

Interest Rates

CAD Prime Rate: Effective as of March 13, 2025 for Canada (All provinces)
US Prime Rate: Effective as of December 22, 2024 for Canada (All provinces)

Prime Rate C\$	4.95%
Prime Rate US\$	7.50%

Credit Balances in Cash or Margin Accounts

For CDN\$ & US\$ balances we pay	0.00%
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5 Star clients preferred interest rates for Credit Balances in Cash and Margin Accounts

Credit Rate	Gold Star \$250,000 to \$1,999,999 or 15-74 trades/quarter	Platinum Star \$2,000,000 to \$4,999,999 or 75-179 trades/quarter	Diamond Star \$5,000,000 or more or 180+ trades/quarter
C\$	0.00%	0.00%	0.00%
U\$	0.00%	0.00%	0.25%

Debit Balances

	In Cash Account		In Registered/TFSA Account	
	For CDN\$ balances we charge	For US\$ balances we charge	For CDN\$ balances we charge	For US\$ balances we charge
\$0 – 24,999	23.40%	25.75%	23.40%	25.75%
\$25,000 – 99,999	23.40%	25.75%	23.40%	25.75%
\$100,000 +	23.40%	25.50%	23.40%	25.75%

Debit Balances in Margin Accounts

If you've been approved for a BMO InvestorLine Margin Account, you have automatically obtained a loan from BMO InvestorLine.

Margin Debit Balances	For CDN\$ balances we charge	For US\$ balances we charge
\$0 – 24,999	6.50%	9.50%
\$25,000 – 99,999	6.50%	9.50%
\$100,000 +	6.50%	9.25%

5 Star clients preferred interest rates for Debit Balances in Margin Accounts

Margin Debit Rate	Gold Star \$250,000 to \$1,999,999 or 15-74 trades/quarter	Platinum Star \$2,000,000 to \$4,999,999 or 75-179 trades/quarter	Diamond Star \$5,000,000 or more or 180+ trades/quarter
C\$ 0 – 24,999	6.50%	6.50%	6.50%
C\$ 25,000 – 99,999	6.50%	6.25%	6.00%
C\$ 100,000 +	6.25%	6.00%	5.75%
U\$ 0 – 24,999	9.50%	9.50%	9.50%
U\$ 25,000 – 99,999	9.25%	9.00%	8.75%
U\$ 100,000 +	9.00%	8.75%	8.50%

5 Star clients preferred interest rates for Debit Balances in Cash Accounts

Debit Rate	Gold Star \$250,000 to \$1,999,999 or 15-74 trades/quarter	Platinum Star \$2,000,000 to \$4,999,999 or 75-179 trades/quarter	Diamond Star \$5,000,000 or more or 180+ trades/quarter
C\$ 0 – 24,999	23.40%	23.40%	23.40%
C\$ 25,000 – 99,999	23.40%	23.15%	22.90%
C\$ 100,000 +	23.15%	22.90%	22.65%
U\$ 0 – 24,999	25.75%	25.75%	25.75%
U\$ 25,000 – 99,999	25.50%	25.25%	25.00%
U\$ 100,000 +	25.25%	25.00%	24.75%

Credit Balances in Registered/TFSA Account

For CDN\$ & US\$ balances we pay	0.00%
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Note: On cash or margin accounts, interest is not paid or charged if less than \$5 per month. On registered accounts, interest is not paid or charged if less than \$5 per month. Interest rates paid to you on credit balances or charged to you on debit balances in your BMO InvestorLine account are subject to change without notice. Interest to be paid to you is calculated on the monthly average credit balance in your BMO InvestorLine account during the period from the 22nd day of the previous month through to and including the 21st day of the current month. Interest to be charged is calculated on the monthly average debit balance in your BMO InvestorLine account during the period from the 22nd day of the previous month through to and including the 21st day of the current month. Interest is posted to your account on the first business day after the 21st of each month.Credit and debit interest are calculated separately from one another.