

# Your Path to a **Cash Bonus** with **BMO InvestorLine: Summer 2024**



## Existing BMO InvestorLine clients, get a cash bonus!

Starting **June 4th - September 3rd, 2024** bring in new funds to a qualifying account. The more funds you add, the bigger your bonus.



## Opt-In:

By opting into this offer, you agree to the full Terms and Conditions.



## Important:

This offer is only for existing BMO InvestorLine clients (Self-Directed or adviceDirect) of at least 6 months.



## Key Definitions:

**Net New Assets (NNA):** Cash and/or securities transferred into your BMO InvestorLine accounts(s) from sources Outside of BMO Wealth Management (this includes BMO InvestorLine, BMO Nesbitt Burns Inc., BMO Private Investment Counsel Inc., or BMO Investments Inc.).



## The Offer:

Promotion Code	Net New Assets (CDN)	Award (CDN)
PLUS	Add \$100,000 - \$249,999	Get \$450
	Add \$250,000 - \$499,999	Get \$550
	Add \$500,000 - \$999,999	Get \$1,000
	Add \$1,000,000 +	Get \$2,200



## 1. Opt-In (June 4th – September 3rd, 2024)

- **Have an existing eligible account?** Activate the offer via your email or in-platform via the offer ad.
- **Want to open a new qualifying account?** Use code **PLUS** when opening the account. Qualified accounts are Cash or Margin (Individual or Joint), Corporate, Sole Proprietorship, RRSP, or Spousal RRSP, or RRIF.
- **Corporate Accounts:** Call 1-888-776-6886 (Self-Directed) or 1-844-274-3762 (adviceDirect) to opt in.

### Important:

- You may have both Self-Directed and adviceDirect accounts, but you can only receive one bonus.
- The bonus will be applied to the eligible product type (Self-Directed or adviceDirect) where you make the qualifying deposit.
- If you opt into multiple accounts within the same product type, the following criteria will decide which receives the bonus:
  - Cash accounts over registered/margin accounts
  - The account with the highest Net New Assets
  - The account with the most recent opening date
  - If multiple accounts opened on the same date, the one with the lower account number



## 2. Transfer Funds (June 4th – September 3rd, 2024)

### Important Notes:

- To qualify for the bonus, all your **Net New Assets** must be deposited into a single qualifying account. Splitting deposits across multiple accounts will make you ineligible.
- BMO Employee Share Ownership Plan (ESOP) transfers are not permitted and will not be considered **Net New Assets** for this promotion.



## 3. Hold Until (February 28th, 2025)

- Avoid withdrawals that would take your total BMO InvestorLine balance (across all your Self-Directed and adviceDirect accounts) below your starting balance plus the Net New Assets you added.
- Withdrawals reduce your Net New Assets total. If those withdrawals take you below the minimum threshold for your bonus level, you won't qualify.
- Market ups and downs are okay, but withdrawals will affect your bonus eligibility.
- **Example:** You started with \$50,000 across your BMO InvestorLine accounts and added \$100,000 in Net New Assets. To get the minimum bonus, you must keep a combined balance of at least \$150,000 (your starting balance + your NNA) across all your BMO InvestorLine accounts until February 28th.
- **Important:** Your account must be in good standing throughout the offer period. This means no overdue payments, unresolved issues, or outstanding documentation on your account.



## 4. Get Your Bonus! (Week of March 10th, 2025)

- Your bonus will be deposited directly into the account where you transferred your Net New Assets. If you opted into multiple accounts within the same product type, the bonus will go to the account selected based on the criteria above.

### Important Reminders:

- One bonus per client and/or billing group.
- Keep all your InvestorLine accounts in good standing.
- May be combined with other BMO InvestorLine offers and promotions (please check for eligibility and any restrictions).
- BMO InvestorLine can change the offer terms and conditions.
- Talk to a tax advisor about potential tax implications.
- The originating source of Net New Assets will be tracked from the beginning of the Promotion Period (June 4, 2024) through to February 28, 2025 (the "**Holding Period**").
- To receive the cash bonus, NNAs must be kept in your opted-in account until at least **September 3rd, 2024** (the Funding Deadline). Following this deadline, you may transfer assets to other BMO InvestorLine accounts (Self-Directed and adviceDirect) held under the same client name. The total value of NNAs must remain within BMO InvestorLine accounts until at least **February 28th, 2025**.
- If BMO InvestorLine suspects fraudulent or abusive behaviour, gaming of the system or a violation of these terms, BMO InvestorLine reserves the right to remove all promotions from your BMO InvestorLine account(s) and take any other action it deems appropriate including, but not limited to, removing the Bonus, or closing your BMO InvestorLine account(s).

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