

## **Terms & Conditions - BMO InvestorLine Fall 2022 Cashback Campaign**

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

### **The Promotion**

The Promotion begins on September 1, 2022, Thursday at 12:00 AM ET and ends on October 31, 2022, Monday at 11:59PM ET (the "Promotion Period"). New clients to BMO InvestorLine who open and fund a new Qualifying Self-Directed Account ("Promotion Account") are eligible for the promotion.

### **Qualifying Account Types (Self-Directed only)**

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

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**"):

| <b>Net New Assets</b> | <b>Cash Award</b> |
|-----------------------|-------------------|
| \$15,000 - \$49,999   | \$150             |
| \$50,000 - \$99,999   | \$250             |
| \$100,000 - \$249,999 | \$500             |
| \$250,000 - \$499,999 | \$700             |
| \$500,000 - \$999,999 | \$900             |
| \$1,000,000+          | \$2,000           |

Plus – the possibility to participate in the Refer a Friend Program and earn an extra \$50. [See Terms and Conditions.](#)

### **How to Qualify**

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

A. No later than October 31, 2022, enrol as follows:

| <b><u>Account Type being enrolled into Promo</u></b> | <b><u>Method of Entry</u></b>  |
|--|--|
| New BMO InvestorLine Qualifying Account              | <p>During account opening:</p> <p>Enter promotion code <b>SDCASH2000</b> into the Online Application Form for a cash award</p> <p>Note: to enroll a new Corporate account, call 1-888-776-6886</p> |

B. Complete the transfer of a minimum of \$15,000 in "Net New Assets" into the Promotion account no later than November 30, 2022 (the "funding deadline"). ("Net New Assets defined in paragraph 2 under section titled: **PLEASE NOTE**)

**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 the cash back.
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. The originating source of the assets will be tracked from the beginning of the Promotion Period September 1, 2022 through to the end of the holding period April 30, 2023.

3. **Your Award**

**Cashback:**

- a) **The Cashback Award** will be paid into the Promotion Account the week of May 15, 2023, 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 September 1, 2022 until April 30, 2023— **PLEASE SEE POINTS 7 a) and b) FOR FURTHER CLARITY ON THIS MATTER. You will see the cash back for this Promo in your account statement.**
4. This cashback Offer cannot be combined with any other offer **except** with the Refer a Friend Promotion. For details on this program, please see [Refer a Friend Terms and Conditions](#).

**GENERAL TERMS of the Promotion**

5. You may only have one (1) Promotion Account. If you open more than one Promotion Account during the offer period, the following criteria will be used to select the Qualifying Account that will receive the Award, in descending priority:
  - i. The Qualifying Account with the highest Net New Asset transfer as of November 30, 2022 (the funding deadline) will be automatically selected to maximize your Award.
  - ii. Cash Qualifying Accounts will be selected over registered or margin Qualifying Accounts.
  - 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.
6. 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, \$50K in a RRSP and \$50K in a Non-registered account cannot be combined to reach the \$100K threshold).
7. 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.

**See scenarios below for further clarification**

- a) During the promotion period Tim opens a new RRSP account with a \$100K deposit (\$15K was the min. requirement to meet promotion eligibility). During the holding period, he withdraws \$85K from his non-registered account. This brings his Net New Assets to \$15K. Since \$15K is the minimum threshold, he qualifies for \$150 cash back.

- b) During the promotion period Anna opened a new RRSP account with a \$50K deposit. During the holding period, she withdraws \$40K from her non-registered account. This brings her Net New Assets to \$10K. Since \$10K is below the minimum threshold, she does not qualify for the \$150 cash back.
- 8. The Promotion Account must be in good standing throughout the Holding Period 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.
- 9. You will continue to qualify for the Award if during the Holding Period **market fluctuations** cause your Net New Assets to fall below the minimum threshold.
- 10. 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. 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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