

# Platinum Banking

Exclusive offer for preferred  
BMO Nesbitt Burns clients



As a Platinum Banking client, enjoy unlimited banking features and exclusive benefits that go well beyond traditional personal banking. And, as a preferred BMO Nesbitt Burns client, receive a \$50 reduction from either the \$100 monthly Platinum Banking plan fee or the \$125 monthly Platinum Banking for Professionals plan fee, when a minimum monthly balance of \$1 million is held at BMO Nesbitt Burns. This monthly fee is waived completely when a minimum monthly balance of \$5 million is maintained with BMO Nesbitt Burns.

## Your Private Banker

Our Platinum Banking<sup>1</sup> service is designed to meet all your banking needs – from simple to complex. Your dedicated BMO Private Banker will focus on understanding your needs to provide a full range of customized banking, lending and payment solutions to help you and your family save time, simplify life and achieve your goals.



### Customized Banking Solutions<sup>2</sup>

Receive **exclusive access to customized personal accounts banking solutions** to help you meet your needs including:

- An unlimited number of Platinum Banking personal under a Platinum Plan, plus business and personal holding company bank accounts with a Platinum Banking Professional Plan and unlimited transactions within those accounts<sup>3</sup>
- Preferred exchange rates, and free and unlimited access to a global network of select ATMs
- The highest daily access limits on many every day transactions
- Preferred rate on the Platinum Savings Account – the Platinum Banking exclusive flexible investment savings account that offers our best rate



### Specialized Lending<sup>11</sup>

Access specialized lending to **optimize your cash flow and wealth management plan** including:

- Mortgages and lines of credit
- Personal and business financing, plus Commercial financing and account management
- Expertise to support large specialty loan services including collateralization of investment management accounts and access to our Leveraged Life Insurance Program



### Exclusive Offers

Enjoy exclusive offers and an annual fee rebate on our most premium credit cards:

With the new **BMO® eclipse Visa Infinite Privilege® Card**, enjoy a \$150 rebate off the \$499 annual fee each year, a full annual fee rebate of \$99 for each additional card<sup>7</sup> and a welcome bonus of up to 50,000 BMO Rewards Points.<sup>8</sup>

Plus, **choose from a selection of premium credit cards – receive a full annual fee rebate on the primary card (up to \$150 in value<sup>5,6</sup>)** and a full annual fee rebate of \$50 for each additional card:

- **NEW:** BMO® eclipse Visa Infinite® Card – enjoy a welcome bonus of up to 40,000 BMO Rewards Points<sup>9</sup>
- BMO® World Elite® Mastercard® – enjoy a welcome bonus of up to 50,000 BMO Rewards Points<sup>10</sup>

## Platinum Banking Plan Benefits

Customized Banking Solutions	Dedicated Banker	
	<p>Enjoy access to the following benefits:</p> <ul style="list-style-type: none"> <li>• Unlimited number of accounts that can be included in one plan<sup>3</sup></li> <li>• Unlimited non-BMO ATM Cash Withdrawals on the <i>Interac</i><sup>®†</sup> network<sup>12</sup></li> <li>• Customized Personal Cheques, Drafts<sup>15</sup>, Certified Cheques</li> </ul>	<ul style="list-style-type: none"> <li>• View Cheques Online<sup>16</sup>, Cheque Image Return<sup>17</sup></li> <li>• Send or receive unlimited <i>Interac</i> e-Transfers<sup>®†13</sup></li> <li>• No monthly fee or per item fees for overdrafts up to \$10,000<sup>19</sup></li> </ul>
One consolidated statement per month included. A per-item fee will apply for each additional paper statement.		
U.S. and Global Benefits	Receive unlimited withdrawals on the following networks:	
	<ul style="list-style-type: none"> <li>• International debit card transactions using the Mastercard<sup>®*</sup> and Maestro<sup>®*</sup> network globally<sup>14</sup></li> <li>• International cash withdrawals using non-BMO ATMs on the Cirrus<sup>®*</sup> network monthly<sup>12</sup></li> <li>• No-fee withdrawals at BMO Harris ATMs (in the United States)</li> <li>• No-fee withdrawals at over 40,000 ATMs in the United States and Puerto Rico via the Allpoint<sup>®+++</sup> Network</li> </ul>	
	Preferred Exchange Rate for U.S. cash (Up to \$15,000 self-serve per transaction)	
U.S. Dollar transfers to U.S. account at BMO Harris Bank via BMO Online Banking		
Payment Solutions & Exclusive Offers	Choice of credit cards, each with a special welcome bonus <sup>8,9,10</sup> and annual fee rebate <sup>5,6,7</sup> each year (both primary and additional cards):	
	<ul style="list-style-type: none"> <li>• <b>NEW</b> BMO<sup>®</sup> eclipse Visa Infinite<sup>*</sup> Privilege Card - up to 50,000 BMO Rewards Points welcome bonus</li> <li>• <b>NEW</b> BMO<sup>®</sup> eclipse Visa Infinite<sup>*</sup> - up to 40,000 BMO Rewards Points welcome bonus</li> </ul>	<ul style="list-style-type: none"> <li>• BMO<sup>®</sup> World Elite<sup>®*</sup> Mastercard<sup>®*</sup> - Up to 50,000 BMO Rewards Points welcome bonus</li> </ul>
	Access to Moneris Payment Processing Solutions	
	Assisted Service Bill Payments	
Stop Payments		
Additional Features	Premium Rate Savings Account, Platinum Savings Account	
	Platinum Star privileges <sup>**</sup> with BMO InvestorLine <sup>®</sup> : 5 Star Program	
	Safety Deposit Box Discount <sup>†18</sup>	
	Includes OnGuard <sup>®**</sup> Identity Theft Protection <sup>22,23</sup>	
	Maximum Limits (Daily unless otherwise specified):	
<ul style="list-style-type: none"> <li>• Hold period (business days<sup>20</sup>)</li> <li>• ATM withdrawal limit</li> <li>• ATM deposit limit</li> <li>• Mastercard Cash Advance</li> <li>• Visa Cash Advance</li> </ul>	<ul style="list-style-type: none"> <li>• Point of Sale Purchase (domestic and international)</li> <li>• ATM/Telephone/Digital electronic bill payments</li> <li>• <i>Interac</i> e-Transfer<sup>21</sup></li> <li>• <i>Interac</i> Online payment or refund</li> </ul>	<ul style="list-style-type: none"> <li>\$0</li> <li>\$5,000</li> <li>\$100,000</li> <li>\$5,000</li> <li>\$5,000</li> <li>\$15,000</li> <li>\$100,000</li> <li>\$3,000</li> <li>\$10,000</li> </ul>
<p>As a preferred BMO Nesbitt Burns client you receive a \$50 reduction from either the monthly \$100 Platinum Banking plan fee or the monthly \$125 Platinum Banking for Professionals plan fee, when a minimum monthly balance of \$1 million is held at BMO Nesbitt Burns. This monthly fee is waived completely when a minimum monthly balance of \$5 million is maintained with BMO Nesbitt Burns.</p>		



To learn more speak with a BMO Private Wealth professional.  
You may also call 1-800-844-6442 or visit [bmoprivatebanking.com](http://bmoprivatebanking.com)

# Terms and Conditions

<sup>1</sup> Banking services are provided by Bank of Montreal.

<sup>2</sup> While Platinum Banking members are encouraged to use all of these services, additional service fees may apply to certain situations as determined at our sole discretion. Additional charges may apply for services not listed. Services included may be subject to change.

<sup>3</sup> Excludes the Savings Builder Account.

<sup>4</sup> Ongoing interest rates, interest-free grace period, annual fees and all other applicable fees are subject to change. Cash advances include balance transfers, cash-like transactions and Mastercard cheques. Visit your branch; or, for Mastercard products call the Customer Contact Centre at 1-800-263-2263, for the BMO® eclipse Visa Infinite® Card call 1-833-256-7136, for the BMO eclipse Visa Infinite Privilege® Card call 1-833-265-7137 or visit [bmo.com/rates-fees](http://bmo.com/rates-fees) for current rates and fees.

<sup>5</sup> The standard annual fees of \$150 and \$50 normally charged for primary and additional BMO World Elite Mastercard cardholders respectively, will be rebated for the first year and each subsequent year that you are a BMO Platinum Banking client.

<sup>6</sup> The standard annual fees of \$120 and \$50 normally charged for primary and additional BMO eclipse Visa Infinite Card cardholders respectively, will be rebated for the first year and each subsequent year that you are a BMO Platinum Banking client.

<sup>7</sup> The standard annual fees of \$499 and \$99 normally charged for primary and additional BMO eclipse Visa Infinite Privilege Card cardholders respectively, \$150 will be rebated for the first year on the primary card and \$99 on each additional card for the first year and each subsequent year that you are a BMO Platinum Banking client.

<sup>8</sup> BMO® eclipse Visa Infinite Privilege® Card applications must be received between October 19, 2020 and October 31, 2021 (the "Offer Period") to be eligible for this offer. 35,000 BMO Rewards welcome bonus points will be applied to your BMO Rewards Collector Account after you spend a minimum of \$5,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first three (3) months from the account open date. 35,000 BMO Rewards welcome bonus points will be applied to your BMO Rewards Collector Account within 3 business days after the eligible \$5,000 spend. Receive an additional 15,000 BMO Rewards points anniversary bonus twelve (12) months after the Credit Card account open date if your account is in good standing at the time you qualify for the anniversary bonus. This offer is not available to current or former BMO® eclipse Visa Infinite Privilege® Card cardholders who reinstate a closed account or open a new account during the Offer Period. Existing BMO credit card cardholders who transfer into this product during the Offer Period are not eligible for this offer. If you cancel your card within ninety (90) days of account opening, the welcome bonus will be cancelled. This offer may be withdrawn or changed without notice.

<sup>9</sup> BMO® eclipse Visa Infinite® Card applications must be received between October 19, 2020 and October 31, 2021 (the "Offer Period") to be eligible for this offer. 25,000 BMO Rewards welcome bonus points will be applied to your BMO Rewards Collector Account after you spend a minimum of \$3,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first three (3) months from the account open date. 25,000 BMO Rewards welcome bonus points will be applied to your BMO Rewards Collector Account within 3 business days after the eligible \$3,000 spend. Receive an additional 15,000 BMO Rewards points anniversary bonus twelve (12) months after the Credit Card account open date if your account is in good standing at the time you qualify for the anniversary bonus. This offer is not available to current or former BMO® eclipse Visa Infinite® Card cardholders who reinstate a closed account or open a new account during the Offer Period. Existing BMO credit card cardholders who transfer into this product during the Offer Period are not eligible for this offer. If you cancel your card within ninety (90) days of account opening, the welcome bonus will be cancelled. This offer may be withdrawn or changed without notice.

<sup>10</sup> The 50,000 BMO Rewards welcome bonus points offer is limited to new BMO World Elite Mastercard accounts. Applications must be received between October 19, 2020 and October 31, 2021 ("Offer Period") to be eligible for this offer. Receive 35,000 BMO Rewards points after your first card purchase. 35,000 BMO Rewards points will be applied to your BMO Rewards Collector Account following the first statement after your first card purchase. Receive an additional 15,000 BMO Rewards points when you spend a minimum of \$25,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) within the first six (6) months from the account open date. The additional 15,000 BMO Rewards points will be credited to your Collector Account within sixty (60) business days following the qualifying \$25,000 spend. The 50,000 BMO Rewards points offer is limited to new BMO World Elite Mastercard accounts and will not be awarded to current or former cardholders who reinstate a closed account, product transfer, or who open a new account. If you cancel your card within one hundred and eighty (180) days from the date it was opened all BMO Rewards points earned within that period will be cancelled. Offer may be changed without notice.

<sup>11</sup> Overdraft and other lending products and services are subject to loan application, approval and applicable interest charges. Complex or frequent loan applications may be subject to additional fees.

<sup>12</sup> The Interac or Cirrus network fee charged by BMO for non-BMO ATM withdrawals is waived. Some non-BMO ATMs will apply a convenience fee. You will be provided notice and will need to consent to this fee before you can complete your transaction. This convenience fee is not a fee charged by BMO. It is added directly to your withdrawal amount by the ATM operator. You are responsible for this convenience fee when you use non-BMO ATMs.

<sup>13</sup> Interac e-Transfer transactions are subject to maximum dollar amounts.

<sup>14</sup> Applies to purchases made outside of Canada on the Maestro network. Other transaction or network fees may apply.

<sup>15</sup> 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.

<sup>16</sup> 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.

<sup>17</sup> Cheque images are not available with eStatements.

<sup>18</sup> Discount is equivalent to cost of small Safety Deposit Box (\$55.00) and can be applied to cost of larger one.

<sup>19</sup> 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.

<sup>20</sup> Saturday, Sunday and holidays are not business days.

<sup>21</sup> The maximum daily spending limit is restricted to the unused portion of your daily bill payment limit.

<sup>22</sup> Plan, transaction, service and product fees may still apply. You're eligible for OnGuard<sup>®\*\*</sup> if you are a BMO customer who has a lead account<sup>\*</sup> with one of the following Bank Plans: Performance Plan, Premium Plan or Employee Plan. In addition, to qualify for OnGuard<sup>®\*\*</sup>, you must be a Canadian resident who has reached the age of majority for your province or territory 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<sup>®\*\*</sup>. All accountholders of a lead account with an eligible Bank Plan qualify for OnGuard<sup>®\*\*</sup> 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<sup>®\*\*</sup> service.

<sup>23</sup> OnGuard<sup>®\*\*</sup> retail value is \$179.88 annually (charged at \$14.99 per month). \*\* 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. OnGuard<sup>®\*\*</sup> is provided by Sigma Loyalty Group and Intersections Inc. Sigma Loyalty Group and Intersections Inc. terms and conditions can be viewed at [www.bmo.com/onguard/SLGconditions](http://www.bmo.com/onguard/SLGconditions). OnGuard<sup>®\*\*</sup> is a registered trademark of Sigma Loyalty Group Inc. Identity Guard<sup>®</sup> is a registered trademark of Intersections Inc.

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## Terms and Conditions

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