

## Interest Rates

**US Prime Rate:** Effective as of March 22, 2020 for Canada and Nova Scotia

**CAD Prime Rate:** Effective as of March 30, 2020 for Canada and Nova Scotia

### Current Prime Rates

Prime Rate C\$	2.45%
Prime Rate US\$	3.25%

### 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 or Registered Accounts

For CDN\$ balances we charge	For US\$ balances we charge
20.75%	21.50%

### 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.

For CDN\$ balances we charge	For US\$ balances we charge
3.85%	5.25%

### 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	3.85%	3.60%	2.60%
C\$ 25,000 – 99,999	3.35%	3.35%	2.60%
C\$ 100,000 +	2.85%	2.60%	2.60%
U\$ 0 – 24,999	5.00%	5.00%	3.75%
U\$ 25,000 – 99,999	4.75%	4.75%	3.75%
U\$ 100,000 +	4.50%	4.25%	3.75%

### 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	20.75%	20.50%	19.50%
C\$ 25,000 – 99,999	20.25%	20.25%	19.50%
C\$ 100,000 +	19.75%	19.50%	19.50%
U\$ 0 – 24,999	21.25%	21.25%	20.00%
U\$ 25,000 – 99,999	21.00%	21.00%	20.00%
U\$ 100,000 +	20.75%	20.50%	20.00%

### Credit Balances in Registered Retirement Account

For CDN\$ & US\$ balances we pay	0.00%
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### Credit Balances in Tax-Free Savings 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 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.