

**Please read these Terms and Conditions and take note of the following:**  
**BMO InvestorLine Exclusive Spring 2024 BONUS B Client Cash Back Offer**

For selected existing Self-Directed and adviceDirect Clients **without a BMO chequing or savings account only.**

**The Promotion**

The Promotion begins on Tuesday March 5, 2024, at 12:00AM ET and ends on Monday June 3, 2024, at 11:59PM ET (the "**Promotion Period**") and applies only to one (1) Qualifying Account you select (the "**Promotion Account**"). Provided you qualify, we will deposit the cash back into your BMO InvestorLine Promotion Account. There is only one (1) Award of cash per client.

**NOTE:** By participating in this promotion, you will also be automatically enrolled in our higher tier offer, which has its own funding qualification criteria. If you choose to meet these criteria, you may become eligible for a higher Award. [See offer details.](#)

**Qualifying Account types (Self-Directed and adviceDirect only)**

BMO InvestorLine Cash or Margin (individual or joint), Corporate, Sole Proprietorship, RRSP, RRIF, Spousal RRSP and Spousal RRIF.

**For greater clarity, account types not listed here do not qualify for the Promotion**

**Qualifying clients (Self-Directed and adviceDirect only)**

Provided you qualify, you will receive the following Award, (the "**Award**"):

The promotion asset thresholds and award levels are:

Promotion Code	Net New Assets (CDN)	Award (CDN)
<b>MAR2024B</b>	\$5,000 - \$24,999	\$250
	\$25,000 - \$99,999	\$350
	\$100,000 - \$249,999	\$450
	\$250,000 +	<a href="#">See offer details</a>

**How to Qualify**

You must complete step A, B and C below to qualify for the Award.

A. No later than June 3, 2024, enroll as follows:

Account type being enrolled into Promo	Method of Entry
New BMO InvestorLine Qualifying Account	During account opening: <ul style="list-style-type: none"><li>Enter promotion code <b>MAR2024B</b> into the Online Application Form.</li><li><b>Note:</b> to enrol a new Corporate account, call 1-888-776-6886.</li></ul>

Existing Qualifying Account	<p>No later than June 3, 2024:</p> <ul style="list-style-type: none"> <li>• Login to your account on the secure client site and access the opt-in page via the notification tray denoted by a “bell” icon. Select the account you’d like to opt-in and click “Activate”.</li> <li>• By opting in, you agree to the terms and conditions of the Promotion.</li> </ul>
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- B. Complete the transfer of the net new assets (the “**Net New Assets**”) into the Promotion Account by Monday June 3, 2024.
- C. Open a [new BMO savings or chequing](#) account by June 3, 2024, and maintain it in good standing (for example, your Account must not be in an unauthorized overdraft or in delinquent status at the time the cash bonuses are paid) until at least November 30, 2024.

**PLEASE NOTE:**

1. Limit of one Award per client per InvestorLine product (Self-Directed and adviceDirect). Each eligible client, whether an individual or a corporate client, is limited to receiving only one Award during the Promotion Period. For corporate clients, it is important to note that the limit of one Award per client also applies on an individual trading agent basis. Regardless of the number of corporate accounts or trading agents involved, only one Award will be granted per trading agent. In the case of a joint account, only the primary account holder will be entitled to receive the Award. Regardless of who the primary account holder is, in the event a client holds multiple joint accounts, only one (1) of the joint accounts held by the same client can be eligible to be selected as a Qualifying Account by the client. Only one (1) Qualifying Account type held by a client can be eligible to be selected as a Qualifying Account by the client.
2. Net New Assets are cash and/or securities sourced from a non-BMO Wealth Management account. Assets held at any time prior to the start date of the Promotion in an account with BMO InvestorLine Inc., BMO Nesbitt Burns Inc., BMO Private Investment Counsel Inc., or BMO Investments Inc. do not qualify as Net New Assets and cannot be used to fund the Promotion Account. Originating source of the assets will be tracked from the beginning of the Promotion Period (March 5, 2024) through to November 30, 2024 (the “Holding Period”). Withdrawals across any of your BMO InvestorLine accounts during the Holding period will be deducted from your Net New Assets. If any such withdrawals cause your Net New Assets to drop below the minimum threshold, you will not qualify for the Award. - **PLEASE SEE POINT 7 FOR FURTHER INFORMATION**
3. You will be notified via in-platform notification and/or email and the Award will be paid into the Promotion Account the week of December 9, 2024, provided you comply with all requirements outlined in these Terms and Conditions including maintaining the minimum Net New Assets balance in your Promotion Account and across all your BMO InvestorLine accounts (as of March 5, 2024) until at least November 30, 2024. - **PLEASE SEE POINT 6 FOR FURTHER INFORMATION.**
4. You may only have one (1) Promotion Account. If you open more than one Promotion Account using the same promotion code during the offer period, the following criteria will be used to select the Qualifying Account that will receive the Award:
  - i. Cash Qualifying Accounts will be selected over registered or margin Qualifying Accounts.
  - ii. The Qualifying Account with the highest Net New Asset transfer will be automatically selected to maximize your Award.
  - iii. The Qualifying Account with the most recent opening date will be selected; and
  - iv. If more than one Qualifying Account is opened on the same date, the Qualifying Account with the lower account number will be selected.

5. Deposits that are split across more than one account will not be considered for eligibility when calculating whether you meet the Net New Asset minimum threshold (for example, \$2.5K in a RRSP and \$2.5K in a Spousal RRSP).
6. Withdrawals across all of your BMO InvestorLine Self-Directed and adviceDirect accounts during the Holding Period will be deducted from your Net New Assets. You will not qualify for the Award if during the Holding Period **withdrawals** across all of your BMO InvestorLine accounts cause your Net New Assets to drop below the minimum threshold. **Note:** Net new assets are calculated separately for each BMO InvestorLine product (Self-Directed and adviceDirect).

To further illustrate this point please review the scenarios below:

1. Before the Promotion Period Tim had an overall balance of \$10K in a non-registered account. During the Promotion Period he deposited \$20K into an RRSP (\$5K was the minimum requirement to meet promotion eligibility). During the Holding Period he withdrew \$5K from his non-registered account bringing his Net New Asset balance down to a \$15K level. Since his Net New Assets across his accounts have not dipped below the minimum threshold he is still entitled to the Award.
2. Before the Promotion Period Tim had an overall balance of \$20K in a non-registered account. During the promotion period he deposited the necessary \$5K into an RRSP to meet eligibility for the promotion. During the Holding Period he withdrew \$2K from his non-registered account putting his Net New Assets balance (across all accounts) to a \$3K level which has him now below the minimum threshold for the promotion. As a result, he is not entitled to the Award.
7. You will continue to qualify for the Award if during the Holding Period **market fluctuations** cause your Net New Assets to fall below minimum threshold.
8. **One promotional offer may be applied per InvestorLine product type** (Self-Directed and adviceDirect) (if applicable) except the Refer a Friend Promotion and the BMO Active Trader offer.
9. The Promotion Account must be in good standing throughout the Holding Period in order to qualify for the Award. If during the Holding Period the Promotion Account has: (a) been in a debit position, (b) had unfunded margin calls, or (c) had outstanding documentation or other items, the Promotion Account may be deemed ineligible, in our sole discretion. No outstanding documentation or any other outstanding items should be pending on your Promotion Account during the Holding Period.
10. BMO InvestorLine may cancel, revise, or change the terms of the Promotion (including the Promotion Period) set out herein, without notice, at any time and for any reason, in its sole discretion. BMO InvestorLine further reserves the right, in its sole discretion, to immediately disqualify any client from eligibility for the offer and Promotion set out herein and any future offers and associated promotions, if found or considered by BMO InvestorLine to be engaged in any conduct that impairs the fair operation and/or integrity of the offer and Promotion.
11. 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.
12. 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.

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