

Cashable GICs now available with 2-year and 3-year terms

More options mean more flexibility and freedom for your liquid investments

New 2-year and 3-year Cashable Guaranteed Investment Certificates are available through BMO InvestorLine, for those who want guaranteed returns plus the freedom to cash out when needed.

Investors add Cashable GICs to their portfolios to take advantage of a guaranteed rate of interest over a set term, with the ability to redeem mid-term when they need cash for an expense or other investment opportunity.

While 1-year terms are the most common, BMO has added 2-year and 3-year Cashable GICs to your options. Each GIC is cashable (fully or partially) after an initial investment period. With partial redemptions, there's a minimum leave-in amount to avoid GICs with negligible remaining balances.

BMO Cashable GICs

- \$10,000 minimum purchase amount
- \$25 million maximum purchase amount
- Annual interest payout
- Cashable flexibility after initial period

	Cashable after
1 year term	30 days
2 year term	90 days
3 year term	180 days

Benefits of Cashable GICs

Eligible for savings plans like RRSPs, TFSAs or RESPs, Cashable GICs give you:

- Guaranteed rate of interest for the full term
- 100% principal protection*
- 1-year, 2-year and 3-year BMO options available

With a minimum investment as low as \$10,000, investors who want the option to have access to their money can use Cashable GICs to suit their personal needs.

Cashable GICs on BMO InvestorLine

- Go to Trading – Bonds and GICs
- Click View GIC offerings

Here you will find all options available, including BMO GICs.

*For coverage and limit details, please visit [CDIC's](#) GICs and Other Term Deposits page.

BMO Cashable GICs are products of Bank of Montreal, Bank of Montreal Mortgage Corporation and BMO Trust.

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