

**Terms and Conditions – BMO InvestorLine Self-Directed and adviceDirect Double Your Bonus Offer (the “Offer”)**

**1. Offer Overview**

From May 4, 2026 to June 1, 2026 (the “Promotion Period”), selected existing clients of BMO InvestorLine Inc. (“BMO InvestorLine”) who receive the Promo Code by email (each, a “Selected Existing Client” as defined below under Important Notes, Note 1 (Definitions), also referred to in this document as “you” or the “Primary Account Holder”) are eligible to receive up to \$20,000 in cash back over a twelve (12) month period in accordance with these terms and conditions (the “Terms”). This Offer applies exclusively to Selected Existing Clients who meet all eligibility criteria set out in these Terms.

| Key Dates                 |                             |
|---------------------------|-----------------------------|
| Promotion Period          | May 4, 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 Period 1 | Week of December 14, 2026   |
| Cash Back Payout Period 2 | Week of June 14, 2027       |

Each day shall commence at 12:00 a.m. Eastern Time (“ET”), and end at 11:59 p.m. ET on the specified date, unless expressly stated otherwise. “Holding Period 1” and “Holding Period 2” are together referred to as the “Holding Periods”. “Cash Back Payout Period 1” and “Cash Back Payout Period 2” are together referred to as the “Cash Back Payout Periods”.

**2. How to qualify:**

To qualify for an Award (defined below), a Selected Existing Client must:

- (A) successfully complete either one of the following steps:
  - a) **Email Opt-In:** By clicking on the designated link in the Offer email sent to the Selected Existing Client, which includes the Promo Code (defined below) (the “Offer Email”); or
  - b) **New Account Opening:** By opening one or more Qualifying Account(s) during the Promotion Period, using the Promo Code: **MAY2026SW** (“Promo Code”) received in the Offer Email (a “Promotion Account”); and
  
- (B) **Account Funding:** Fund one or more Qualifying Accounts with at least \$10,000 (the “Minimum NNA Funding Amount”) by the Funding Deadline and continuously maintain at least this level of NNA for the duration of the Holding Period(s) (i.e. for six (6) or twelve (12) consecutive months after the Funding Deadline, as applicable).

**3. Awards details**

If you comply with the requirements outlined in these Terms, you may be eligible to receive cash back awards (each cash back award is referred to as an “Award” or “Cash Back Award”), as follows:

- 1% Cash Back Award after Holding Period 1; and
- 2% Cash Back Award after Holding Period 2 (1% after each Holding Period for a combined 2% in total).

While the Minimum NNA Funding Amount held in your Qualifying Account(s) during the Holding Period(s) is \$10,000, the examples below illustrate how your potential Award may increase as you contribute additional NNA to Qualifying Account(s).

| NNA Funding Amount | Total Award for Holding Period 1 and Holding Period 2 | Holding Period 1 Award | Holding Period 2 Award |
|--------------------|---|------------------------|------------------------|
| \$10,000           | \$200   | \$100                  | \$100                  |
| \$25,000           | \$500   | \$250                  | \$250                  |
| \$100,000          | \$2,000   | \$1,000                | \$1,000                |
| \$250,000          | \$5,000   | \$2,500                | \$2,500                |
| \$500,000          | \$10,000  | \$5,000                | \$5,000                |
| \$750,000          | \$15,000  | \$7,500                | \$7,500                |
| \$1,000,000        | \$20,000  | \$10,000               | \$10,000               |

Each Selected Existing Client is eligible to receive a maximum of two (2) Awards in this Offer: one for each applicable Holding Period they qualify for. The maximum payout for this Offer is \$20,000 (combination of maximum \$10,000 payout after Holding Period 1, plus a maximum \$10,000 payout after Holding Period 2).

For each applicable Holding Period, the Award is calculated based on the lowest NNA Funding Amount maintained in your Qualifying Account(s) at any point during the full Holding Period (i.e. Holding Period 1 and Holding Period 2).

In the case of a joint Qualifying Account, only the Primary Account Holder will be eligible to receive an Award. If a Selected Existing Client has multiple joint accounts, only one of those accounts can qualify for an Award. For corporate Selected Existing 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 a Selected Existing Client’s personal account and the corporate account for which they are a trading agent are selected for the Offer, the Selected Existing Client may opt in to each separately. Limit of one Award per trading agent per corporation.

Award eligibility is determined based on the cumulative value of the NNA (as defined below under Important Notes, Note 1 (Definitions)) used to fund and maintain your Qualifying Account(s) (your “NNA Funding Amount”).

Withdrawals across any of your BMO InvestorLine Accounts during the Holding Period(s) will be deducted from your NNA Funding Amount. You will not qualify for an Award if at any time during the Holding Period(s) withdrawals cause your NNA Funding Amount to drop below the Minimum NNA Funding Amount.

**Note:** You may continue to qualify if market fluctuations cause your NNA Funding Amount to fall below the Minimum NNA Funding Amount during the Holding Period(s).

**Examples - Minimum NNA Funding Amount**

**Example 1:** During the Promotion Period David received an Offer Email and took two key steps: (i) he opted-in to the Promotion by following the specific link provided in the Offer Email, and (ii) he funded his Qualifying Account with a \$1,400,000 deposit. As a result, David qualifies for the maximum \$10,000 Award for Holding Period 1 (e.g. the first six (6) month holding period). However, during the Holding Period 1, he withdrew \$200,000 from his Qualifying Account. This brings his NNA Funding Amount to \$1,200,000. Despite this withdrawal, David remains eligible and still qualifies for a \$10,000 Award. If David holds for the Holding Period 2, i.e. a further six (6) months (twelve (12) months total from the Funding Deadline), he could qualify for an additional \$10,000 Award, and he could receive the maximum amount Awards in this Offer, i.e. \$20,000.

**Example 2:** During the Promotion Period David received an Offer Email and subsequently opened and funded a new Qualifying Account. He deposited the Minimum Funding Amount, i.e. \$10,000, before the Funding Deadline, but during the Holding Period 1, he withdrew \$10,000 from his account. This brings his Net New Assets to \$0. Since \$10,000 is the Minimum Funding Amount, he is not eligible to receive an Award.

**Example – Award Qualification**

During the Promotion Period, David received an Offer Email and subsequently opened and funded a new Promotion Account using the Promo Code in accordance with these Terms with the Minimum NNA Funding Amount (i.e., \$10,000). Two months later, he deposited an additional \$200,000 in NNA into his Promotion Account. Since \$210,000 of NNA was deposited into his Promotion Account by the Funding Deadline and held for six (6) months, he qualifies for a \$2,100 Award. If David holds for a further six (6) months (twelve (12) months in total from the Funding Deadline), he qualifies for an additional \$2,100 Award.

**Fulfilment of the Cash Back Award**

An Award will be paid after the applicable Cash Back Payout Periods outlined above, on condition that you comply with all the eligibility requirements as set out in these Terms.

If you hold a single Qualifying Account, the Cash Back Award will be deposited into that Qualifying Account. If you hold multiple Qualifying Accounts, the Cash Back Award will be deposited as follows: (i) first, to your non-registered Cash account (if any); (ii) if none, to your non-registered Margin account (if any). If you hold multiple Qualifying Accounts but do not have a non-registered account, you must open a non-registered account to receive the Award.

**IMPORTANT NOTES:****1. Definitions:**

**“Net New Assets” or “NNA”:** means cash and/or securities sourced from a non-BMO Wealth Management account. For clarity, assets held at any time prior to the start date of the Promotion 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 NNA and cannot be used to fund Qualifying Accounts. The originating source of all assets used to fund your Qualifying Accounts will be tracked from the beginning of the Promotion Period through to the end of the Holding Periods.

**“Qualifying Account(s)”:** means a BMO InvestorLine Self-Directed or adviceDirect Cash or Margin account (individual or joint), Corporate, Sole Proprietorship, TFSA, RRSP, RRIF, FHSA, Spousal RRSP, or Spousal RRIF account.

**“Selected Existing Client(s)”:** means existing BMO InvestorLine client(s) with at least one open BMO InvestorLine account as of May 4, 2026, and who has received an Offer Email.

2. Offer eligibility is strictly limited to Selected Existing Clients who receive an Offer Email during the Promotion Period only.
3. BMO InvestorLine may at any time require proof of Selected Existing Client status and/or other eligibility criteria at any time, including after account opening and prior to payout of any Award. Failure to provide satisfactory proof upon request may result in disqualification and/or forfeiture of any Award.
4. To receive any Award, all Qualifying Account(s) must remain open, in good standing, and in compliance with all applicable account agreements, policies, and legal/regulatory requirements until the applicable payout. Accounts that are restricted, frozen, suspended, or subject to legal process or compliance review may be ineligible for Awards.
5. Each Selected Existing Client may only receive one of each of the two (2) Awards as outlined in these Terms. In the case of a joint account, only the Primary Account Holder will be entitled to receive the Award(s).

6. Withdrawals from a joint Qualifying Account will be deducted from the Primary Account Holder's NNA Funding Amount regardless of which account holder completed it.
7. 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.
8. Use of multiple Promo Codes, attempts to circumvent eligibility requirements, or any suspected abuse, manipulation, or gaming of the Offer may result in disqualification and forfeiture of any Award(s), as determined by BMO InvestorLine in its sole and absolute discretion. For greater certainty, BMO InvestorLine may, in its sole and absolute discretion and to the extent permitted by law, disqualify any Selected Existing Client from this Offer and/or from eligibility for future offers or promotions administered by BMO InvestorLine where BMO InvestorLine determines that the Selected Existing Client has engaged in conduct that compromises, or may compromise, the fair operation or integrity of the Offer.
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, unless otherwise stated.
12. Awards are non-transferable, non-assignable, and may not be substituted or exchanged, except as determined by BMO InvestorLine in its sole and absolute discretion, to the extent permitted by law
13. In the event of any error, omission, or miscalculation (including relating to NNA, market value, deposits/withdrawals, or Award amounts), BMO InvestorLine reserves the right to correct, adjust, withhold, reverse, or recover any Award, to the extent permitted by law.
14. Award payout timing is subject to operational requirements and may be delayed. BMO InvestorLine is not responsible for delays caused by system issues, third parties, or other events outside its reasonable control.
15. All dollar (\$) amounts are expressed in Canadian dollars (CAD).

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