

Please read these Terms and Conditions and take note of the following:

## BMO InvestorLine Select 4250 Client Cash back Offer

**For selected existing BMO InvestorLine Clients only.**

**Maximum one (1) offer and one (1) Award per client.**

### **The Promotion**

The Promotion begins on Wednesday, November 1, 2017 at 12:00AM ET and ends on Sunday, December 31, 2017 at 11:59PM ET (the "**Promotion Period**") and applies only to the 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.

### **Qualifying account types (Self-Directed only)**

Cash or Margin (Individual or Joint), Corporate, Sole Proprietorship, RRSP, or Spousal RRSP.

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

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>SELECT4250</b>	\$500,000 - \$1,999,999	\$1,600
	\$2,000,000 - \$2,999,999	\$2,700
	\$3,000,000+	\$4,250

### **How to Qualify**

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

A. No later than December 31, 2017, 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>SELECT4250</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	At any time before December 31, 2017: <ul style="list-style-type: none"><li>Sign in to the account you wish to qualify for the promotion with and check the 'Agree' button</li></ul>

	<p>within the MyLink<sup>®</sup> message. By doing so, you are indicating that you agree to the terms and conditions of this promotion.</p> <ul style="list-style-type: none"> <li>• The account must be a Qualifying account type and must be in your name.</li> </ul>
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- B. Complete the transfer of the net new assets (the “**Net New Assets**”) into the Promotion Account by Wednesday, January 31, 2018.

**PLEASE NOTE:**

1. Limit of one offer per client. In the case of a joint account, only the primary account holder will be entitled to receive cash back.
2. **Net new assets** are cash and securities sourced from a non-BMO Wealth Management account. The Promotion Account cannot be funded by transferring funds directly or indirectly from another investment account with BMO InvestorLine, BMO Nesbitt Burns Inc., BMO Private Investment Counsel Inc., or BMO Investments Inc. This will be tracked from the beginning of the Promotion Period (November 1, 2017) through to July 31, 2018 (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 6 FOR FURTHER CLARITY ON THIS MATTER.**
3. The cashback Award will be paid into the Promotion Account the week of August 20, 2018, 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 InvestorLine accounts (as of November 1, 2017) until at least July 31, 2018 – **PLEASE SEE POINT 6 FOR FURTHER CLARITY ON THIS MATTER.**
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, \$250K in a RRSP and \$250K in a Spousal RRSP).
6. Withdrawals across any of your BMO InvestorLine 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 any of your BMO InvestorLine accounts cause your Net New Assets to drop below the minimum threshold.

To further illustrate this point please review the scenarios below:

1. Before the promotion period Tim had an overall balance of \$200K in a Non-registered account. During the promotion period he deposited \$550K into an RRSP (\$500K was the min requirement to meet promotion eligibility). During the holding period he withdrew \$50K from his non-registered account bringing his Net New Asset balance down to a \$500K level. Since his net new assets across his accounts have not dipped below the minimum threshold he is still entitled to the promotion.
2. Before the promotion period Tim had an overall balance of \$200K in a Non-registered account. During the promotion period he deposited the necessary \$500K into an RRSP to meet eligibility for the promotion. During the holding period he withdrew \$25K from his non-registered account putting his Net new assets balance (across all accounts) to a \$475K level which has him now below the minimum threshold for the promotion. As a result, he is not entitled to the promotion.

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. This offer cannot be combined with any other BMO InvestorLine promotional offer except the Refer a Friend Promotion.
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) at any time.
11. There may be tax implications to the Award. For registered accounts (RRSPs and spousal RRSPs), 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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