

IMPORTANT! Please read these Terms and Conditions and take note of the following:

Terms & Conditions

BMO Banking & InvestorLine App Campaign 2014-2015

The Promotion

Provided you qualify, we will waive 5 trades (up to a maximum value of \$50.00 CDN trade commissions) incurred as a result of your trading with the BMO Banking & InvestorLine App during a 30-day period.

Qualifying account types (Self-Directed only):

Cash or Margin (Individual or Joint), Corporate, Sole Proprietorship, RSP, Spousal RSP, TFSA, Retirement Income Funds (RIF), Spousal RIF, Prescribed Retirement Income Funds (PRIF) [Saskatchewan and Manitoba regulated].

For greater certainty, account types not listed here do not qualify for the Promotion.

The Promotion begins on Monday, November 17, 2014 at 12:00AM ET and ends on Monday, January 5, 2015 at 11:59PM ET (the "**Promotion Period**") and will apply to the Qualifying Account you trade with (the "**Promotion Account**").

How to Qualify

To qualify for the Promotion and receive the award described below, you must satisfy each of the following criteria:

- i. You must have at least one (1) BMO InvestorLine Qualifying Account. This account will be referred to in this document as the "Promotion Account". See above for a list of Qualifying Account types.
- ii. Download the BMO Banking & InvestorLine App on iPad 2, iPad 3, iPad 4, iPad Air, iPad Air 2, iPad mini, iPad mini 2 or iPad mini 3.
- iii. Make one (1) trade through the BMO Banking & InvestorLine App to your qualifying account on or before January 5, 2015 to start your 30-day free trade period. (The first trade will also qualify as part of your free trades).

5 Free Tablet Trades

Your 30-day free trade commission period begins one business day after you make your first trade and will end on the 30th day afterwards (the "**credit period**"). You will receive a credit for your qualifying free trades within 30 days (the "**Credit**") of the end of your credit period. You will be credited the value of the trade commission for equity trades placed through the BMO Banking & InvestorLine App. The total commission credited to a Promotion Account shall not exceed the \$50.00 CDN.

PLEASE NOTE

You may only have one (1) Promotion Account.

Maximum one (1) offer per client.

This offer can be combined with any other BMO InvestorLine promotional offer.

BMO InvestorLine may cancel, revise, or change the terms of the Promotion (including the Promotion Period) at any time.

You will be solely responsible for any tax consequences associated with your trades and the Promotion.

BMO InvestorLine Inc. is a member of BMO Financial Group.

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There is no charge to download or to access your banking using the BMO Tablet App. Transactions completed using the App, may be subject to transaction fees depending on your InvestorLine account, bank account or Bank Plan. If you connect your tablet to a cellular network, your mobile carrier or service provider may charge fees when you access the BMO Tablet App. Check with your mobile carrier or hardware provider if you have questions.

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