



Move your
mortgage
to BMO

Earn up to
\$1,000¹

Switch your existing mortgage to BMO, use a BMO Chequing Account to make your mortgage payments, and earn up to \$1,000¹. Roof repairs, a weekend away, savings for a rainy day – we're sure the money will come in handy!

How it works:

Step 1: Apply for a BMO mortgage with a minimum four-year term and a maximum 25 year amortization¹:

- Receive \$500 when you switch to a mortgage with BMO valued between \$100,000.00 - \$249,999.99
- Receive \$1,000 when you switch to a mortgage with BMO valued at over \$250,000

Step 2: Make your mortgage payments from a BMO Chequing Account that has a Practical, Plus, Performance, AIR MILES^{®†}, or Premium Plan¹:

- If you already have a BMO Chequing Account and a Practical, Plus, Performance, AIR MILES, or Premium Plan, you're ready to go.
- If you don't yet have a BMO Chequing Account and a Practical, Plus, Performance, AIR MILES, or Premium Plan, open one to get started.

Come in today to begin the switch.

bmo.com/smartmortgage


Limited time offer

Move your
mortgage to BMO,
open a BMO
Chequing account,
and earn up to
\$1,000¹

 Let's connect

For more information, please contact me:

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BMO  **Bank of Montreal**
We're here to help.™

Continued

"Bring your Mortgage to BMO" Cash Offer

Terms & Conditions:

- 1a. \$500.00 Offer: Apply and be approved for a transfer of your existing mortgage from another financial institution into a new BMO mortgage of \$100,000 - \$249,999 with a closed term of four (4) years or longer and a maximum twenty-five (25) year amortization period ("**BMO Mortgage**");

OR

- 1b. \$1,000.00 Offer: Apply and be approved for a transfer of your existing mortgage from another financial institution into a new BMO mortgage of at least \$250,000 with a closed term of four (4) years or longer and a maximum twenty-five (25) year amortization period ("**BMO Mortgage**");

AND

- 2a. Open a BMO Canadian Dollar Primary Chequing Account (a "**Chequing Account**") with a Practical, Plus, Performance, AIR MILES^{®†} or Premium Plan (each an "**Eligible Plan**") and set up the Chequing Account as the funding account for the BMO Mortgage;

OR

- 2b. Set up an existing Chequing Account with an Eligible Plan as the funding account for the BMO Mortgage.

Exclusions:

1. The following customers are not eligible for the offers:
 - Customers who obtain a new mortgage that was not transferred from another financial institution
 - Customers who renew or refinance an existing BMO mortgage
 - Employees of Bank of Montreal and those with whom such employees are domiciled.
2. Customers who receive non-standard pricing or have appraisal, title insurance, or legal fees reversed will not be eligible for the cash offer.

All applications are subject to meeting Bank of Montreal's usual credit criteria.

Limit of one (1) \$500.00 or \$1,000.00 cash payment per customer. Customers who obtain a joint

BMO Mortgage will only qualify to receive one (1) \$500.00 or \$1,000.00 cash payment between them. The Chequing Account must be in the same name(s) as the BMO Mortgage. The cash payment will be deposited to the Chequing Account approximately thirty (30) days after the mortgage funds have been advanced. Your Chequing Account and BMO Mortgage must remain open and in good standing for at least 30 days after funding of the BMO Mortgage, to remain eligible.

This offer cannot be combined with any other mortgage or Everyday Banking offer or promotion or Kids, Teens, and Students/Recent Graduates discounted banking programs.

This offer may be changed, withdrawn or extended at any time without notice.

