BMO InvestorLine

Terms & Conditions – BMO InvestorLine Self-Directed & adviceDirect Summer Splash Offer (the "Offer")

1. Offer Overview

From June 15, 2026 to August 31, 2026 (the "Promotion Period"), selected clients (each, a "Selected Client" as defined below under Important Notes, Note 1 (Definitions), also referred to in this document as "you" or the "Primary Account Holder") of BMO InvestorLine Inc. ("BMO InvestorLine") are eligible to receive up to 3% (maximum $33,000)[1] in cash back over two holding periods totaling thirteen (13) months, and can earn entries to win one of thirty (30) vacation contest prizes in accordance with these terms and conditions (the "Terms"). This Offer applies exclusively to Selected Clients who meet all eligibility criteria set out in these Terms.

Key Dates	
Promotion Period	June 15, 2026 to August 31, 2026
Funding Deadline (for both Cash Back & Contest)	August 31, 2026
Cash Back Holding Period 1	March 31, 2027
Cash Back Holding Period 2	September 30, 2027
Cash Back Payout Period 1	Week of April 12, 2027
Cash Back Payout Period 2	Week of October 18, 2027
Mail-in Contest Entries Must Be Received By	August 31, 2026
Contest Draw Date 1	July 15, 2026
Selected Eligible Entrants Contacted for Contest Draw 1	July 16, 2026
Contest Draw Date 2	August 17, 2026
Selected Eligible Entrants Contacted for Contest Draw 2	August 18, 2026
Contest Draw Date 3	September 15, 2026
Selected Eligible Entrants Contacted for Contest Draw 3	September 16, 2026
All Prize Components (cash and travel vouchers) Fulfilled by	October 15, 2026

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. Awards

If you comply with the requirements outlined in these Terms, you may be eligible to receive the following:

A. Cash back awards up to 3% (maximum $33,000) over two Holding Periods totaling thirteen (13) months (each cash back award is referred to as a "Cash Back Award")
B. Contest entries to win one of thirty (30) vacation prizes (referred to as the "Vacation Contest Prize").

The Cash Back Awards and the Vacation Contest Prize are together referred to as the "Awards".

How to Opt-In:

To opt-in to this promotion, a Selected Client must successfully complete one of the following steps:

a) **Email Opt-In:** By clicking on the designated link in the Offer email sent to the Selected Client, which includes the Promo Code (defined below) (the "Offer Email"); or
b) **In-Platform Opt-In:** By selecting one (1) existing BMO InvestorLine Qualifying Account to opt-in via a promotional advertisement within the BMO InvestorLine online platform; or

[1] Cash back is calculated based on tiered rates and subject to holding period requirements.

c) **New Account Opening:** By opening one or more Qualifying Account(s) during the Promotion Period, using the Promo Code: **BMOTHREE** ("Promo Code") received in the Offer Email (a "Promotion Account"). Use of the promo code at account opening will indicate acceptance of the Terms.

A. The Cash Back Award

To qualify for the Cash Back Award you must opt-in to this promotion (see "How to Opt-In" above), comply with the requirements outlined in these Terms, and fund one or more Qualifying Accounts with at least $10,000 (the "Minimum NNA Funding Amount") of Net New Assets (defined under "IMPORTANT NOTES") by the Funding Deadline. To maintain qualification for the Cash Back Awards, you must continuously maintain at least this level of NNA (Net New Assets) for the duration of the Holding Period(s) (i.e. for seven (7) or thirteen (13) consecutive months after the Funding Deadline, as applicable). If you comply with the requirements outlined in these Terms, you may be eligible to receive up to two cash back awards (each cash back award is referred to as an "Award" or "Cash Back Award") paid after each Holding Period (see "Key Dates" above). Each of the two Cash Back Awards is calculated as follows:

- 1.5% Cash Back (maximum $16,500) paid after the first Holding Period; and
- 1.5% Cash Back (maximum $16,500) paid after the second Holding Period (3% in total, maximum $33,000).

The maximum value of each Cash Back Award is $16,500, which means that $33,000 is the maximum total Cash Back a client can earn from this promotion, if they fund and maintain $1,100,000 or more of NNA. 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	**$300**	$150	$150
$25,000	**$750**	$375	$375
$100,000	**$3,000**	$1,500	$1,500
$250,000	**$7,500**	$3,750	$3,750
$500,000	**$15,000**	$7,500	$7,500
$750,000	**$22,500**	$11,250	$11,250
$1,000,000	**$30,000**	$15,000	$15,000

For each applicable 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 the full Holding Period (i.e. Holding Period 1 and Holding Period 2). This means your Award is based on the lowest level of NNA during the period, not the ending or average amount.

In the case of a joint Qualifying Account, only the Primary Account Holder will be eligible to receive an Award. If a Selected Client has multiple joint accounts, only one of those accounts can qualify for an Award. For corporate 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 a Selected Client has personal account(s) and corporate account(s) for which they are a trading agent, the client may opt-in 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 – Maintaining NNA Through the Holding Period

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 $2,000,000 deposit. As a result, David will qualify for a $16,500 Award after Holding Period 1 (e.g. the first seven (7) month Holding Period). However, during the Holding Period 1, he withdrew $200,000 from his Qualifying Account. This brings his NNA Funding Amount to $1,800,000. Despite this withdrawal, David still qualifies for a $16,500 Award after Holding Period 1. If David maintains these NNA until after Holding Period 2, i.e. a further six (6) months (thirteen (13) months total from the Funding Deadline), he could qualify for an additional $16,500 Award.

Example 2: During the Promotion Period David received an Offer Email and subsequently opened and funded a new Qualifying Account using the correct promo code. 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.

Fulfilment of the Cash Back Award

The Cash Back Awards 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.

B. The Vacation Contest

To earn eligible contest entries to win the Vacation Contest Prize, you must opt-in to this promotion (see "How to Opt-In" above) and comply with the requirements outlined in these Terms. Upon doing so, you may be eligible to receive up to 5,000,000 contest entries to win one of thirty (30) Vacation Contest Prizes. No purchase is necessary to participate in the contest component of this promotional offer. Odds of winning depend on the number of eligible entries received during the Contest Period. Void where prohibited or restricted. Participants must satisfy the requirements for the applicable entry path and method.

Each Vacation Contest Prize winner will receive $10,000 in redtag.ca travel vouchers + $10,000 in cash.

Contest Entry Paths

A. The Funding Path: earn contest entries by funding one or more Qualifying Accounts with at least $10,000 of NNA (the "Minimum NNA Funding Amount") by the Funding Deadline. You will earn one (1) contest entry for each $1 of NNA, up to a maximum of 5,000,000 contest entries. To maintain your contest entries, you must continuously maintain at least this level of NNA until each applicable Draw Date.

B. The No Purchase Necessary Path (the "NPN Path"): earn contest entries by submitting eligible hand-written mail-in essay(s) on the topic of "My Dream Vacation". The first eligible essay submitted will earn you 5,000 contest entries. Each additional eligible essay submitted will earn you 1,000 additional contest entries, up to a maximum of 500,000 contest entries.

Requirements for Eligible Essay Submissions via the NPN Path

Each hand-written essay must be 200 words or more in length. If you are submitting more than one essay, each essay must be unique, describing a different dream vacation. On the same piece of paper that each essay is written on, please clearly print your full name, mailing address, email address, daytime telephone number, and the last 4 digits of your BMO InvestorLine account number. Submissions of ten (10) or fewer essays must be placed in a single sealed envelope. Submissions of more than ten (10) essays will be accepted in multiple envelopes, such that each envelope contains ten (10) essays with a maximum of one envelope containing less than ten (10) essays. All envelopes must have sufficient postage and be mailed to:

BMO InvestorLine Marketing, 100 King St W, 37th Floor, Toronto, ON, M5X 1A1.

Attempting to Earn Contest Entries via Both Entry Paths

If you attempt to qualify under both Entry Paths, you will only receive eligible entries from whichever Entry Path results in more entries. Entries will not be summed between the two paths.

Example: Sarah, a Selected Client, opts into the promotion by opening a new TFSA account using the promo code **BMOTHREE** during the Promotion Period**.** She funds her account with $50,000 of NNA before the Funding Deadline and maintains these NNA until the contest is over. She also submits five (5) eligible hand-written essays on the topic of “My Dream Vacation” which are received by BMO InvestorLine before the deadline of August 31, 2026. Since she would earn 50,000 entries via the Funding Path and only 9,000 entries via the NPN Path, her 9,000 NPN Path entries are void, leaving her with 50,000 contest entries.

Determination of Which Contest Entries Correspond to Which Draw

Please refer to the table below to see which draws your contest entries are included in. The earlier that you either fund your Qualifying Account(s) or submit eligible essays, the more draws your contest entries will be included in. In order to be included in Draw 1, for example, you will need to have either deposited at least $10,000 of NNA into your Qualifying Account(s) by July 10, 2026, or have submitted eligible essay(s) received and processed by BMO InvestorLine by July 10, 2026.

Date of NNA Deposit or Collection of Eligible Essay(s)	Draw for Which Contest Entries Earned
June 15 – July 10, 2026	Draw 1
June 15 – August 10, 2026	Draw 2
June 15 – August 31, 2026	Draw 3

Draw and Winner Declaration

The following eligible winner selection process will take place. On each of the three (3) Draw Dates (see “Key Dates”) beginning on Wednesday, July 15, 2026, at approximately 10:00 a.m. at 100 King Street West, 37th Floor, Toronto, Ontario, ten (10) eligible entries will be selected at random from all eligible entries received during the relevant Contest Period (each a “Selected Eligible Entrant”) by Contest judges employed with BMO InvestorLine whose decisions will be final and binding. All prizes will be awarded. Before being declared a winner: each Selected Eligible Entrant must first correctly answer without assistance, a time-limited mathematical skill-testing question to be administered by email. Selected Eligible Entrants will be contacted by email on the dates listed in the “Key Dates” table by BMO InvestorLine and will be required to return by email to InvestorLineContest@bmo.com within 7 days, the correct answer to the math skill-testing question, a declaration of Contest eligibility, a direction to BMO InvestorLine to deposit the cash prize to a non-registered BMO InvestorLine account with account number; and an accepted liability release, which:
a. confirms compliance with the Contest Rules; and b. releases the Contest Sponsor, its affiliates and agents, advertising and promotion agencies, the Contest judges and each of their respective officers, directors, agents, representatives, successors and assigns (“Releasees”) from any liability in connection with the Contest, the Selected Eligible Entrant’s participation therein and/or the awarding and use or misuse of the prize or any portion thereof. Upon fulfillment of all conditions of the Contest Rules, the Selected Eligible Entrant will be declared a winner (“Declared Winner”), confirmed by email notification. Declared Winners may be contacted by phone and/or email.

If a Selected Eligible Entrant: (i) cannot be contacted by email or phone; (ii) fails to correctly answer the skill-testing question; (iii) fails to return any of the skill-testing question response, declaration of Contest eligibility, direction to BMO InvestorLine with non-registered BMO InvestorLine account details to deposit the cash prize, and/or accepted liability release within the specified time; or (iv) does not comply with all Contest Rules, then the Selected Eligible Entrant will be disqualified and will not be awarded a prize. The Contest Sponsor reserves the right to draw at random from among all remaining eligible entries received in accordance with the Contest Rules, an alternate Selected Eligible Entrant. The Contest Sponsor will email the new Selected Eligible Entrant within three (3) business days from selection, and the new Selected Eligible Entrant will be subject to the same conditions set in the Contest Rules. This process will continue until the prize is awarded or there are no more eligible entrants. Each Selected Client who earns contest entries may only win one (1) Vacation Contest Prize. Upon winning, Selected Eligible Entrants will be excluded from the remaining draws.

Fulfilment of the Vacation Contest Prize for Contest Winners

The $10,000 cash component of the Vacation Contest Prize 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 this Award.**

The $10,000 redtag.ca travel voucher component of the Vacation Contest Prize will be provided to you directly by redtag.ca (the travel supplier), delivered via email. You will be contacted within three (3) business days of your acceptance of the prize directly by redtag.ca via email and/or telephone to facilitate electronic delivery of the travel voucher. This travel voucher is non-transferable and may only be redeemed by you (the Declared Winner). It must be redeemed on redtag.ca by December 31, 2027, with no restriction on actual travel date(s). The voucher can be applied toward travel or vacation-related purchases on redtag.ca, including but not limited to flights, hotels, vacation packages, cruises, and car rentals. If you have any questions regarding the voucher, you may contact redtag.ca at 1-866-573-3824. As a condition of receiving the travel voucher, you will be required to sign both the BMO liability release (as described above) and a separate redtag.ca liability release provided by the travel supplier.

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 Client(s)": means either an existing or former BMO InvestorLine client(s), who has reached the age of majority in their province or territory of residence as of June 15, 2026, and who has received either an Offer Email or an in-platform offer notification.

2. Offer eligibility is strictly limited to Selected Clients only. 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 the Vacation Contest Prize.

3. BMO InvestorLine may at any time require proof of 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 Client may only receive each of the two (2) Awards as outlined in these Terms a maximum of one time per client. 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 performed the withdrawal.

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 Client from this Offer and/or from eligibility for future offers or promotions administered by BMO InvestorLine where BMO InvestorLine determines that the Selected Client has engaged in conduct that compromises, or may compromise, the fair operation or integrity of the Offer.

9. Consent to Use Information: By entering this Contest, you expressly consent to the Contest Sponsor, its affiliates, agents and/or representatives, storing, sharing and using your personal information associated with your entry for the purpose of administering the Contest and in accordance with BMO's Privacy Policy (available at BMO Canada - Our Privacy Code) and to your receipt of commercial electronic messages for the purpose of administering the Contest. You further consent to the use of your name for general news, advertising and informational purposes including public notice of Declared Winners associated with the administration of the Contest, without further notice or compensation.

10. Essays with unoriginal, programmed, robotic, or reproduced content, that are incomplete, damaged or otherwise irregular, which contain, depict, display, or involve any crude, vulgar, profane, offensive, harassing, threatening, derogatory, demeaning, defamatory, racist, abusive, hateful, violent, obscene, or discriminatory words, content, images, depictions, symbols or material; or which condone or incite violence, bullying or other unlawful behaviour including as relates to drugs or alcohol; contain any political content or propaganda; or any other content that is or could be considered inappropriate, unsuitable or offensive, all as determined by the Contest Sponsor in its sole discretion; as well as any entries that are not otherwise in compliance with these Contest Rules; are void. The Contest Sponsor, its affiliates and agents and the Contest judges are not responsible for entries that are not received before the end of the Contest Period for any reason, including entries that are lost, stolen, late, or misdirected; or for illegible or incomplete entries that are received, all of which are void.

11. No appeal: The decisions of the Contest judges with respect to all aspects of this Contest are final and binding on all entrants without right of appeal. To the extent permitted by law, any dispute arising from this Contest shall be governed by and construed in accordance with the laws of Ontario, without reference to its conflict of law principles, and you consent to the personal jurisdiction of the courts located in Toronto, Ontario and agree that such courts have exclusive jurisdiction over all such disputes.

12. 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.

13. 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.

14. This Offer cannot be combined with any other BMO InvestorLine promotional offer, unless otherwise stated.

15. 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.

16. 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.

17. 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.

18. All dollar ($) amounts are expressed in Canadian dollars (CAD).

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