

Terms & Conditions - BMO InvestorLine Self Directed

Special Offer for employees participating in BMO's Bank at Work Program

The Promotion

The Promotion begins on March 1, 2019 at 12:00AM ET and runs until such time BMO InvestorLine decides not to offer the Promotion (the "**Promotion Period**"). The Promotion applies to employees of companies participating in BMO's Bank at Work Program who open a **new Qualifying InvestorLine Self-Directed Account** or enroll an **existing Qualifying InvestorLine Self-Directed Account** (the "**Promotion Account**").

The Award

Provided you qualify and subject to the terms and conditions below, you will be eligible to receive:

- \$6.95 flat-fee pricing on electronic trades*
- Free access to Real-time and Level II quotes
- RESP annual administration of \$50 waived
- RSP annual administration of \$100 waived
- Account minimum fee waived on non-registered accounts

*No minimum asset amount required

Should the Promotion Period or your employment with a participating Bank at Work company end, the Promotion will no longer apply. The flat fee of \$6.95 will automatically be converted to the regular price of \$9.95 and the free access to real-time and Level II quotes will end. All administration fees will no longer be waived.

1. Other Perks

- Up to \$200 in transfer fees reimbursed when you transfer \$15,000 or more to your BMO InvestorLine Self-Directed accounts
- The offer can be extended to spouses of employees participating in BMO's Bank at Work Program

Qualifying Self-Directed Account Types

- Cash or Margin (Individual or Joint)
- Sole Proprietorship
- RESP
- RRSP and spousal RRSP
- RRIF and spousal RRIF
- TFSA

How to Qualify

Account Type being enrolled into Promotion:	Method of Entry
New Qualifying Account	During account opening: <ul style="list-style-type: none">• Enter promotion code BANKATWORKSD into the applicable field in the application.

Account Type being enrolled into Promotion:	Method of Entry
Existing Qualifying Account	<p>To enroll an existing account:</p> <ul style="list-style-type: none"> Email corp.sales@bmoinvestorline.com with your work email address and Promotion Account number. Within five (5) business days, you will receive a MyLink notification with instructions on how to complete your enrollment.

OTHER TERMS AND CONDITIONS:

1. There is no limit to the number of Promotion Accounts you enroll into this promotion.
2. The promotion is open only to employees in good standing of companies participating in BMO's Bank at Work Program. Your employment must be maintained to remain eligible for the promotion. Should your employment be terminated, your account(s) automatically converted to the regular fee schedule available to accounts at that time.
3. By enrolling a new or existing Self-Directed account into this promotion, you hereby provide your consent to BMO and your employer to check the validity of your related employment at any time.
4. The Promotion Account must be in good standing throughout the Promotion Period in order to qualify for the Promotion. If during the Promotion 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 BMO InvestorLine's sole discretion. No outstanding documentation or any other outstanding items should be pending on your Promotion Account during the Promotion Period.
5. BMO InvestorLine may, at its sole discretion, cancel, revise, or change the terms of the Promotion at any time.
6. You may combine this offer with any other BMO InvestorLine Self-Directed promotional offer.
7. 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.

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