

Interest Rates

US Prime Rate: Effective as of June 14, 2018 for Canada and as of August 22, 2018 for Nova Scotia
Canadian Prime Rate: Effective as of July 12, 2018 for Canada and as of September 22, 2018 for Nova Scotia

Current Prime Rates

Prime Rate C\$	3.70%
Prime Rate U\$	5.00%

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	Silver Star \$250,000 to \$499,999	Gold Star \$500,000 to \$9,999,999 or 30-149 trades/quarter	Platinum Star \$10,000,000 or more or 150+ 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
22.00 %	22.75%

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.

For CDN\$ balances we charge	For US\$ balances we charge
5.10 %	6.50 %

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

Margin Debit Rate	Silver Star \$250,000 to \$499,999	Gold Star \$500,000 to \$9,999,999 or 30-149 trades/quarter	Platinum Star \$10,000,000 or more or 150+ trades/quarter
C\$ 0 – 24,999	5.10%	4.85%	3.85%
C\$ 25,000 – 99,999	4.60%	4.60%	3.85%
C\$ 100,000 +	4.10%	3.85%	3.85%
U\$ 0 – 24,999	6.25%	6.25%	5.00%
U\$ 25,000 – 99,999	6.00%	6.00%	5.00%
U\$ 100,000 +	5.75%	5.50%	5.00%

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

Debit Rate	Silver Star \$250,000 to \$499,999	Gold Star \$500,000 to \$9,999,999 or 30-149 trades/quarter	Platinum Star \$10,000,000 or more or 150+ trades/quarter
C\$ 0 – 24,999	22.00%	21.75%	20.75%
C\$ 25,000 – 99,999	21.50%	21.50%	20.75%
C\$ 100,000 +	21.00%	20.75%	20.75%
U\$ 0 – 24,999	22.50%	22.50%	21.25%
U\$ 25,000 – 99,999	22.25%	22.25%	21.25%
U\$ 100,000 +	22.00%	21.75%	21.25%

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.

Interest Rates

Current Canadian & US Prime Rates for Nova Scotia

Current Prime Rates

Prime Rate C\$	3.45%
Prime Rate U\$	4.75%

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	Silver Star \$250,000 to \$499,999	Gold Star \$500,000 to \$9,999,999 or 30-149 trades/quarter	Platinum Star \$10,000,000 or more or 150+ 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
21.75 %	22.50%

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
4.85 %	6.25 %

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

Margin Debit Rate	Silver Star \$250,000 to \$499,999	Gold Star \$500,000 to \$9,999,999 or 30-149 trades/quarter	Platinum Star \$10,000,000 or more or 150+ trades/quarter
C\$ 0 – 24,999	4.85%	4.60%	3.60%
C\$ 25,000 – 99,999	4.35%	4.35%	3.60%
C\$ 100,000 +	3.85%	3.50%	3.60%
U\$ 0 – 24,999	6.00%	6.00%	4.75%
U\$ 25,000 – 99,999	5.75%	5.75%	4.75%
U\$ 100,000 +	5.50%	5.25%	4.75%

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

Debit Rate	Silver Star \$250,000 to \$499,999	Gold Star \$500,000 to \$9,999,999 or 30-149 trades/quarter	Platinum Star \$10,000,000 or more or 150+ trades/quarter
C\$ 0 – 24,999	21.75%	21.50%	20.50%
C\$ 25,000 – 99,999	21.25%	21.25%	20.50%
C\$ 100,000 +	20.75%	20.50%	20.50%
U\$ 0 – 24,999	22.25%	22.25%	21.00%
U\$ 25,000 – 99,999	22.00%	22.00%	21.00%
U\$ 100,000 +	21.75%	21.50%	21.00%

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

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Interest Rates

US Prime Rate: Effective as of August 22, 2018 for Nova Scotia

Canadian Prime Rate: Effective as of September 22, 2018 for Nova Scotia

Current Prime Rates

Prime Rate C\$	3.70%
Prime Rate U\$	5.00%

Credit Balances in Cash or Margin Accounts

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Debit Balances in Cash or Registered Accounts

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Debit Balances in Margin Accounts

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U\$ 0 – 24,999	6.25%	6.25%	5.00%
U\$ 25,000 – 99,999	6.00%	6.00%	5.00%
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Credit Balances in Tax-Free Savings Account

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