

**Terms & Conditions - BMO InvestorLine Self-Directed and adviceDirect Double Your Bonus****Fund your Self-Directed or adviceDirect account and get up to \$10,000.****The Promotion**

The Promotion begins on Tuesday, April 7, 2026, at 12:00 AM ET and ends on Monday, June 1, 2026, at 11:59PM ET (the "Promotion Period") and applies only to **BMO InvestorLine clients** (referred to in this document as "you" or as the "Primary Account Holder") who were targeted for this offer ("Selected Existing Clients").

**The Award**

Get 0.5% cash back when you deposit at least \$10,000 Net New Assets ("NNA") into a Qualifying Account Type as set out in more detail below by June 1, 2026 and hold your investment for 6 months from the funding deadline. Double your bonus to 1% cash back when you hold for 12 months from the funding deadline. The maximum payout for this promotion is \$10,000 (combination of maximum \$5,000 payout after 6-month hold plus maximum \$5,000 payout after 12-month hold) (the "Award"). \*Net New Assets defined in paragraph 3 under the section titled "Please Note".

**The more you invest, the more you could earn.** While the minimum investment required to qualify for this promotion is \$10,000, the examples below illustrate how your potential Award increases as you contribute additional assets to your Account.

Investment	Total Cash Back	Holding Period 1 Cash Back	Holding Period 2 Cash Back
\$10,000	<b>\$100</b>	\$50	\$50
\$25,000	<b>\$250</b>	\$125	\$125
\$100,000	<b>\$1,000</b>	\$500	\$500
\$250,000	<b>\$2,500</b>	\$1,250	\$1,250
\$500,000	<b>\$5,000</b>	\$2,500	\$2,500
\$750,000	<b>\$7,500</b>	\$3,750	\$3,750
\$1,000,000	<b>\$10,000</b>	\$5,000	\$5,000

Key Dates	
Promotion Period	April 7, 2026 to June 1, 2026
Funding Deadline	June 1, 2026
Holding Period 1	November 30, 2026
Holding Period 2	May 31, 2027
Cash Back Payout 1	December 14, 2026
Cash Back Payout 2	June 14, 2027

**Qualifying Account Types**

Self-Directed or adviceDirect Cash or Margin (individual or joint), Corporate, Sole Proprietorship, TFSA, RRSP, RRIF, FHSA, 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. If a client has multiple joint accounts, only one of those accounts can qualify for an Award. For corporate clients, "trading agent" means the individual with trading authority on the corporation's BMO InvestorLine account(s) as recorded by BMO InvestorLine. This trading agent is treated as a separate client from any personal accounts that the same individual may hold. If both an individual's personal account and the corporate account for which they are a trading agent are selected for the Promotion, the individual may opt in each separately. Limit of one Award per trading agent per corporation.

**How to qualify:**

**For Selected Existing Clients only** (with an open BMO InvestorLine account as of April 7, 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 Promotion
- c) **New Account Opening:** By opening a new BMO InvestorLine Qualifying Account and applying the promotion code **APR2026TM**.

**And**

**Account Funding:** Fund at least \$10,000 in Net New Assets into a Qualifying Account(s) by June 1, 2026, and maintain this amount until November 30, 2026 and May 31, 2027 (the “**Holding Period(s)**”).

**PLEASE NOTE:**

1. Offer eligibility limited to Selected Existing Clients only.
2. Limit of one Award per client. Deposits across all personal accounts for which an individual is the primary holder (as defined in the account agreement) are aggregated, with only that individual entitled to receive the Award. Corporate accounts are treated as separate clients and not included alongside personal accounts in the aggregation of deposits for Award calculations.
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 start date of the Promotion in an account with BMO InvestorLine Inc., BMO Nesbitt Burns Inc., BMO Private Investment Counsel Inc., BMO Investments Inc. do not qualify as Net New Assets and cannot be used to fund the Promotion Account. The originating source of the assets will be tracked from the beginning of the Promotion Period (April 7, 2026) through to the end of the Holding Periods November 30, 2026 and May 31, 2027).
4. **The Award** will be paid in one of the following ways the week of December 14, 2026, provided you comply with all requirements outlined in these Terms and Conditions including maintaining the minimum Net New Assets balance (\$10,000) in your Qualifying Account(s) as of April 7, 2026, until November 30, 2026;
  - a) If you hold a single account, the Award will be deposited into your existing account.
  - b) If you hold multiple accounts, the Award will be deposited into a non-registered account, with priority given to any Cash account you hold.

Note: If you do not have a non-registered account, you are required to open a non-registered account to receive the Award.

Your Award will be determined based on the cumulative sum of Net New Assets deposited into the Qualifying Account(s) by the Funding Deadline (June 1, 2026). If you hold for 12-months from the funding deadline until May 31, 2027, your additional reward will be paid into your non-registered BMO InvestorLine account the week of June 14, 2027.

**See scenario below for further clarification**

During the promotion period David funded his Individual Investment account (his Promotion Account) with \$10,000 from an external source. Two months later, he deposited an additional \$200,000 into his Promotion Account from an external source. Since \$210,000 Net New Assets were deposited to his Promotion Account by the Funding Deadline and held for 6 months, he qualifies for a \$1,050 cash Award. If

David holds for a further 6 months (12 months total from the funding deadline), he qualifies for an additional \$1,050 cash Award.

5. Withdrawals across any of your Self-Directed or adviceDirect accounts during the Holding Period will be deducted from your Net New Assets. You will not qualify for the Award 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**

1. During the Promotion Period David funded his registered account with a \$1,400,000 deposit (\$10,000 was the min. requirement to meet promotion eligibility) and qualifies for the maximum \$5,000 Award for 6-month hold. However, during the Holding Period, he withdrew \$200,000 from his non-registered account.
  - This brings his Net New Assets to \$1,200,000.
  - David remains eligible and still qualifies for a \$5,000 cash Award.
  - If David holds for a further 6 months (12 months total from the funding deadline), he qualifies for an additional \$5,000 cash Award, as the maximum Award for this promotion is \$10,000.
2. During the Promotion Period David opened a new Individual Investment account. He deposited \$10,000 before the Funding Deadline, but during the Holding Period, he withdrew \$10,000 from his account.
  - This brings his Net New Assets to \$0.
  - Since \$10,000 is the minimum threshold, he no longer qualifies for the offer.
6. You will continue to qualify for the Award if during the Holding Period **market fluctuations** cause your Net New Assets to fall below the minimum threshold.
7. All BMO InvestorLine Qualifying Account(s) must remain in good standing throughout the Holding Period to qualify for the Award. 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 Promotion.
8. BMO InvestorLine may cancel, suspend, revise, or change the offer and terms of the Promotion (including the Promotion Period) set out herein, without notice, at any time and for any reason, in its sole discretion. BMO InvestorLine further reserves the right, in its sole discretion, to immediately disqualify any client from eligibility for the offer and Promotion set out herein and any future offers and associated promotions, if found or considered by BMO InvestorLine to be engaged in any conduct that impairs the fair operation and/or integrity of the offer and Promotion.
9. There may be tax implications to the Award. For registered accounts, no tax receipt will be issued for the Award. If you require tax advice, please contact your personal tax advisor.
10. BMO Employee Share Ownership Plan transfers are not permitted and are not eligible and are not included in this Promotion. No exceptions will be made.
11. This offer cannot be combined with any other BMO InvestorLine promotional offer.

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