

Your Path to a Cash and Trade Bonus with BMO InvestorLine: Winter 2025



Existing BMO InvestorLine clients, get a cash bonus and free trades!

Starting **January 7th - March 2nd, 2025** fund an existing eligible BMO InvestorLine Self-Directed account or open a new eligible account with a minimum deposit of \$100,000 CAD. The more funds you add, the bigger your bonus up to a max of \$15,000.



Opt-In:

By opting into this offer, you agree to the full Terms and Conditions.



Important:

This offer is only for existing BMO InvestorLine clients of at least 6 months



Key Definitions:

Net New Assets (NNA): Cash and/or securities transferred into your BMO InvestorLine accounts(s) from sources outside of BMO Wealth Management (this includes BMO InvestorLine, BMO Nesbitt Burns Inc., BMO Private Investment Counsel Inc., or BMO Investments Inc.).



The Offer:

| Promotion Code | Net New Assets (CDN) | Cash Bonus (CDN) |
|------------------|---------------------------|--|
| JAN2025SD | Add \$100,000 - \$999,999 | Get 0.40% + 10 Free Trades |
| | Add \$1,000,000 + | Get 0.75% + 10 Free Trades (max \$15,000) |



1. Opt-In (January 7th, 2025 - March 2nd, 2025)

- **Have an existing eligible account?** Activate the offer via your email or in-platform via the offer ad.
- **Want to open a new qualifying account?** Use code **JAN2025SD** when opening the account. Qualified accounts are Cash or Margin (Individual or Joint), Corporate, Sole Proprietorship, TFSA, RRSP, Spousal RRSP, RRIF or Spousal RRIF.
- **Corporate Accounts:** Call 1-888-776-6886 to opt in.

Important:

- Please note that there are concurrent offers running for both Self-Directed and adviceDirect accounts. You may have both Self-Directed and adviceDirect accounts, and may be eligible for both offers. However, you can only receive one bonus total.
- The bonus will be applied to the eligible product type (Self-Directed or adviceDirect) where you make the qualifying deposit. If you opt in accounts of both product types, we will apply the bonus to the account that maximizes your reward.
- If you opt into multiple accounts within the same product type, the following criteria will decide which receives the bonus:
 - Cash accounts over registered/margin accounts
 - The account with the highest Net New Assets
 - The account with the most recent opening date
 - If multiple accounts are opened on the same date, the one with the lower account number



2. Transfer Funds (January 7th, 2025 - March 2nd, 2025)

Important Notes:

- To qualify for the bonus, all your **Net New Assets** must be deposited into a single qualifying account. Splitting deposits across multiple accounts will make you ineligible.
- BMO Employee Share Ownership Plan (ESOP) transfers are not permitted and will not be considered **Net New Assets** for this promotion.



3. Hold Until (August 31st, 2025)

- Avoid withdrawals that would take your total BMO InvestorLine balance (across all your Self-Directed and adviceDirect accounts) below your starting balance plus the Net New Assets you added.
- Withdrawals reduce your Net New Assets total. If those withdrawals take you below the minimum threshold for your bonus level, you won't qualify.
- Market ups and downs are okay, but withdrawals will affect your bonus eligibility.
- **Example:** You started with \$50,000 across your BMO InvestorLine accounts and added \$100,000 in Net New Assets. To get the minimum bonus, you must keep a combined balance of at least \$150,000 (your starting balance + your NNA) across all your BMO InvestorLine accounts until August 31st, 2025.
- **Important:** Your account must be in good standing throughout the offer period. This means no overdue payments, unresolved issues, or outstanding documentation on your account.



4. Get Your Bonus! (Week of September 8th, 2025)

- Your bonus will be deposited directly into the account where you transferred your Net New Assets. If you opted into multiple accounts within the same product type, the bonus will go to the account selected based on the criteria above.
- You will also receive a cash credit equivalent to 10 trades (10 x \$9.95 = \$99.50 CAD) during this time.
- **Limit of one Award per client.** Each client, whether an individual or a corporation, can only receive one Award. For corporate clients, this limit applies per trading agent. Even with multiple accounts or trading agents, only one Award will be given per trading agent. In the case of joint accounts, only the primary account holder is eligible. If a client has multiple joint accounts, only one of those accounts can qualify for an Award.



Important Reminders:

- One bonus per client.
- Keep all your BMO InvestorLine accounts in good standing.
- May be combined with other BMO InvestorLine offers and promotions (please check for eligibility and any restrictions).
- BMO InvestorLine can change the offer terms and conditions.
- Talk to a tax advisor about potential tax implications.
- The originating source of Net New Assets will be tracked from the beginning of the Promotion Period (January 7, 2025) through to **August 31, 2025** (the "**Holding Period**").
- To receive the cash bonus, NNAs must be kept in your opted-in account until at least **March 2nd, 2025** (the Funding Deadline). Following this deadline, you may transfer assets to other BMO InvestorLine accounts (Self-Directed and adviceDirect) held under the same client name. The total value of NNAs must remain within BMO InvestorLine accounts until at least **August 31st, 2025**.
- If BMO InvestorLine suspects fraudulent or abusive behaviour, gaming of the system or a violation of these terms, BMO InvestorLine reserves the right to remove all promotions from your BMO InvestorLine account(s) and take any other action it deems appropriate including, but not limited to, removing the Bonus, or closing your BMO InvestorLine account(s).

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