

2024 Spring NewStart® Welcome Offer

Terms and Conditions:



From **March 1, 2024 – May 31, 2024** (“Offer Period”), earn a \$50 Walmart Canada eGift card when you do all three of the following:

1. Open and fund a new Canadian Dollar Primary Chequing Account (“Chequing Account”) with an Eligible Bank Plan (defined below):
 - a. Open a new Chequing Account with one of the following Eligible Bank Plans during the Offer Period:
Eligible Bank Plan, Performance Plan OR Premium Plan
 - b. Make a deposit of any amount to the Chequing Account by May 31, 2024. Provide a valid email address at the time of opening a Chequing Account. If the Chequing Account is joint account, this requirement is met if one accountholder provides an email address;

AND



2. Open and fund a Savings Amplifier Account (“Savings Account”) at any BMO branch or online at bmo.com/main/personal/newcomers-to-canada/.
 - a. Open a Savings Amplifier Account by May 31, 2024; **and**
 - b. Deposit any amount into the Savings Amplifier Account by May 31, 2024

AND



3. Apply for a BMO Credit Card at any BMO branch or online at bmo.com by May 31, 2024 and get approved by June 14, 2024

See details below to qualify for **NewStart® Welcome Offer**.



Exclusions:

- Eligible Plans that are part of the Student, Medical and Dental Student, Recent Graduates, Canadian Defence Community Banking, Canadian Defence Community Banking – Seniors discounted banking programs do not qualify for the NewStart® Welcome Offer.
- An Existing Customer is anyone who has a Canadian or U.S. Dollar Primary Chequing Account, Canadian or U.S. Dollar Interest Chequing Account, Canadian or U.S. Dollar Premium Rate Savings Account, Smart Saver Account, Savings Builder Account, or Savings Amplifier Account (each an “Existing Account”) are not eligible for the NewStart® Welcome Offer.
- Existing Customers who closed their Existing Account during the Offer Period, and subsequently open a new Chequing Account are not eligible for the NewStart® Welcome Offer.
- If a Chequing Account and/ or Savings Account is opened as a joint account, and any one accountholder is an Existing Customer; or if Existing Account closes their Existing Account(s) during the Offer Period, then then none of the accountholders are eligible for the NewStart® Welcome Offer.
- If the Chequing Account and/ or Savings Account is initially opened under single ownership and is subsequently converted to a joint account with an Existing Customer, then then none of the accountholders are eligible for the NewStart® Welcome Offer.
- Employees of Bank of Montreal and those with whom such employees are domiciled are not eligible for the NewStart® Welcome Offer.



Other:

- Limit of one (1) **NewStart® Welcome Offer** per customer. Limit of one (1) \$50.00 Walmart Canada eGift card. For any new Chequing, Savings and Credit Card Accounts that are joint accounts, only the accountholder that provided an email address on Chequing Account opening will receive a \$50.00 Walmart Canada eGift card.
- Your Chequing Account must be open, in an Eligible Plan, and be in good standing (for example, your Chequing Account must not be in an unauthorized overdraft or in delinquent status) at the time the eGift card is rewarded.
- Your Chequing Account must remain open in an Eligible Plan until May 31, 2025 and a qualifying Savings Account must remain open until May 31, 2025. If you close your Chequing Account, Savings Account or change to a Plan other than an Eligible Plan before May 31, 2025, you will no longer qualify for any eGift card reward. If an eGift card has been rewarded, we reserve the right, in our sole discretion, to debit the Chequing and/ or Savings Account the full value of the eGift card amount to the respective account(s) or send you an invoice for any amount(s) outstanding.
- The NewStart® Welcome Offer can only be combined with the Everyday Banking Offer.
- We may change, extend, or withdraw the NewStart® Welcome Offer at any time without notice. We reserve the right, at our sole discretion, to suspend, disqualify, limit or revoke NewStart® Welcome Offer for any customer we suspect of manipulating or abusing the any of the offers included in the NewStart® Welcome Offer, or its fairness, integrity or operation.
- To receive your eGift card, a redemption e-mail will be sent within 30 days after the “Offer Period” end date through the e-mail address provided at chequing account opening.
- To be eligible for the BMO NewStart® Program, you must be a permanent resident or foreign worker who arrived in Canada within the last five (5) years, and you must be at the age of majority in your province or territory of residence at the time of account opening. Proof that status was obtained within the last five (5) years is required as evidenced by their Canadian Permanent Resident Card, Confirmation of permanent residency or work permit (IMM 1442).
- All Walmart Canada trademarks are the property of Walmart Apollo, LLC and are used by BMO with permission. All rights reserved. For gift card terms and conditions, <https://www.walmart.ca/en/cp/gift-cards/6000197915574>



* The email you provide may be used by BMO to send you future offers tailored to your banking needs. To view BMO's Privacy Code, visit bmo.com/privacy.

** The Lead Chequing Account is the one you designate to pay any fees required by your Bank Plan, for example, your monthly Plan fees and transaction fees.

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