

Terms & Conditions - BMO InvestorLine Self-Directed

Open and fund a new Self-Directed account and get up to \$2,000.

The Promotion

The Promotion begins on Wednesday, September 1, 2021 at 12:00AM ET and ends on Monday, November 1, 2021 at 11:59PM ET (the "**Promotion Period**") and applies only to clients (referred to in this document as "**you**") who open and fund a new **Self-Directed Account** (the "**Promotion Account**").

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**"):

| Net New Assets | Cash Award |
|-----------------------|-------------------|
| \$25,000 - \$49,999 | \$50 |
| \$50,000 - \$99,999 | \$100 |
| \$100,000 - \$249,999 | \$200 |
| \$250,000 - \$499,999 | \$500 |
| \$500,000 - \$999,999 | \$1000 |
| \$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 November 1, 2021, enrol as follows:

| <u>Account Type being enrolled into Promo</u> | <u>Method of Entry</u> |
|--|--|
| New BMO InvestorLine Qualifying Account | <p>During account opening:</p> <p>Enter promotion code SDCASH2000 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 \$25,000 in "Net New Assets" into the Promotion account no later than November 30, 2021. ("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 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 (September 1, 2021) through to May 31, 2022 (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 POINTS 7 a) and b) FOR FURTHER CLARITY ON THIS MATTER.**
3. **Your Award**

Cashback:

a) **The Cashback Award** will be paid into the Promotion Account the week of June 13, 2022, 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 12, 2021 until May 31, 2022– **PLEASE SEE POINTS 7 a) and b) FOR FURTHER CLARITY ON THIS MATTER. You will see the cash back for this Promo on your account statement.**
4. This 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, 2021 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) Before the promotion period Tim had an overall balance of \$200K in a non-registered account. During the promotion period he opens a new RRSP account with a \$100K deposit (\$25K was the min. requirement to meet promotion eligibility). During the holding period, he withdraws \$75K from his non-registered account. This brings his Net New Assets (across his accounts) to \$25K. Since \$25K is the minimum threshold, he qualifies for \$50 cash back.
- b) Before the promotion period Anna had an overall balance of \$50K in her non-registered account. During the promotion period she 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 (across her accounts) to \$10K. Since \$10K is below the minimum threshold, she does not qualify for the \$50 cash back.
8. 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.

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. There is a maximum of one (1) Award and one (1) Promotion per client, within a twelve (12) calendar-month period. You will not qualify for the Award listed herein, if you have received an award for your participation in any other InvestorLine Self-Directed promotion within the last twelve (12) months.
11. BMO InvestorLine may cancel, revise, or change the terms of the Promotion (including the Promotion Period) at any time.
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.

BMO InvestorLine Inc. is a member of BMO Financial Group. ®Trade-mark of Bank of Montreal, used under license. ®BMO InvestorLine Inc. is a wholly owned subsidiary of Bank of Montreal Holding Inc.
Member - Canadian Investment Protection Fund and Member of the Investment Industry Regulatory Organization of Canada.

BMO Wealth Management is the brand name for a business group consisting of Bank of Montreal and certain of its affiliates, including BMO InvestorLine Inc., in providing wealth management products and services.