

# Platinum Banking Professional Plan

For Medical Professionals



As a medical professional, your financial needs are complex and always evolving. Our Platinum Banking Professional Plan<sup>1</sup> is designed to meet all of your banking needs. We provide you with a comprehensive package of banking services and a dedicated Private Banker who understands the unique needs of medical professionals and can provide complete advice and solutions that consider both your professional and personal goals. Your Private Banker is available to you and will help you balance your personal, family and professional banking needs.

## Your Private Banker

Platinum Banking<sup>1</sup> is designed to simplify your most complex banking requirements. Your dedicated Private Banker will focus on understanding your needs and provides expertise and a full range of customized personal and professional banking, lending and payment solutions to help you and your family save time, simplify life and achieve your goals.

## Customized banking and payment solutions<sup>2</sup>

Through your Platinum Banking Plan, you will have exclusive access to customized personal and professional banking and payment solutions to help you meet all your banking needs, plus unlimited access to transactions, BMO<sup>®</sup> World Elite<sup>®\*</sup> Mastercard<sup>®\*</sup> and BMO<sup>®</sup> Rewards<sup>®</sup> Business Mastercard<sup>®</sup> offers and more.

- An unlimited number of Platinum Banking personal, business and personal holding company bank accounts, with unlimited transactions within each of these accounts<sup>3</sup>
- Access to the highest limits on many every day transactions including ATM withdrawals, electronic bill payments and point-of-sale purchase amounts
- Travel and cross-border services to provide you with money when and where you need it:
  - Preferred exchange rate for U.S. cash (up to \$15,000 self-serve, larger amounts via your Private Banker) and on foreign currency money orders and drafts
  - Free and unlimited access to more than 40,000 ATMs in the United States and Puerto Rico via the Allpoint<sup>®\*\*</sup> Network
- For your personal use – Choice of 3 BMO<sup>®</sup> World Elite<sup>®\*</sup> Mastercard<sup>®\*</sup> cards each with a special welcome bonus plus each year you will receive a rebate of the annual card fee<sup>5</sup>
  - BMO<sup>®</sup> World Elite<sup>®</sup> Mastercard<sup>®\*</sup> – our premium travel credit card with a welcome bonus of up to 50,000 BMO Rewards Points,<sup>10</sup> plus each year you will receive a rebate of the annual card fee, a savings of \$150 plus \$50 for each additional card<sup>7</sup>
  - BMO<sup>®</sup> AIR MILES<sup>®†</sup> World Elite<sup>®\*</sup> Mastercard<sup>®\*</sup> – our premium AIR MILES credit card with a welcome bonus of up to 4,000 AIR MILES Bonus Miles,<sup>11</sup> plus each year you will receive a rebate of the annual card fee, a savings of \$120 plus \$50 for each additional card<sup>8</sup>

- BMO<sup>®</sup> CashBack World Elite<sup>®\*</sup> Mastercard<sup>®\*</sup> – our premium cash back credit card with a welcome bonus of 5% cash back in your first 6 months (up to \$400 cash back on \$8,000 spend),<sup>12</sup> plus each year you will receive a rebate of the annual card fee, a savings of \$120 plus \$50 for each additional card<sup>9</sup>

- For your business use - BMO<sup>®</sup> Rewards<sup>®</sup> Business Mastercard<sup>®\*</sup> with a special welcome bonus of up to 50,000 BMO Rewards Points,<sup>4</sup> plus each year the annual card fee will be waived<sup>5,6</sup>. Get both the BMO Rewards Business Mastercard and the BMO World Elite Mastercard and combine your BMO Rewards points.
- Access to Moneris Payment Processing Solutions – reach more of your customers by accepting debit and credit card payments any way they want to pay, in-store, online or on mobile. As a BMO Platinum Banking client, benefit from next business day deposits so you can improve cash flow with faster access to funds.
- Exclusive to Platinum Banking clients:
  - The Platinum Savings Account - a flexible investment savings account that offers our best rate on a demand savings account

## Customized lending<sup>13</sup>

In addition to providing lending services for mortgages and lines of credit, Platinum Banking provides you with access to specialized lending to optimize your cash flow and your wealth management plan, including:

- financing through personal holding companies
- personal financing linked to Commercial financing and Commercial account management
- expertise to accommodate or refer requests for large specialty loan products in Canadian or U.S. dollars
- business financing for professionals and their companies including commercial real estate financing
- specialty loan services, including:
  - collateralization of investment management accounts
  - large investment loans
  - Leveraged Life Insurance Program



## BMO Private Banking Platinum Plan for Professionals Features and Benefits

Dedicated Banker	Included
Platinum Star Privileges* with BMO InvestorLine®: 5 Star Program	Included
Number of accounts that can be included in one plan <sup>3</sup>	Unlimited
Non-BMO ATM Cash Withdrawals on the Interac® network <sup>14</sup>	Unlimited
International debit card transactions using the Mastercard® and Maestro® network globally <sup>16</sup>	Unlimited
International cash withdrawals using non-BMO ATMs on the Cirrus® network monthly <sup>14</sup>	Unlimited
No-fee withdrawals at BMO Harris 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
Sending or Receiving Interac e-Transfers® <sup>15</sup>	Unlimited
BMO® Rewards® Business Mastercard® with a special welcome bonus <sup>4</sup> plus each year the annual card fee will be waived <sup>5,6</sup>	Included
Choice of BMO® World Elite® Mastercard®, BMO® AIR MILES®† World Elite® Mastercard® and BMO® CashBack World Elite® Mastercard® with special welcome bonus <sup>10,11,12</sup> and rebate of the annual card fee each year <sup>5,7,8,9</sup>	Included
Customized Personal Cheques, Drafts <sup>17</sup> , Certified Cheques	Included
Stop Payments	Included
Safety Deposit Box Discount <sup>18</sup>	Included
View Cheques Online <sup>19</sup> , Cheque Image Return <sup>20</sup>	Included
Assisted Service Bill Payments	Included
Statements	One consolidated statement per month included. A per-item fee will apply for each additional paper statement.
Preferred Exchange Rate for U.S. cash (Up to \$15,000 self-serve per transaction)	Included
U.S. Dollar transfers to U.S. account at BMO Harris Bank via BMO Online Banking	Included
No monthly fee or per item fees for overdrafts within limit <sup>21</sup>	Up to \$10,000
Premium Rate Savings Account, Platinum Savings Account	Included
Access to Moneris Payment Processing Solutions	Included
Includes OnGuard®** Identity Theft Protection <sup>24,25</sup>	Included
<b>Maximum Limits (Daily unless otherwise specified):</b>	
• Hold period (business days) <sup>22</sup>	0
• ATM withdrawal limit	\$5,000
• ATM deposit limit	\$100,000
• Mastercard Cash Advance	\$5,000
• Point of Sale Purchase (domestic and international)	\$15,000
• ATM/Telephone/Digital (Online/Mobile) electronic bill payments	\$100,000
• Interac e-Transfer <sup>23</sup>	\$3,000
• Interac Online payment or refund	\$10,000
<b>The Platinum Banking Plan for Professionals monthly fee of \$125 covers the complex banking needs of your household</b>	



For more information about these and other services, please speak with your BMO Private Banking client advisor. You may also call **1-800-844-6442** or visit [bmoprivatebanking.com](http://bmoprivatebanking.com)

<sup>3</sup>Banking services are provided by Bank of Montreal. <sup>4</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>5</sup>Excludes the Savings Builder Account. <sup>6</sup>The 50,000 BMO Rewards welcome bonus points offer is limited to new BMO Rewards Business Mastercard accounts. Applications must be received between September 1, 2019 and October 31, 2020 ("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. This offer is not available to current or former BMO Rewards Business Mastercard cardholders who reinstate a closed account or open a new account. If a cardholder cancels their account within 30 days of being billed the annual card fee and the annual card fee is refunded to the cardholder, the welcome bonus will also be cancelled. If the card fee is waived, the welcome bonus will be cancelled if the cardholder cancels the card within 30 days of account opening. Existing BMO credit card cardholders who transfer into this product during the Offer Period are not eligible for this offer. Offer may be changed without notice. <sup>7</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, call the Customer Contact Centre at 1-866-991-4769 or visit [bmo.com/creditcards](http://bmo.com/creditcards) for current rates and fees. <sup>8</sup>The standard annual fees of \$120 and \$50 normally charged for primary and additional BMO Rewards Business Mastercard cardholders respectively, will be waived for the first year and each subsequent year that you are a BMO Platinum Banking client. <sup>9</sup>The standard annual fees of \$120 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>10</sup>The standard annual fees of \$120 and \$50 normally charged for primary and additional BMO CashBackWorld Elite Mastercard cardholders respectively, will be rebated for the first year and each subsequent year that you are a BMO Platinum Banking client. <sup>11</sup>The 50,000 BMO Rewards welcome bonus points offer is limited to new BMO World Elite Mastercard accounts. Applications must be received between September 1, 2019 and October 31, 2020. 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>12</sup>The 4,000 AIR MILES Bonus Miles Offer is limited to new BMO AIR MILES World Elite Mastercard accounts. Applications must be received between September 1, 2019 and October 31, 2020. Receive 3,000 Bonus Miles after your first purchase using your Credit Card. Bonus Miles will be credited to the primary Credit Cardholder's AIR MILES Collector Account within forty-five (45) days of purchase. Receive an additional 1,000 Bonus Miles when you spend a minimum of \$25,000 (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) on purchases using the Credit Card within the first three (3) months from the account open date. The additional Bonus Miles will be credited to the primary Credit Cardholder's Collector Account within sixty (60) business days following the qualifying \$25,000 spend. All Bonus Miles are credited in accordance with the set balance preference (between AIR MILES Cash and AIR MILES Dream balances) at the time of posting. The AIR MILES Bonus Miles Offer is subject to the AIR MILES Reward Program Terms and Conditions. Limit of one AIR MILES Bonus Miles Offer per Collector Number. Existing BMO AIR MILES World Elite Mastercard customers who cancel their card during the "Offer Period" and existing BMO Mastercard customers who transfer into this Credit Card product during the "Offer Period" are not eligible for the 4,000 AIR MILES Bonus Offer. If the Credit Card is cancelled within ninety (90) days from the date it was opened, all Miles earned within that period will be cancelled. Offer may be changed without notice. <sup>13</sup>The 5% Cash Back Bonus Offer is limited to new BMO CashBack World Elite Mastercard accounts. Applications must be received between September 1, 2019 and October 31, 2020. You will earn 5% cash back for every dollar spent on \$5,000 back for every \$100.00 spent (less refunds and excluding cash advances, cash-like transactions, interest charges, fees, credit or debit adjustments) in the first six (6) months from the account open date up to a maximum of \$8,000 (\$400 cash back) in eligible card purchases. After the first six (6) months or \$8,000 in card purchases (whichever comes first), you will earn 1.50% cash back on all card purchases. The 5% cash back offer is limited to new BMO CashBack 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. Limit of one bonus offer per account. If you cancel your card within one hundred and eighty (180) days from the date your account is opened, all CashBack rewards earned within that period will be cancelled. Offer may be changed without notice. <sup>14</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. Certain loan facilities may require additional fees. <sup>15</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 when you use non-BMO ATMs. Interac e-Transfer transactions are subject to maximum dollar amounts. <sup>16</sup>Applies to purchases made outside of Canada on the Maestro network. Other transaction or network fees may apply. <sup>17</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>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>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>20</sup>Cheque images are not available with eStatements. <sup>21</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>22</sup>Saturday, Sunday and holidays are not business days. <sup>23</sup>The maximum daily spending limit is restricted to the unused portion of your daily bill payment limit. <sup>24</sup>Plan, transaction, service and product fees may still apply. You're eligible for OnGuard®\*\* if you are a BMO customer who has a lead account with one of the following Bank Plans: Performance Plan, Premium 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 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. <sup>25</sup>OnGuard®\*\* 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®\*\* is provided by Sigma Loyalty Group and Intersections Inc. 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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 CIBC. <sup>30</sup>Registered trademark of Bank of Montreal, used under license. <sup>31</sup>MONERIS and MONERIS & Design are registered trademarks of Moneris Solutions Corporation.