

## Terms and Conditions - BMO InvestorLine Self-Directed Targeted Transfer Offer

**Move your investments to BMO InvestorLine Self-Directed and get rewarded.**

### **The Promotion Period**

The Promotion begins on Friday, April 10, 2026, at 12:00 AM ET and ends on Monday, June 1, 2026, at 11:59 PM ET (the “**Promotion Period**”) and applies only to **new BMO InvestorLine clients** who were targeted for this offer (a “Selected Client”).

### **The Promotion**

Provided you are a Selected Client and comply with all requirements outlined in these Terms and Conditions, you may be eligible to receive each of the following 3 Awards:

- 1. A Cash Back Award up to \$2,500**
- 2. Up to \$200 of transfer fees reimbursed**
- 3. 100 free trades in your first year as a BMO InvestorLine customer**

Note: If you meet all of the requirements for any one of the three Awards but fail to meet the criteria for any one of the other Awards, you are only eligible to receive the Award(s) for which you have met all requirements.

### **1. The Cash Back Award**

Transfer at least \$5,000 Net New Assets or NNA (defined below) into one or more Qualifying Account Types (defined below) by June 30, 2026 (the “**Funding Deadline**”) and maintain at least this level of Net New Assets until October 31, 2026 (the “**Holding Period**”) to receive up to \$2,500 (the “**Cash Back Award**”). \*Net New Assets is defined in paragraph 3 under the section titled “Important Notes”.

**The more you invest, the more you can earn.** While the minimum investment required to qualify for this award is \$5,000, the table below illustrates just how much cash back you can earn on your Qualifying Account(s) as you invest more.

NNA Amount	Cash Back Award
\$5,000 - \$24,999	\$350
\$25,000 - \$99,999	\$450
\$100,000 - \$249,999	\$550
\$250,000 - \$499,999	\$1,250
\$500,000+	\$2,500

### **Qualifying Account Types**

Self-Directed Cash or Margin (individual or joint), Corporate, Sole Proprietorship, TFSA, RRSP, RRIF, FHSA, Spousal RRSP, and Spousal RRIF are qualifying accounts (“Qualifying Accounts”). In the case of a joint Qualifying Account, only the primary account holder will be eligible. If a 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. Limit of one Award per trading agent per corporation.

### **How to Qualify for the Cash Back Award**

- **Account Opening:** Open one or more Qualifying Accounts between April 10, 2026, and June 1, 2026, using the promotion code: **SDTRANSFER**
- **Account Funding:** Transfer a minimum of \$5,000 in Net New Assets into the Qualifying Account(s) by the Funding Deadline (June 30, 2026) and maintain this amount until October 31, 2026.

### **Fulfilment of the Cash Back Award**

The Cash Back Award will be paid during the week of November 16, 2026, provided you are a Selected Client and comply with all requirements outlined in this section 1, including maintaining the minimum Net New Assets balance in your Qualifying Account(s) as of April 10, 2026, until October 31, 2026. Your Award will be determined based on the sum of Net New Assets deposited into the Qualifying Account(s) by the Funding Deadline (June 30, 2026).

**For example:**

1. During the Promotion Period David, opened a new Individual Investment account (his Qualifying Account) with \$5K NNA. Two months later, he deposited an additional \$100K NNA into his Qualifying Account. Since \$105K Net New Assets were deposited to his Qualifying Account by the Funding Deadline, he has earned a \$550 Cash Back Award.

If you hold a single account, the Cash Back Award will be deposited into that account. If you hold multiple accounts, the Cash Back Award will be deposited into a non-registered account, with priority given to any Cash account you hold.

Note: If you hold multiple accounts but do not have a non-registered account, you are required to open a non-registered account to receive the Cash Back Award.

**Maintaining Qualification for the Cash Back Award**

Withdrawals across any of your BMO InvestorLine Self-Directed accounts during the Holding Period will be deducted from your Net New Assets. You will not qualify for the Cash Back Award if during the Holding Period withdrawals across any of your BMO InvestorLine Self-Directed accounts cause your Net New Assets to drop below the minimum threshold.

**For example:**

1. During the Promotion Period, David opened a new registered Qualifying Account with a \$300K deposit (\$5K was the minimum requirement to meet promotion eligibility) and qualifies for a \$1,250 Cash Back Award. However, during the Holding Period, he withdrew \$70K from his non-registered account.
  - o This reduces his Net New Assets to \$230K and reduces his Cash Back Award eligibility to \$550.
2. During the Promotion Period, David opened a new Individual Investment account. He deposited \$10K before the Funding Deadline, but during the Holding Period, he withdrew \$10K from his account.
  - o This reduces his Net New Assets to \$0.
  - o Since \$5K is the minimum threshold, he no longer qualifies for the Cash Back Award.

Note: You will continue to qualify if during the Holding Period **market fluctuations** cause your Net New Assets to fall below the minimum threshold.

Your Self-Directed Account(s) must be in good standing throughout the Holding Period to qualify for the Cash Back Award. If during the Holding Period your Account has: (a) been in a debit position, (b) had unfunded margin calls, or (c) had outstanding documentation or other pending items, you may be deemed ineligible for the Cash Back Award, in BMO InvestorLine’s sole discretion.

**2. Transfer Fee Reimbursement Award**

Transfer at least \$5,000 Net New Assets ( “**Net New Assets**” or “**NNA**” ) into your Qualifying Account(s) and we will reimburse up to \$200 per transfer ( “**Transfer Fee Reimbursement Award**” ), as follows:

Transfer Amount	Transfer Reimbursement Award
\$5,000 - \$25,000	\$25 reimbursement per transfer
\$25,001 - \$50,000	\$50 reimbursement per transfer
\$50,001 - \$100,000	\$75 reimbursement per transfer
\$100,001+	\$200 reimbursement per transfer

**How to Qualify for the Transfer Fee Reimbursement Award**

- **Account Opening:** Open a Self-Directed Qualifying Account between April 10, 2026, and June 1, 2026, using the promotion code: **SDTRANSFER**.

- **Account Funding:** Transfer at least \$5,000 in Net New Assets into the Qualifying Account by June 30, 2026.
- **Letter of Direction:** You must submit a Letter of Direction confirming your transfer to BMO InvestorLine Self-Directed. To do this, log into your Account and from the Account Summary page, select the “ Documents ” drop down, followed by “ Document Upload ” .

#### **Fulfilment of the Transfer Fee Reimbursement Award**

Your Transfer Fee Reimbursement Award will appear in your account within 5 business days of BMO InvestorLine receiving your transfer and Letter of Direction, provided you are a Selected Client and comply with all requirements outlined in this section 2.

#### **3. 100 Free Trades**

Selected Clients who open at least one Qualifying Account by June 1, 2026, using the promotion code SDTRANSFER and transfer at least \$5,000 Net New Assets by June 30, 2026, will receive 100 free trades. These free trades expire 1 year after they are issued; any unused free trades will no longer be valid upon expiration. You will be informed of an exact date by which your free trades will expire. Phone trades placed through the BMO InvestorLine contact centre are eligible, as well as trades placed online on CAD and USD exchanges across any of your Self-Directed Accounts that are opened during the promotion period. The eligible trade types are stock trades, options (commission portion only; contract fees still apply), and ETFs (for which commission is charged). See the Commission & Fee Schedule for complete details. [English version](#) | [French version](#)

#### **Fulfilment of the Free Trade Award**

The one (1) year period to use your 100 free trades begins within 5 business days of funding a Qualifying Account with \$5,000 or more in NNA and ends one year later (you will be informed of an exact date upon issuance), at which point your trades will revert back to the applicable commission per trade as indicated in the Self-Directed fee schedule. The 100 free trades will be applied to all Self-Directed accounts opened by you by the end of the Promotion Period (June 1, 2026). 100 free trades are awarded in total, as opposed to 100 free trades per account opened. To be eligible for this Award in addition to being a Selected Client you must comply with all requirements outlined in this section 3.

#### **IMPORTANT NOTES:**

1. Offer eligibility limited to selected new BMO InvestorLine clients who were targeted for this offer. If you already have a Self-Directed or adviceDirect account, you are not entitled to enter the Promotion or receive the Award(s).
2. In the case of a joint account, only the primary account holder will be entitled to receive the Awards.
3. **Net New Assets** or NNA 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 Qualifying Account(s). The originating source of the assets will be tracked from the beginning of the Promotion Period (April 10, 2026) through to the end of the Holding Period (October 31, 2026).
4. 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.
5. BMO Employee Share Ownership Plan transfers are not permitted and are not eligible for inclusion in this Promotion. No exceptions will be made.
6. There may be tax implications to the Cash Back Award. For registered accounts, no tax receipt will be issued for the Award. If you require tax advice, please contact your personal tax advisor.

7. This offer cannot be combined with any other BMO InvestorLine promotional offer.

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