed and adviceDirect Accounts cause your Net New Assets to drop below the minimum threshold.

See scenarios below for further clarification.

- (i) During the Contest Period, David deposited \$300,000 into his Qualifying Account for 100 Contest entries. However, during the Holding Period, he withdrew \$50,000 from his Qualifying Account.
 - o This brings his Net New Assets to \$250,000.
 - o Since \$250,000 is the minimum threshold for 100 Contest entries, David receives 100 Contest entries.
- (ii) During the Contest Period, Lisa opened a new individual investment account (Qualifying Account). She deposited \$10,000 before the Funding Deadline, but during the Holding Period, she withdrew \$10,000 from her Qualifying Account.
 - o This brings her Net New Assets to \$0.
 - o Since \$5,000 is the minimum threshold, Lisa no longer receives any Contest entries.
9. All BMO InvestorLine Qualifying Account(s) must remain in good standing until the prize is awarded to you in order for you to receive Contest entries and remain eligible for the prize. To remain in good standing none of your BMO InvestorLine Qualifying Account(s): (a) are in a debit position; (b) are subject to unfunded margin calls; or (c) have outstanding documentation requirements or any other pending items, in which case such account(s) may, in our sole discretion, be deemed ineligible for the Contest.
10. The Contest Sponsor may cancel, suspend, revise, or change the Contest and terms of the Contest (including the Contest Period) set out herein, without notice, at any time, in its sole discretion for any reason including in the event of an error, tampering, unauthorized intervention, fraud, or any other cause beyond the reasonable control of the Contest Sponsor that interferes with the proper conduct of this Contest as contemplated by these Contest Rules. The Contest Sponsor further reserves the right, in its sole discretion, to immediately void entries at issue, disqualify any client from eligibility for the prize and Contest set out herein and any future offers and associated promotions, if found or considered by the Contest Sponsor to be engaged in any conduct that impairs the fair operation and/or integrity of the offer and Contest and reserves the right to seek remedies and damages as permitted by law.

11. BMO Employee Share Ownership Plan transfers are not permitted and are not eligible and are not included in this Contest. No exceptions will be made.
12. Should any term or provision of the Contest Rules or any other rule herein be concluded to be void, unenforceable or contrary to applicable law as provided herein, such term or provision shall, but only to the extent necessary to bring the rule within the requirements of such law, be deemed to be severed from the other terms and conditions; and the remainder of these Contest Rules shall be given effect as if it had not included the severed item.
13. All entries become property of the Contest Sponsor and will not be returned, and proof of submission of any entry will not be deemed proof of receipt. Use of any automated system to enter is prohibited and will automatically result in disqualification.
14. **Limitation of Liability** General - The Releasees do not assume any responsibility and each Contest entrant releases the Releasees of and from any and all claims, actions, damages, loss, injury, costs, demands, and liabilities of whatever nature or kind arising in connection with the Contest and/or the prizes including without limitation, the administration of the Contest, the selection and confirmation of winners, the awarding and use of the prizes, in any way.

Without limiting the generality of the forgoing: a) Contest Information and Entries - the Releasees are not responsible for entries that do not conform with or satisfy any or all of the conditions of the Contest Rules, as determined by the Contest Sponsor in its sole and absolute discretion; any failure of, errors, or problems with websites associated with the Contest, including any website feature, howsoever caused, traffic congestion on the Internet and any postal delays, strikes or failures, injury or damage to an entrant's or any other person's computer related to or resulting from participating in the Contest; any errors, omissions, incorrect or inaccurate information in any Contest-related materials howsoever caused; the security or privacy of information transmitted via computer networks or for breaches of privacy due to interference by third party computer "hackers" or otherwise; and b) Prizes - the Releasees shall further not have any obligation or responsibility, including any responsibility to award any prizes to entrants, with regard to: any inability of the Declared Winners to accept the prizes for any reason; if a prize cannot be awarded due to delays or interruptions arising from exceptional circumstances including natural disasters, terrorism, war, weather and/or any other similar event beyond the Contest Sponsor's reasonable control.

15. For a list of Declared Winners please send a self-addressed stamped envelope to BMO InvestorLine Marketing, 100 King St W, 37th Floor, Toronto, ON M5X 1A1 within 120 days after the end of the Contest Period.
16. This offer cannot be combined with any other BMO InvestorLine Self-Directed or adviceDirect promotional offer.

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