Terms & Conditions

BMO InvestorLine's "Real Financial Progress" Offer

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No purchase necessary: No purchase, deposit, investment or funding is necessary to enter the contest component of this offer. Funding provides an alternative method of contest entry but does not guarantee winning. Odds of winning depend on the number of eligible entries received. Void where prohibited or restricted.

1. Offer Overview

From September 1, 2026, to October 31, 2026 (the "Promotion Period"), new and existing clients of BMO InvestorLine Inc. ("BMO InvestorLine") may participate in BMO InvestorLine's "Real Financial Progress" Offer (the "Offer") in accordance with these terms and conditions (the "Terms").

The Offer has two components:
(i) a Cash Back Award - eligible clients may receive up to $30,000 in total cash back after two Holding Periods; and
(ii) a Contest - eligible entrants may earn entries for a chance to win a grand prize of $300,000 or one of two secondary prizes of $100,000.

Topic	Summary
Who Can Participate?	New and existing BMO InvestorLine clients who have reached the age of majority in their province or territory of residence and satisfy these Terms.
How to Participate	Opt-in during the Promotion Period using promo code FINPROG or another valid opt-in method (see Section 2). Fund one or more Qualifying Accounts with Net New Assets (see Section 7).
Cash Back Award	**2% cash back** on the first $50,000 of Net New Assets ("NNA") and 0.5% cash back on additional NNA, up to a maximum total Cash Back Award of $30,000.
Minimum NNA	A minimum of $10,000 in NNA is required for the Cash Back Award and Contest Funding Path. Note that adviceDirect accounts require a minimum balance of $10,000, while Self-Directed accounts have no such minimum.
Payout Timing	Cash back is paid in two installments: one after Holding Period 1 and one after Holding Period 2 (see Section 3), subject to continued eligibility.
Contest Prizes	One **Grand Prize of $300,000** plus financial planning support; and two Secondary Prizes of $100,000 each plus financial planning support (see Section 5).
Contest Entries	Funding Path: one (1) entry per $1 of NNA, up to 5,000,000 entries. No-Purchase-Necessary Path: 5,000 entries for the first eligible hand-written mail-in essay (see Section 5), 1,000 for each additional essay, up to 5,000,000 entries.
Prize Limits	A participant may receive a Cash Back Award and may also enter the Contest. A participant may only win a maximum of one Contest Prize.

2. Eligibility and Opt-In

The Offer is available to new and existing BMO InvestorLine clients, subject to all requirements in these Terms. Participation is voluntary.

- Contest participants must be residents of Canada who have reached the age of majority in their province/territory of residence at the time of entry. The cash back component of this offer does not require clients to be Canadian residents.
- All Qualifying Accounts must remain in good standing, and in compliance with applicable account agreements, policies, and legal and regulatory requirements until the applicable payout or prize delivery date.
- Employees of Bank of Montreal, BMO InvestorLine Inc., BMO Investments Inc., and their respective affiliates and subsidiaries, and those with whom such employees are domiciled, are not eligible to receive contest entries or win a contest prize. They can, however, participate in the cash back component of this offer.

How to Opt In

To opt in, an eligible client must successfully complete one of the following during the Promotion Period:

- Email opt-in: click the designated link in an Offer email sent by BMO InvestorLine, then click "activate now" on the offer landing page;
- Ad banner opt-in: click the promotional offer banner in a BMO InvestorLine digital channel, where available; or
- New account opening / self-serve enrollment: open one or more Qualifying Account(s) using promo code **FINPROG** (the "Promo Code").

Use of the Promo Code, or completion of another permitted opt-in method, constitutes acceptance of these Terms. Submission of an opt-in does not guarantee eligibility.

3. Key Dates

Category	Item	Date / Deadline
Cash Back Award & Contest	Promotion Period / Opt-in Period	September 1, 2026, to October 31, 2026
	Funding Deadline - Existing Clients	October 31, 2026
	Funding Deadline - New Clients	November 30, 2026
Contest	Mail-in Contest Essays Must Be Received By	November 30, 2026
	Draw Date	February 1, 2027
	Selected Eligible Entrants Contacted	February 2, 2027
	Prize Fulfilment Date	March 15, 2027
Cash Back Award	Holding Period 1 End Date	May 31, 2027
	Payout Date 1	June 28, 2027
	Holding Period 2 End Date	November 30, 2027
	Payout Date 2	December 23, 2027

Each day begins at 12:00 a.m. Eastern Time ("ET") and ends 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".

4. Cash Back Award

To qualify for the Cash Back Award, you must opt in to the Offer, comply with these Terms, and fund one or more Qualifying Account(s) with at least $10,000 of Net New Assets by the applicable Funding Deadline. To maintain eligibility, you must continuously maintain at least $10,000 of qualifying NNA through each applicable Holding Period. For clients who fund multiple Qualifying Accounts, BMO InvestorLine will determine eligibility and calculate the Cash Back Award based on the aggregate Net New Assets across all of the client's Qualifying Accounts, subject to these Terms. Note that adviceDirect accounts require a minimum balance of $10,000, while Self-Directed accounts have no such minimum.

Cash Back Calculation

The Cash Back Award is calculated using the following tiered rates, up to a maximum Cash Back Award of $30,000:

Qualifying NNA Funding Amount	Cash Back Rate
First $50,000 of NNA	2%
Additional qualifying NNA, up to the maximum award amount	0.5%

The Cash Back Award is paid in two installments, provided you satisfy the requirements for each applicable Holding Period. Each installment represents one-half of the total Cash Back Award determined for the applicable maintained NNA Funding Amount, subject to continued eligibility.

NNA Funding Amount	Total Cash Back Award	Paid after Holding Period 1	Paid after Holding Period 2
$10,000	$200	$100	$100
$25,000	$500	$250	$250
$50,000	$1,000	$500	$500
$100,000	$1,250	$625	$625
$500,000	$3,250	$1,625	$1,625
$1,000,000	$5,750	$2,875	$2,875
$5,000,000	$25,750	$12,875	$12,875
$5,850,000	$30,000	$15,000	$15,000
$10,000,000	$30,000	$15,000	$15,000

Maintaining NNA Through the Holding Periods

For each Holding Period, the Cash Back Award is calculated based on the lowest NNA Funding Amount maintained in your Qualifying Account(s) at any point during that Holding Period or any prior Holding Period. This means each installment is based on the lowest level of qualifying NNA maintained up to and including the applicable Holding Period, not the ending or average amount for that Holding Period. If withdrawals cause your NNA Funding Amount to decrease during Holding Period 1, later deposits will not increase the Cash Back Award amount as it's based on the lowest qualifying NNA level previously maintained.

- Withdrawals across any of your BMO InvestorLine accounts during the Holding Periods will be deducted from your NNA Funding Amount.
- You will not qualify for a Cash Back Award for a Holding Period if withdrawals cause your NNA Funding Amount to fall below $10,000 during that Holding Period.
- Market fluctuations do not affect your NNA Funding Amount for purposes of the Cash Back Award; deposits and withdrawals of NNA are what affect eligibility and award calculation.
- In the case of a joint Qualifying Account, only the Primary Account Holder is eligible to receive the Cash Back Award. Withdrawals from a joint Qualifying Account will be deducted from the Primary Account Holder's NNA Funding Amount regardless of which account holder made the withdrawal.
- For corporate clients, the trading agent recorded by BMO InvestorLine is treated as a separate client from any personal account(s) that the same individual may hold. Limit of one Cash Back Award per trading agent per corporation.

Fulfilment of the Cash Back Award

The Cash Back Award will be paid on the applicable Cash Back Payout Dates, provided you comply with all eligibility requirements 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 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 are required to open a non-registered account to receive the Cash Back Award.

5. Contest

The contest gives eligible entrants a chance to win one of three contest prizes. No purchase, deposit, investment or funding is necessary to earn contest entries. NNA funding is one method of entry but does not guarantee winning.

Prize	Number of Winners	Prize Description
Grand Prize	1	$300,000 + financial planning support from a BMO Investments Professional.
Secondary Prize	2	$100,000 + financial planning support from a BMO Investments Professional.

Contest Entry Paths

You may enter the contest through either the Funding Path or the No Purchase Necessary Path (the "NPN Path"), but entries will not be combined across paths. If you attempt to qualify under both paths, you will receive eligible entries from whichever path results in more entries; the other entries will be void.

- Funding Path: earn one (1) contest entry for each $1 of NNA funded to one or more Qualifying Account(s), up to a maximum of 5,000,000 entries. A minimum of $10,000 of NNA is required. To maintain contest entries, you must continuously maintain the NNA until the Draw Date. Your final number of contest entries will be based on your lowest amount of NNA between the Funding Deadline and the Draw Date.
- NPN Path: earn contest entries by submitting eligible hand-written mail-in essay(s), as described below. NPN entries are included in the same draw as Funding Path entries.

Participants will be notified of their eligible contest entry count one day before the draw date via MyLink. Any entry count provided before final validation remains subject to adjustment, verification and correction by BMO InvestorLine.

No Purchase Necessary Path Requirements

To enter without purchase, deposit, investment or funding, submit eligible hand-written essay(s) on the topic: "How $100,000 or more would help me make real financial progress."

- Each essay must be hand-written, original, and at least 200 words in length.
- If more than one essay is submitted, each essay must be unique and describe a different way the prize could support real financial progress.
- Each essay must clearly include your full name, mailing address, email address, daytime telephone number, and the last four digits of one of your BMO InvestorLine account numbers.
- Submissions of ten (10) or fewer essays must be placed in a single sealed envelope. Submissions of more than ten (10) essays may be submitted in multiple envelopes, such that each envelope contains ten (10) essays, with a maximum of one envelope containing fewer than ten (10) essays.
- All envelopes must have sufficient postage and be mailed to: BMO InvestorLine Real Financial Progress Offer Contest, 160 Tycos Drive, Suite 120, Toronto, ON, M6B 1W8.
- To be eligible, mail-in entries must be received by November 30, 2026. Entries received after November 30, 2026 are void.
- Clients who attempt to earn entries through both the Funding Path and the NPN Path will only receive entries from whichever path results in more entries. Entries will not be summed together between the two entry paths.

Eligible Essays Submitted	Contest Entries
1	5,000
Each additional eligible essay	1,000 additional entries
Maximum	5,000,000 entries

Financial Planning Support Prize Component

Financial planning support is an optional, non-cash prize component. Each Declared Winner will be offered a comprehensive complimentary planning discussion with a BMO Financial Planner or other BMO Investments Professional, as determined by BMO. The discussion may include a review of the Declared Winner's stated goals, savings priorities, registered and non-registered account considerations, retirement or education planning objectives, general cash-flow considerations, and suggested next steps.

The financial planning support has no cash value, is non-transferable, may not be substituted or exchanged, and is subject to scheduling availability and BMO's standard client suitability, account-opening, advice and compliance processes. It does not include legal or tax advice, discretionary portfolio management, or any guarantee of financial or investment outcomes. Declared Winners are not required to purchase any product, open any particular account, or implement any recommendation in order to receive the cash prize.

6. Contest Draw, Winner Confirmation & Prize Delivery

Draw Process

On February 1, 2027, three (3) eligible entries will be selected at random from all eligible entries received during the contest period by Contest judges employed with BMO InvestorLine or its agents. The first selected eligible entrant will be for the Grand Prize and the next two selected eligible entrants will be for the Secondary Prizes. The decisions of the Contest judges are final and binding without right of appeal. All prizes will be awarded, subject to eligible entrants satisfying these Terms.

Winner Confirmation

Selected eligible entrants will be contacted by email on February 2, 2027. Before being declared a winner, each selected eligible entrant must correctly answer, without assistance, a time-limited mathematical skill-testing question and return all required declarations, prize delivery directions, and releases within 7 days (by 11:59pm on February 9, 2027) by email to InvestorLineContest@bmo-offer.com.

If a selected eligible entrant cannot be contacted, fails to respond, fails to correctly answer the skill-testing question, fails to return required documents, or does not comply with these Terms, that entrant will be disqualified and an alternate selected eligible entrant will be selected from among all remaining eligible entries. This process may continue until the prize is awarded or until there are no remaining eligible entries.

Prize Delivery

Contest prizes will be awarded by March 15, 2027, subject to the Declared Winners satisfying all contest requirements. Cash prizes 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). Note: you must have a non-registered account to receive a contest prize. Contest winners will be assigned a BMO Investments Professional who will reach out to initiate the financial planning process by March 15, 2027. We cannot guarantee any in-person appointments, but efforts will be made to assign a BMO Investments Professional in close geographic proximity to the contest winner. A remote BMO Investments Professional may be assigned.

7. Important Notes and Disclosures

Definitions

An “Existing Client” is a BMO InvestorLine client who opened at least one of their accounts before the start of the Promotion Period and has maintained at least one open account in good standing. Whereas a “New Client”, for the purposes of this Offer, is a BMO InvestorLine client who opened their first account during the Promotion Period.

"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 before 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. BMO Employee Share Ownership Plan transfers do not qualify as NNA. The originating source of assets used to fund Qualifying Accounts may be tracked from the beginning of the Promotion Period through to the end of the Holding Periods.

"Primary Account Holder" means the individual identified in BMO InvestorLine records as the primary account holder of the applicable Qualifying Account.

"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.

General Conditions

- BMO InvestorLine may at any time require proof of eligibility, account status, NNA source, funding, identity, opt-in, and compliance with these Terms. Failure to provide satisfactory proof upon request may result in disqualification or forfeiture of an Award or prize.
- 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 or prize, as determined by BMO InvestorLine in its sole discretion, to the extent permitted by law.
- BMO InvestorLine may cancel, suspend, revise or change the Offer and these Terms, including the Promotion Period, any entry method, any entry calculation or any prize-award process, without notice, at any time and for any reason, in its sole discretion, subject to applicable law.

- Awards and prizes are non-transferable, non-assignable, and may not be substituted or exchanged, except as determined by BMO InvestorLine in its sole discretion, to the extent permitted by law.
- In the event of any error, omission or miscalculation, including relating to NNA, market value, deposits, withdrawals, contest entries, Award amounts or prize eligibility, BMO InvestorLine reserves the right to correct, adjust, withhold, reverse or recover any Award or prize, to the extent permitted by law.
- Award and prize payout timing is subject to operational requirements and may be delayed. BMO InvestorLine is not responsible for delays caused by system issues, third parties, postal interruption, or other events outside its reasonable control.
- All dollar amounts are expressed in Canadian dollars (CAD).
- This Offer cannot be combined with any other BMO InvestorLine promotional offer, unless otherwise stated.

Privacy and Publicity

By participating in the Offer or entering the contest component, you consent to BMO InvestorLine, Bank of Montreal, their affiliates, agents and representatives storing, sharing and using your personal information associated with your participation for the purpose of administering the Offer, calculating Cash Back Awards and contest entries, validating eligibility, awarding prizes, and otherwise administering the Offer in accordance with BMO's Privacy Policy at bmo.com/privacy. You further consent to receiving communications from BMO InvestorLine for these purposes. Declared Winners may be required to consent to the use of their name for general news, advertising and informational purposes related to administration of the contest, without further notice or compensation, subject to applicable law.

Essay and Entry Integrity

Essays with unoriginal, programmed, robotic or reproduced content, or essays that are incomplete, damaged, illegible, late, misdirected or otherwise irregular, are void. Essays that contain content BMO InvestorLine determines to be inappropriate, unsuitable, offensive, unlawful, discriminatory, defamatory, threatening, abusive, hateful, obscene, violent, political, propagandistic, or otherwise inconsistent with the fair administration of the contest are void. Automated entry systems are prohibited. Proof of mailing or submission is not proof of receipt.

Investment and Account Disclosures

This Offer is a promotional activity and is not intended to influence or replace independent financial decision-making. Participants should consider their own financial circumstances and consult their own professional advisors before making investment decisions. Nothing in this Offer constitutes investment, legal or tax advice, a recommendation, or a solicitation to buy or sell any security.

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