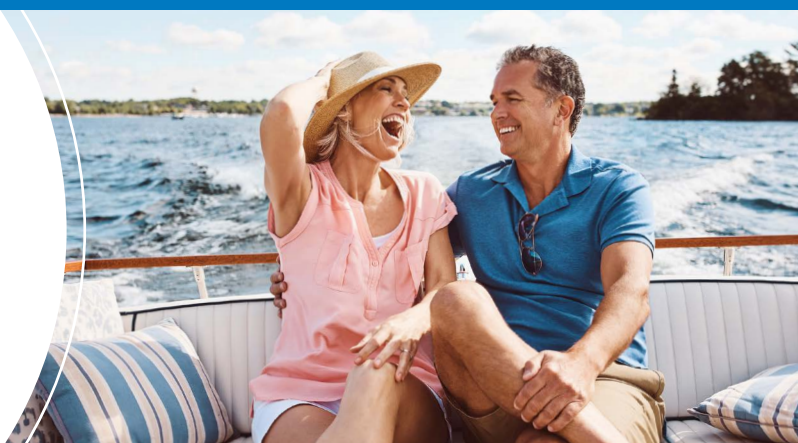


Exclusive BMO Premium Banking Plan Offer for BMO Nesbitt Burns Clients



Personalized support and no-fee banking

As a BMO Nesbitt Burns client you can benefit from access to a comprehensive banking plan, free banking and personalized support.

The BMO Premium Banking Plan (“Premium Plan”) will provide you with access to a wide range of everyday banking products and a choice of premium credit cards. The \$30 monthly fee for the Premium Plan will be waived as long as you are a BMO Nesbitt Burns client.^{1,2}

As a client you’ll also receive a superior banking experience with the Private Wealth Banking Client Service Team — a dedicated banking support team who can advise you on your day-to-day personal banking needs and provide customized support. Access to the offer is exclusively available to BMO Nesbitt Burns clients through the Private Wealth Banking Client Service Team:

Email: BCST.central@bmo.com

Phone: 833-665-9727

The BMO Premium Plan⁷ provides several features and benefits to simplify and help you manage your day to day banking. Your Banking Client Service Team can assist with your personal deposits and savings needs.

Up to 20 accounts can be included in the Premium Plan³

You can add up to a total of 20 accounts to your Premium Plan and pay only one monthly plan fee. This allows you to open multiple chequing and savings accounts for different purposes, so you can budget, track and transfer funds easily.

Unlimited transactions per month⁴

Includes unlimited *Interac* e-Transfer[®] transactions (up to \$10,000 daily maximum).⁵

Unlimited worldwide non-BMO ATM withdrawals⁶

You won’t have to pay BMO a fee for using any ATM anywhere in the world. Save up to \$5 per ATM withdrawal outside of Canada and the U.S.

Choice of Premium cards, including

[BMO eclipse Visa Infinite Card](#)

[BMO Ascend[™] World Elite[®] Mastercard[®]*](#)

[BMO[®] AIR MILES[®] World Elite[®] Mastercard[®]*](#)

[BMO[®] CashBack[®] World Elite[®] Mastercard[®]*](#)

Receive a rebate of up to \$150 on the annual fee.^{1,2}

Find out how you can use your [bonus points](#).

OnGuard[®] Identity Theft Protection at no charge^{9,10}

OnGuard scans underground and public websites on your behalf and alerts you if the personal information that you choose to have monitored is found online – including credit card and debit card numbers, passport numbers and your email address.

Personal Borrowing

Your Banking Client Service Team can work with a Private Banker to assist you with personal lending services such as mortgages, loans and lines of credit.



BMO Premium Plan Offer

exclusively available to BMO Nesbitt Burns clients through
the Private Wealth Banking Client Service Team

Dedicated Banking Client Service Team	Included
Number of accounts that can be included in one plan	20 accounts
Transactions per month ⁴	Unlimited
Interac e-Transfer [®] transactions per month ⁵	Unlimited
Non-BMO ATM cash withdrawals per month ⁶	Unlimited Worldwide, no BMO fees
International debit card transactions using the Mastercard [®] and Maestro [®] network globally ¹¹	Unlimited
No-fee withdrawals at BMO ATMs (in the United States)	Unlimited
No-fee withdrawals at over 40,000 ATMs in the United States and Puerto Rico via the Allpoint network ^{®++}	Unlimited
Global Money Transfer	No fee
BMO World Elite ^{®*} Mastercards ^{®*} , BMO eclipse Visa Infinite Card	Up to \$150 rebate on the annual fee on any eligible BMO credit card ⁷
OnGuard [®] Identity Theft Protection ^{9,10}	Included
Customized personal cheques, drafts ¹² , certified cheques	Included
Stop payments	Included
Safety Deposit Box discount ¹³	Annual discount of \$12
View Cheques Online ¹⁴ , Cheque Image Return ¹⁵	Included
Assisted Service bill payments	Included
Paper statements	\$2 per statement per month
Preferred U.S. foreign exchange rate ¹⁶	Included, up to \$5,000
U.S. Dollar transfers to U.S. account at BMO Bank via BMO Digital Banking	Included
Standard overdraft protection ¹⁷	No monthly fee
Standard monthly plan fee	No fee for BMO Nesbitt Burns clients; \$30 fee waived

Please contact the Private Wealth Banking Client Service Team to learn more:

Email: BCST.central@bmo.com

Phone: 833-665-9727

¹ Monthly fee of \$30 will be waived as long as you are a BMO Nesbitt Burns client.

² Banking services are provided by Bank of Montreal.

³ You can have up to twenty (20) Canadian or U.S. Dollar Primary Chequing, Premium Rate Savings or Interest Chequing Accounts (for existing customers only) excluding Smart Saver Accounts and Savings Builder Account under one (1) Plan. One (1) account must be designated as the lead account. The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees if applicable. If you select a U.S. Dollar Account as the lead account, all Plan and transaction fees will be charged in U.S. dollars. All accounts covered by the Plan are subject to the monthly transaction limit(s) for the selected Plan.

⁴ Includes everyday banking transactions at a BMO branch, BMO ATM, BMO Telephone, BMO Online and BMO Mobile Banking, debit card purchase, cheques drawn on your account and Pre-Authorized Payments.

⁵ A cancellation fee may still apply when you cancel the transaction. *Interac* e-Transfer transactions are subject to maximum transfer dollar amounts.

⁶ Some non-BMO ATMs may charge you a convenience fee. The convenience fee is not a BMO fee and is added to the total amount of your withdrawal. You are responsible for the convenience fee that may be applied to your transaction.

⁷ Ongoing annual card fees are subject to change.

⁸ You will receive an annual credit card fee rebate up to \$150 (the "Rebate") if you are the primary cardholder of a BMO eclipse Visa Infinite, BMO Ascend World Elite, BMO AIR MILES World Elite, or BMO CashBack World Elite Mastercard card (each a "BMO Credit Card") and an accountholder of the lead account with the Premium Plan. Limit of one rebate per Plan. If the lead account is joint, both accountholders have a BMO Credit Card, the Rebate will be applied to the BMO Credit Card with the higher annual fee.

⁹ Plan, transaction, service and product fees may still apply. You're eligible for OnGuard^{®†} Identity Theft Protection ("OnGuard") if you are a BMO customer who has a lead account^{*} with one of the following Bank Plans: Performance Plan, Premium Plan, Platinum Plan or Employee Plan. In addition, to qualify for OnGuard, you must be a Canadian resident who has reached the age of majority for your province or territory, and you must be registered for BMO Online Banking and/or Mobile Banking and you must have a valid email address on your BMO profile and your lead account must be in good standing. Customers with an eligible Bank Plan with the Kids or Teens discounted banking program do not qualify for OnGuard. All accountholders of a lead account with an eligible Bank Plan qualify for OnGuard provided they meet the above eligibility requirements. If you switch your lead account to an ineligible Bank Plan, then you will no longer qualify for the OnGuard service. OnGuard retail value is \$155.88 annually (charged at \$12.99 per month). OnGuard is provided by Sigma Loyalty Group and Intersections Inc. Terms and conditions can be found at www.bmo.com/onguard/SLGconditions. ^{*}The lead account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees.

¹⁰ Must meet eligibility requirements. Refer to the FAQs on bmo.com/onguard for details.

¹¹ Applies to purchases made outside of Canada on the Maestro Network. Other transaction or network fees may apply.

¹² We and/or other financial institutions may charge additional fees for refunds or replacements of lost or stolen money orders or drafts. The receiving financial institution may charge associated fees. Foreign currency drafts are subject to sanctions compliance regulations and payee names are screened against persons listed under international sanctions. Depending on the result of that screening, a payee might not be able to cash a foreign currency draft.

¹³ Subject to availability. Please check with your local BMO branch for availability. The discount can be applied to any size safety deposit box. Not all sizes are available at all BMO branches.

¹⁴ You can view, print and save from the previous three (3) months through BMO Online and BMO Tablet Banking. In the future, if you require any copies of cheques that are no longer available online, you may request a copy at a BMO branch or by calling 1-877-225-5266. A per-item fee may apply. Cheques made payable to yourself or to cash, and cashed at any BMO branch, may not be displayed but are described on your statement.

¹⁵ Cheque images are not available with eStatements

¹⁶ Preferred rate applies when you transfer funds between your Canadian and U.S. Dollar accounts (both ways, up to US\$5,000) in either BMO Online Banking or through the BMO Mobile App.

¹⁷ Interest will be calculated on the daily overdraft balance at prevailing overdraft interest rates and charged to the account on the last business day of the month. [®] Registered trademarks of Bank of Montreal, used under licence. ^{®*} Mastercard, Cirrus and Maestro are registered trademarks, and the circles design is a trademark of Mastercard International Incorporated. Used under license by Bank of Montreal. ^{®‡} Interac and Interac e-Transfer are registered trademarks of Interac Inc. Used under license by Bank of Montreal.

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^{®‡} Interac and Interac e-Transfer are registered trademarks of Interac Inc. Used under license by Bank of Montreal.

^{®++} 2017 Allpoint all rights reserved.

^{®†} Trademark of AIR MILES International Trading B.V. Used under license by LoyaltyOne, Co. and Bank of Montreal.

OnGuard^{®†} is a registered trademark of Sigma Loyalty Group Inc.

^{*} BMO Private Wealth is a brand name for a business group consisting of Bank of Montreal and certain of its affiliates in providing Private wealth management products and services. Not all products and services are offered by all legal entities within BMO Private Wealth. Banking services are offered through Bank of Montreal. Investment management, wealth planning, tax planning, philanthropy planning services are offered through BMO Nesbitt Burns Inc. and BMO Private Investment Counsel Inc. Estate, trust, and custodial services are offered through BMO Trust Company. Insurance services and products are offered through BMO Estate Insurance Advisory Services Inc., a wholly-owned subsidiary of BMO Nesbitt Burns Inc. BMO Private Wealth legal entities do not offer tax advice. BMO Nesbitt Burns Inc. is a member of the Canadian Investor Protection Fund and the Investment Industry Regulatory Organization of Canada. BMO Trust Company and BMO Bank of Montreal are Members of CDIC.

[®]Registered trademark of Bank of Montreal, used under license.

BMO Nesbitt Burns Inc. is a member of the Canadian Investor Protection Fund and the Canadian Investment Regulatory Organization.